

IDFC Asset Management Company Limited | IDFC Mutual Fund | KEY INFORMATION MEMORANDUM

(Offer of Units at available NAV Based Price)

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

The Scheme particulars have also 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.

Dated: June 30, 2015

NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER
IDFC Premier Equity Fund (IDFC-PEF)	Create wealth over a long period of time Investment predominantly in equity and equity related instruments across market capitalisation	
IDFC Classic Equity Fund (IDFC-CEF)	Create wealth over a long period of time Investment predominantly in equity and equity related instruments across market capitalisation	
IDFC Imperial Equity Fund (IDFC-IEF)	Create wealth over a long period of time Investment predominantly in equity and equity related instruments in the large cap segment	
IDFC Nifty Fund (IDFC-NF)	Create wealth over a long period of time Replicate the CNX Nifty index by investing in securities of the CNX Nifty Index in the same proportion/weightage.	
IDFC Tax Advantage (ELSS) Fund (IDFC-TA(ELSS) F)	Create wealth over a long period of time Investment predominantly in Equity and Equity related securities	MODERATE
IDFC Sterling Equity Fund (IDFC-SEF)	Create wealth over a long period of time Investment predominantly in equity and equity related instruments in the mid cap segment	MODERATE MODERATE MODERATE
IDFC Equity Fund (IDFC-EF)	Create wealth over a long period of time Investment predominantly in equity and equity related instruments	TOW MO
IDFC Monthly Income Plan (IDFC-MIP)	Capital appreciation and provide regular income over a long period of time Investment primarily in debt securities to generate regular returns and investment of a portion of the Scheme's assets in equity securities to generate long-term capital appreciation	LOW HIGH Investors understand that their principal will be at moderately high risk
IDFC Asset Allocation Fund of Funds - Aggressive Plan (IDFC-AAFF-AP)	Capital appreciation and provide regular income over a long period of time Investment in different mutual fund schemes primarily local funds based on a defined asset allocation model	
IDFC Asset Allocation Fund of Funds - Moderate Plan (IDFC-AAFF-MP)	Capital appreciation and provide regular income over a long period of time Investment in different mutual fund schemes primarily local funds based on a defined asset allocation model	
IDFC Dynamic Equity Fund (IDFC-DEF)	To create wealth over a long period of time. Investments in equity & equity related instruments and for defensive purposes in the equity derivatives. The scheme may also invest in Debt and Money market instruments.	

^{*}Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER
IDFC Arbitrage Fund (IDFC-AF)	To generate low volatility returns over short to medium term Investments predominantly in arbitrage opportunities in the cash and 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.	
IDFC Money Manager Fund - Investment Plan (IDFC-MMF-IP)	To generate short term stable returns with a low risk strategy Investments in good quality fixed income & money market securities	
IDFC Super Saver Income Fund - Short Term Plan (IDFC-SSIF-ST)	To generate optimal returns over short to medium term Investments in good quality fixed income & money market securities	MODERATE MODERATE MODERATE MODERATE
IDFC Banking Debt Fund (IDFC-BDF)	To generate short term stable returns with a low risk strategy Investments in good quality fixed income & Money Market securities issued by scheduled Commercial banks	HIGH HIGH
IDFC Money Manager Fund - Treasury Plan (IDFC-MMF-TP)	To generate short term stable returns with a low risk strategy Investments in good quality debt and money market instruments such that the fund will offer a blend of liquidity with stability of returns.	LOW HIGH Investors understand that their principal will be at moderately low risk
IDFC Ultra Short Term Fund (IDFC-USTF)	To generate short term stable returns with a low risk strategy Investments in good quality debt and money market instruments such that the fund will offer a blend of liquidity with stability of returns.	
IDFC All Seasons Bond Fund (IDFC-ASBF)	To generate short term optimal returns with high liquidity Investment predominantly in debt oriented mutual fund schemes and money market instruments	
IDFC Super Saver Income Fund - Investment Plan (IDFC-SSIF-IP)	To generate long term optimal returns by active management Investments in high quality money market & debt instruments including G-Sec securities	
IDFC Super Saver Income Fund - Medium Term Plan (IDFC-SSIF-MT)	To generate optimal returns over short to medium term Investments in high quality money market & debt instruments including G-Sec securities	
IDFC Dynamic Bond Fund (IDFC-DBF)	To generate long term optimal returns by active management Investments in high quality money market & debt instruments including G-Sec securities	NOW MODERATE MOD
IDFC Government Securities Fund - Investment Plan (IDFC-GSF-IP)	To generate long term optimal returns Investments in Government Securities and Treasury Bills	MODERATE MODERATE MODERATELY ALIGN
IDFC Government Securities Fund - Short Term Plan (IDFC-GSF-ST)	To generate short to medium term optimal returns Investments in Government Securities and Treasury Bills	HIGH H
IDFC Government Securities Fund - Provident Fund Plan (IDFC-GSF-PF)	To generate optimal returns over short to medium term Investments in Government Securities and Treasury Bills	MO7 HIGH
IDFC Asset Allocation Fund of Funds Conservative Plan (IDFC-AAFF-CP)	Capital appreciation and provide regular income over a long-period of time Investment in different mutual fund schemes primarily local funds	Investors understand that their principal will be at moderate risk
IDFC Arbitrage Plus Fund (IDFC-APF)	* To generate low volatility returns over short to medium term * Investments predominantly in arbitrage opportunities in the cash and 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.	
IDFC Infrastructure Fund (IDFC-IF)	Create wealth over a long period of time Investment predominantly in equity and equity related instruments of companies that are participating in and benefiting from growth in Indian infrastructure and infrastructural related activities	LOW HIGH Investors understand that their principal will be at high risk
IDFC Cash Fund (IDFC-CF)	To generate short term optimal returns with high liquidity Investments in high quality money market and debt instruments	LOW HIGH Investors understand that their principal will be at low risk

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Investment Objective	instruments. There available at medium to long opening subsci would endeavo investors. As the remain relative predetermined on the available.	ne Scheme po cheap valua g term trends riptions to uni ur to prevent e Scheme wo ly more insula "manageable e investment o d. Thus the fu	rtfolio would actions. Such sections. Such sections have been sected at the business at suring perioc short-term monuld be sold to invalued to day to day or corpus (approportunities in	quire, inter a prities would environmer Is when sto ey from flov vestors with ay redempt ximate amo the stock m	alia, small and nd be identified by The Scheme cks are availab wing into the full a long-term in citon pressures. bunt), which will arket / if the full arket / if the	aged portfolio of pinedium size busines: I through disciplines e shall endeavor to a ble at reasonable valund which can prove viestment horizon, it The Scheme will cle II be decided by the jund manager is of that there are sufficien	ses with good fundamenta ccumulate loo uations. By de detrimental t is also expectose subscript fund manage e opinion that	I long term pote al research keel ng-term investo bing so, the fun o the interests of ted that the por- ion, once it has r of the Scheme it investment of	ential, which ping in view or wealth by d managers of long-term tfolio would c collected a e depending portunities
Asset Allocation Pattern	Asset Class			Ra	nge of allocat	ion (% of Net Asset	s)	Risk Prof	ile
of the scheme	Equities & Equi	ity related ins	truments		6	5 - 100		Medium to	High
	Debt & Money	Market instru	ments		() - 35		Low to Med	dium
	Securitised Del	ot instrument	S		(O - 35		Low to Med	dium
	the Scheme. Invissued by Comp	vestments in F panies in India	oreign debt insti / equity of liste	ruments - up d overseas o	o to 35% of the companies as p	restments in Securitie net assets of the Sch permitted by SEBI re to 10% of the net asse	neme. Inves gulations - up	tments in ADR oto 50% of the r	s and GDRs
Investment Strategy	Equity: The sc	heme will end	leavor to invest	n well man	aged sustainab	ole businesses whose	shares are a	vailable at reaso	onable value
,	through a proce in India. The por to be part of the that will endeav below:	ess of discipling tfolio of secur e core long-ter or to deliver go	ed research. The ities will be well o rm equity holding bod returns at co	oortfolio wil diversified a gs of our inv ntrolled leve	l aim to provide cross sectors, s estors, we will a els of risk. The g	e part ownership to in so identified, to mitiga adopt a well-balance uiding principles whi ne medium to long	vestors in som ate overall risk d and pruden le managing t	ne of the best rui a. As the scheme t style of fund n he portfolio are	n companies e is expected nanagement summarized
	primarily of understand sustain abi outperform time horizo	n business fur ding of the dy ility of cash p n the markets on.	ndamentals of the namics of the u profit growth. S over the long to	ne underlyin nderlying b tock prices erm. Investo	g company. The usiness. This was not companie ors entering the	ne Equity Research provould form the basis sthat can sustain provided the scheme are theref	process will er for forecasts periods of hi fore expected	ndeavor to acqu s on future prof gh cash profit I to have at leas	uire a robust itability and growth will st a 2-3 year
	"Margin of s be protecte	safety" will als	so be the guiding	g principle v	vhile evaluating	n of safety" while mag g a company's curre ng the economic an	nt market prid	ce. The portfolio	o would also
	3) Acquire stocks only at reasonable value: Once good businesses are identified, stocks would be acquired when th available at a reasonable value. Overall market corrections and stock price falls due to temporary factors that don't affect term profitability are an excellent opportunity to buy stocks cheap.								
	indicators of that is inevi where in the identify sto	or momentum itable given the ne view of the ocks at a rea	n. The Fund will s ne current traject e fund manager	tay fully inv tory India's the market The schem	ested in equiti GDP growth. T valuations ha	ofit by predicting over es to give investors the scheme may how we run ahead of its fold cash to meet a	the full advant vever hold cas fundamentals	tage of a rise in sh up to 35% du s or when we a	the markets ring periods re unable to
	of new instrum considering the of the corporal detailed Investi	nents and inve e prevailing po te sector and ment Discreti	estors. The actu plitical condition general liquidit on Guidelines de	al percenta s, the econ- y and othe efining the p	ige of investm omic environm r consideration orudential and	emerging in various of ent in various fixed nent (including inter in the economy a concentration limit decisions within the	income secu est rates and and markets. s for the port	rities will be do inflation), the p The Fund has folio limits. The	ecided after erformance put in place
Risk Profile of the Scheme	factors before i	nvestment. Sc				of principal. Please ed on page no. 36	read the SID	carefully for de	etails on risk
Risk Mitigation Factors	Please Refer Pa					1			
Plans / Option	Plan		ub options avail			Default option ur	nder the plan		end option
	*Direct Plans:	Direct Plan is c	d Dividend (Payo Inly for investors Investments thro	who purch	ase/subscribe	o) Growth e Units in a Scheme d	lirectly with th	Reinvestment ne Fund and is r	not available
No. of Folios and AUM (As on May 31, 2015)	Folios - 263616	s; AUM - Rs. 7	229.54 Cr.						
Applicable NAV	Please Refer Pa	200 No 70							
Minimum Application	Purchase	age 110.50		Additio	nal Purchase		Repurchase		
Amount/ Number of Units		in multiples o	f Re. 1 thereafte			ount thereafter	-	any amount th	pereafter
	SIP - Rs. 2000 a	and in multiple		fter (not ex	ceeding Rs. 10	Lakhs); SWP - Rs. 50			
Despatch of Repurchase						ne authorised centre	of IDFC Mut	ual Fund.	
(Redemption) Request	C0D D0E 505 :								
Benchmark Index Dividend Policy	The undistribut	d Option, divid	the income will	remain in t	he Option and	y of distributable suit be reflected in the	NAV, on an o	ngoing basis. T	1C / Trustee. he Trustee's
Name of the Fund Manager	Kenneth Andra		ıbılıty and adeqt	ıacy, rate, tır	ning and frequ	ency of distribution	or aividend sl	iaii pe final.	
Name of the Trustee Company									
Performance of the	Return (%) of (Growth Optio	n as at May 29, 2	2015			Year wise Ab	solute Returns	
scheme	Period	Direc	t Plan	Regula	ar Plan	59.09 57.84			
		Returns	S&P BSE	Returns	S&P BSE				
	1 \/22"	47.00	500	45.00	500	32.97 2 <u>9.15</u> 28.3	32		
	1 Year	47.09	19.84	45.92	19.84		16.44		12.90
	3 Years	NA	20.17	31.38	20.17		10.84	81 4.04	6.55
	5 Years	NA	10.37	21.63	10.37		•	-9.44	
	Since Inception*	29.28	16.4	22.95	12.52	FY 2014-15 FY 201	3-14 FY 2012		FY 2010-11
	1		Plan : 1-Jan-13 Falculated on cor	_		IDFC Premier Equity Fur	nd - Dir - Growth	DFC Premier Equity Fund	I - Reg - Growth
	-								

IDFC Premier Equity Fund (IDFC-PEF) (Contd.)

Expenses of the Scheme	(i) Load Structure:
	Exit Load: 1% if redeemed on or before 365 days from the date of allotment
	(ii) Actual expenses for the previous financial year 2014-2015 (inclusive of Service Tax and Additional TER, if any):
	Regular Plan - 2.30%; Direct Plan - 1.49%.
Waiver of Load for Direct Applications	Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, there is no entry load for Mutual Fund schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independently refer to their tax advisor.
Daily Net Asset Value (NAV)	The NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspapers having nationwide circulation and will also be updated Publicationon the AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all business days. The NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com
For Investor Grievances please contact	Please Refer Page No. 38
Unitholders' Information	Please Refer Page No. 38

IDFC Classic Equity Fund (IDFC-CEF)

Investment Objective	To seek to generate long term capital growth from a diversified portfolio of predominantly equity and equity related instruments. There is no assurance or guarantee that the objectives of the Scheme will be realized and the Scheme does not assure or guarantee any returns.								
Asset Allocation Pattern	Asset Class	Range of allocation	n (% of Net Asset	s)	Risk Profile				
of the scheme	Equities & Equity related instruments	65 -	100		Medium to High				
	Debt & Money Market instruments 0 - 35 Low to Medium								
	Securitised debt instruments 0 - 35 Low to Medium								
	Investments in Derivatives - upto 50% of net assets of the scheme. Investments in Securities Lending - upto 35% of the net assets of the Scheme. Investments in Foreign debt instruments - up to 35% of the net assets of the Scheme. Investments in ADRs and issued by Companies in India / equity of listed overseas companies as permitted by SEBI regulations - upto 50% of the net assets of the Scheme. Gross Exposure to Repo of Corporate Debt Securities - upto 10% of the net assets of the Scheme								
Investment Strategy	Equity: The scheme will endeavor to invest in a through a process of disciplined research. The companies in India. The portfolio of securities scheme is expected to be part of the core lon management will be adopted to endeavor through the management will be adopted to endeavor through the management would focus primary the profit of the core long through the management would focus primary through the markets least a 2-3 years time horizon. 2) Margin of Safety will portfolio would also be protected from compand changes in management strategy. 3) Acquibe endeavoured to be acquired when they are to temporary factors that don't affect long-tinvested over most periods: The Fund will not momentum. The Fund will generally stay fully inevitable given the current trajectory India's GD fund manager the market valuations have run a reasonable value. The scheme may also hold developments. Debt: The domestic debt markets are maturing of new instruments and investors. The actual considering the prevailing political conditions, of the corporate sector and general liquidity detailed Investment Discretion Guidelines definanagement team is allowed full discretion to running management team is allowed full discretion to run	e portfolio will aim to prowill be well diversified ac geterm equity holdings of odeliver good returns a :1) Stock prices are direct arily on business fundamerstanding of the dynamics lity of cash profit growth. So over the long term. Investively: The fund managers will also be the guiding principany specific risks by constaints are sonable available at a reasonable variable at a reasonable vary profitability are an extry to profit by predicting invested in equities to give a proper profit of its fundamentals acash to meet anticipated grapidly with liquidity empercentage of investment the economic environmer and other considerations ning the prudential and considerations.	vide part ownersl ross sectors, so ic the investors, as it controlled level by correlated to controlled of the underlying stock prices of colors entering this sill look to build a "rolow will evaluating the sill look to build a "rolow will evaluating the sill look to build a "rolow will evaluating the sill look to build a "rolow will evaluating the sill look to build a "rolow will evaluating the sill look to build a "rolow will evaluating the sill look to build a "rolow will market die investors the full yhowever hold caster when the fund in the sill look to th	nip to investo dentified, to n well balanced is of risk. The manny profit erlying compg business. The mpanies that cheme are the margin of safe g a company! he economic businesses a ket correction passed advantage of sh during perior manager is urto tide over the debt segment income seculest rates and is for the portle	ors in some of the best runnitigate overall risk. As the and prudent style of fund guiding principles while to over the medium to long hany. The Equity Research is would form the basis for can sustain periods of high grefore expected to have at the style while making forecasts scurrent market price. The and business environment re identified, stocks would as and stock price falls due tocks cheap. 4) Stay fully don technical indicators or a rise in the markets that is odd where in the view of the lable to identify stocks at a temporary adverse market as through the introduction rities will be decided after inflation), the performance The Fund has put in place folio limits. The investment				
Risk Profile of the Scheme	Mutual Fund Units involve investment risks inc factors before investment. Scheme specific Ris			read the SID	carefully for details on risk				
Risk Mitigation Factors	Please Refer Page No. 37								
Plans / Option	Plan Options & sub options available	e	Default option ur	nder the plan	Default dividend option				
	Regular/ Direct* Growth and Dividend (Payout,	, Reinvest & Sweep)	Growth		Reinvestment				
	*Direct Plans: Direct Plan is only for investors available for investors who route their investor			e directly wit	th the Fund and is not				
No. of Folios and AUM (As on May 31, 2015)	Folios - 25292; AUM - Rs. 177.13 Cr.								
Applicable NAV	Please Refer Page No. 38	I							
Minimum Application Amount/Number of Units	Purchase	Additional Purchase		Repurchase	1.11				
7 anoung maniber of office	Ks. 3000 and in multiples of Ke. I thereafter	Rs. 1000 and any amour			any amount thereafter				
	SIP - Rs. 1000 and in multiples of Re. 1 thereaf amount thereafter	ter; SWP - Rs. 500 and ir	multiples of Re.	l thereafter; S	TP (in) - Rs. 1000 and any				
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the r	edemption request at the	authorised centr	e of IDFC Mu	tual Fund.				
Benchmark Index	S&P BSE 200 Index								
Dividend Policy	Under Dividend Option, dividend will be declarustee. The undistributed portion of the incomplete Trustee's decision with regard to availabit final.	ome will remain in the Opt	ion and be reflec	ted in the NA	.V, on an ongoing basis.				
Name of the Fund Manager	Ankur Arora								
Name of the Trustee Company	IDFC AMC Trustee Company Limited								

IDFC Classic Equity Fund (IDFC-CEF) (Contd.)

Performance of	Return (%) of G	Frowth Option	on as at May 29	9, 2015		Year wise Absolute Returns		
the scheme	Period	Direc	t Plan	Regu	lar Plan	35 <u>.79</u> 34.99 31.72		
		Returns	S&P BSE 200	Returns	S&P BSE 200	to or		
	1 Year	26.7	19.76	25.72	19.76	13.3712.77		
	3 Years	NA	20.34	22.03	20.34	6.03 3.79		
	5 Years	NA	10.58	10.92	10.58			
	Since Inception*	16.41	16.51	12.72	13.88	-10.15 -9.52		
	*Date of Incept	ion : Direct	Plan : 1-Jan-13	Regular Pl	an : 9-Aug-05	FY 2014-15 FY 2013-14 FY 2012-13 FY 2011-12 FY 2010-11 IDFC Classic Equity Fund - Dir - Growth		
	Returns more th	an 1 year are o	calculated on co	mpounded a	nnualised basis	S&P BSE 200		
Expenses of the Scheme	(i) Load Structure:							
	Exit Load: 2	2% if redeem	ned on or befor	e 18 mths fr	om the date of	allotment		
	(ii) Actual expe	enses for the	previous finar	ncial year 20)14-2015 (inclus	sive of Service Tax and Additional TER, if any):		
	Regular Pla	an - 2.87%; D	irect Plan - 2.3	0%.				
Waiver of Load for Direct Applications						June 30, 2009, there is no entry load for Mutual Fund tions is no longer applicable.		
Tax treatment for the Investors (Unitholders)	Investors are ac their tax adviso		er to the detail	s in the Stat	tement of Addi	tional Information (SAI) and also independently refer to		
Daily Net Asset Value (NAV) Publication	on nationwide	circulation	and will als	o be upda	ited the AMF	he NAV will be published in 2 daily newspapers having I website i.e. www.amfiindia.com by 9.00 P.M. on all al Fund i.e. www.idfcmf.com		
For Investor Grievances please contact	Please Refer Pa	ige No. 38						
Unitholders' Information	Please Refer Pa	ige No. 38						

IDFC Imperial Equity Fund (IDFC-IEF)

Investment Objective	To seek to generate capital appreciation and / related instruments. There is no assurance or gu								
Asset Allocation Pattern	Asset Class	Range of allocation	(% of Net Asset	s)	Risk Profile				
of the scheme	Equities & Equity related securities	65 - 1	100		High				
	Debt & Money Market instruments	0 -	35		Low to Medium				
	Securitised debt instruments	0 - 3	35		Low to Medium				
	Investments in Derivatives - upto the limits permitted by SEBI Mutual Funds regulations from time to time. Investments Securities Lending - upto 100% of the equity investments of the Scheme. Investments in Foreign debt instruments - up to the net assets of the Scheme. Investments in ADRs and GDRs issued by Companies in India / equity of listed overseas compa permitted by SEBI regulations - upto 50% of the net assets of the scheme. Gross Exposure to Repo of Corporate Debt Seculupto 10% of the net assets of the Scheme								
Investment Strategy	The scheme is benchmarked to CNX Nifty Indeportfolio of the scheme will accordingly be orien								
	identified through a systematic process of fore and interaction with company management to growth. The Scheme is expected to deliver su	quity: The scheme will invest in well-managed growth companies that are available at reasonable value. Companies would be lentified through a systematic process of forecasting earnings based on a deep understanding of the industry growth potential nd interaction with company management to access the company's core competencies to achieve long-term sustainable profit rowth. The Scheme is expected to deliver superior relative returns for investors looking for a focused aggressive portfolio of undamentally good businesses. The guiding principles while managing the portfolio are summarized below:							
	fundamentals of the underlying company. dynamics of the underlying business. This profit growth. Stock prices of companies t	1) Sustainable company profits drives long term share value: Fund management would focus primarily on business fundamentals of the underlying company. The Equity Research process will endeavor to acquire a robust understanding of the dynamics of the underlying business. This would form the basis for forecasts on future profitability and sustainability of cash profit growth. Stock prices of companies that can sustain periods of high ash profit growth will outperform the markets over the long term. Investors entering this scheme are therefore expected to have at least a one year time horizon.							
	Acquire stocks at reasonable value: Once a reasonable value. Overall market correct profitability are an excellent opportunity to	tions and stock price falls buy stocks cheap.	s due to tempor	ary factors th	at don't affect long-term				
	Monitor market interest to ensure consister researched sectors would help to reduce to monitored to ensure that portfolio perform	he risk of a sudden sell off							
	Debt: The domestic debt markets are maturing of new instruments and investors. The actual considering the prevailing political conditions, of the corporate sector and general liquidity a detailed Investment Discretion Guidelines defir management team is allowed full discretion to management.	percentage of investment the economic environment and other considerations in hing the prudential and con	in various fixed (including interent the economy ancentration limit	income securi est rates and ir and markets. T a for the portfo	ities will be decided after inflation), the performance he Fund has put in place blio limits. The investment				
Risk Profile of the Scheme	Mutual Fund Units involve investment risks incl factors before investment. Scheme specific Ris			read the SID o	arefully for details on risk				
Risk Mitigation Factors	Please Refer Page No. 37								
Plans / Option	Plan Options & sub options availab		Default option u	nder the plan	Default dividend option				
	Regular/ Direct* Growth and Dividend (Payou	t, Reinvest & Sweep)	Growth		Reinvestment				
	*Direct Plans: Direct Plan is only for investors who for investors who route their investments throu		its in a Scheme d	irectly with the	e Fund and is not available				
No. of Folios and AUM (As on May 31, 2015)	Folios - 15541; AUM - Rs. 134.71 Cr.								
Applicable NAV	Please Refer Page No. 38								
Minimum Application	Purchase	Additional Purchase		Repurchase					
Amount/ Number of Units	Rs. 5000 and in multiples of Re. 1 thereafter	Rs. 1000 and any amount	thereafter	Rs. 500 and a	any amount thereafter				
	SIP - Rs. 1000 and in multiples of Re. 1 thereaft amount thereafter	er; SWP - Rs. 500 and in r	multiples of Re. 1	thereafter; ST	P (in) - Rs. 1000 and any				

Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund.												
Benchmark Index	CNX Nifty Inde	CNX Nifty Index											
Dividend Policy	Under Dividence The undistribut decision with re	ed portion of	the income v	vill remain in t	the Option and	d be reflected	l in the NAV,	on an ong	oing basis. Ti				
Name of the Fund Manager	Ankur Arora	ankur Arora											
Name of the Trustee Company	IDFC AMC Trustee Company Limited												
Performance of	Return (%) of G	rowth Optio	n as at May 29	9, 2015			Year	wise Abso	olute Returns	5			
the scheme	Period	Direc	t Plan	Regul	ar Plan	31.8 _{30.99} 26.33							
		Returns	CNX Nifty Index	Returns	CNX Nifty Index	26.33	17.53 14. <u>43 1</u> 3.75						
	1 Year	20.16	16.56	19.16	16.56	_	_	7.31		8.22 10.27			
	3 Years	NA	19.12	17.94	19.12			2.58					
	5 Years	NA	10.72	9.4	10.72	•	•			<u>'</u>			
	Since Inception*	15.67	15.6	11.79	11	FY 2014-15	FY 2013-14	FY 2012-13	-8.43 _{-9.11} FY 2011-12	FY 2010-11			
	*Date of Incept	ion : Direct F	Plan : 1-Jan-13	Regular Pla	n: 16-Mar-06	IDFC Imperia	l Equity Fund - Dir - G	Growth IDF	C Imperial Equity Fund	d - Reg - Growth			
	Returns more th	an 1 year are o	calculated on d	compounded	annualised bas	is CNX Nifty Inc	dex						
Expenses of the Scheme	(i) Load Struc	ture:											
	Exit Load:	1% if redeeme	ed on or befor	re 365 days f	rom the date	of allotment							
	(ii) Actual expe	enses for the	previous fina	ncial year 20	14-2015 (inclu	sive of Servic	e Tax and Ac	dditional T	TER, if any):				
	Regular Pla	an - 2.90%; D	irect Plan - 2.	27%.									
Waiver of Load for Direct Applications	Pursuant to SE schemes. Henc								ad for Mutua	al Fund			
Tax treatment for the Investors (Unitholders)	Investors are ac their tax adviso		er to the detai	ls in the State	ement of Add	itional Inform	ation (SAI) a	and also ir	ndependently	refer to			
Daily Net Asset Value (NAV) Publication	The NAV of the on nationwide The NAV can also	circulation a	nd will also be	e updated th	e AMFI websi	te i.e. www.ar	nfiindia.com						
For Investor Grievances please contact	Please Refer Pa	age No. 38											
Unitholders' Information	Please Refer Pa	age No. 38											

IDFC Arbitrage Fund (IDFC-AF)

Investment Objective	To seek to generate capital appreciation and income derivative segments of the equity markets and the investing the balance in debt and money market instructed Scheme will be realized.	arbitrage opportunities available within the	e derivative segment and by	
Asset Allocation Pattern	Asset Class (under normal circumstances)	Range of allocation (% of Net Assets)	Risk Profile	
of the scheme	Equities & Equity related instruments *	65 - 90	Medium to High	
	Derivatives *	65 - 90	Medium to High	
	Debt & Money Market instruments including the margin money deployed in derivative transactions	10 - 35	Low	
	Under Defensive circumstances+ :			
	Equities & Equity related instruments *	0 - 35	Medium to High	
	Derivatives *	0 - 35	Medium to High	
	Debt & Money Market instruments including the margin money deployed in derivative transactions	65 - 100	Low	
	+Defensive circumstances are when the arbitrage opp	ortunities in the market are negligible, in view o	of the fund manager.	
	*Equity allocation is measured as the Gross exposure is so built, at any point in time, would be completely he exposure, thereby making the Net exposure market - to any operational reason such as short delivery in the market - neutral position at the earliest. Investments in securitized debt can be made upto 35% assets of the scheme. Investment in Securities Lendin debt instruments can be made upto 35% of the net as India, as permitted by SEBI regulations - upto 50% of Securities - upto 10% of the net assets of the Scheme	dged out, using derivative instruments that p neutral. In case the fund is not able to have a ne e cash market etc., the fund will endeavor to re 6 of the portfolio. Investment in derivatives car ng can be made upto 50% of net assets of sc sets of the Scheme. Investments in ADRs and the net assets of the scheme. Gross Exposu	rovides an equal but opposite t market - neutral position due ebalance the portfolio to a net observed to a net observed to be made upto 90% of the net heme. Investments in Foreign GDRs issued by Companies in re to Repo of Corporate Debt	
Investment Strategy	The Scheme will endeavour to invest predominantly traded equities. In absence of profitable arbitrage op short-term debt and money market securities. The further futures market and in the spot market. If the price of a for costs and taxes the scheme shall buy the stock in the simultaneously. For example, on 15-12-2013, the scheme same time sells 10,000 Reliance Capital futures for hedged transaction by selling the equity position in the this position till expiry of the futures, the scheme earn Capital on the date of expiry. In the eventuality that the redemption pressures or any other reason, the returns example, if spot is sold at Rs. 430 and the futures are spot is sold at Rs. 430 the futures are spot and futures pomay *rollover the futures position and hold onto the scheme would liquidate the spot position and settle to means unwinding the short position in the futures of month maturity, and holding onto the spot position)	portunities available in the market, the scheme of manager will evaluate the difference betwe stock in the futures market is higher than in the spot market and sell the same stock in equal me buys 10,000 shares of Reliance capital on December 2013 expiry @ Rs. 432.00. The Sche futures market for expiry on say 25 Decems an annualized return of 16.97% irrespective cless cheme has to unwind the transaction priors would be a function of the spread at which the bought at Rs. 433 then there would be negat 11 then there would be positive returns from the sition of the subsequent month maturity still rosition in the spot market. In case such an ophe futures position simultaneously. (*Rolling of the current month and simultaneously short	e may predominantly invest in een the price of a stock in the es spot market, after adjusting quantity in the futures market, spot @ Rs. 430.00 and at the heme thus enters into a fully ber, 2013. If the scheme holds of what is the price of Reliance the expiry date on account of le transaction is unwound. For ive returns on the trade. If the et rade. On the date of expiry, if emains attractive, the scheme poortunity is not available, the over of the futures transaction ing futures of the subsequent	
	6			

position before the expiry of the current-month future to increase the base return or to meet redemption. Return enhancement through the use of arbitrage opportunity would depend primarily on the availability of such opportunities. The Scheme will endeavour to build similar market neutral positions that offer an arbitrage potential for e.g. buying the basket of index constituents in the cash segment and selling the index futures, Buying ADR/GDR and selling the corresponding stock future etc. The Scheme in the cash segment and selling the index futures, Buying ADR/GDR and selling the corresponding stock future etc. The Scheme would also look to avail of opportunities between one futures contract and another. For example on 16 March, 2013, the scheme buys 1000 futures contracts of ABB Ltd. For March expiry at Rs. 3000 each and sells an equivalent 1000 futures contract of ABB Ltd. for April expiry at Rs. 3030. Thereby the scheme enters into a fully hedged transaction. Closer to the expiry date of the March contract, the scheme has two options. 1) Unwind the transaction by selling the 1000 March contracts and buying 1000 April contracts of ABB. The returns are a function of the spread between the sale price of the April contract and the buy price of the March contract. If this spread is less than Rs. 30, the returns are positive else the returns are negative. 2) On the expiry date i.e. 30 March, 2013, the scheme would let the March contract expire and square off 1000 contracts that it holds for April maturity. The returns would be a function of the spread between settlement price of the March contract and the price at which April contracts are squared-off. If this spread is lower than Rs. 30 then the returns are positive and if it is higher than Rs. 30 the returns are negative. The Scheme can also initiate the transaction in the opposite direction i.e. by selling the March futures and buying the April futures, if it sees a profit potential. Under all circumstances the scheme would keep its net exposures neutral to the underlying direction of the market by maintaining completely hedged positions. In addition to stock specific futures, the scheme can also take offsetting positions in index futures of different calendar month. The debt and money market instruments include any margin money that has the market by maintaining completely nedged positions. In addition to stock specific rutures, the scheme can also take offsetting positions in index futures of different calendar month. The debt and money market instruments include any margin money that has to be maintained for the derivative position. The margin money could also be maintained partly as Fixed deposits with Scheduled commercial banks. The maturity profile of the rest of the debt and money market component would be determined by the view of the fund manager. If the view of the fund manager is that interest rates would go up then the average maturity of the debt & money market portfolio would be reduced and if the view of the fund manager is that interest rates would decline, then the average maturity may be increased. This would however depend on the view of the fund manager and can substantially change, depending on the prevailing market circumstances. Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 36 Risk Profile of the Scheme **Risk Mitigation Factors** Please Refer Page No. 37 Plans / Option Options & sub options available Default option under the plan | Default dividend option Regular/ Direct* Growth, Dividend & Annual Dividend Dividend Reinvestment (Payout, Reinvest & Sweep) *Direct Plans: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor No. of Folios and AUM (As on May 31, 2015) Folios - 6187; AUM - Rs. 3,286.76 Cr. Applicable NAV Please Refer Page No. 38 Minimum Application Additional Purchase Repurchase Amount/ Number of Units Rs.5000 and in multiples of Re. 1 thereafter Rs 1000 and any amount thereafter Rs. 500 and any amount thereafter SIP - Rs. 1000 and in multiples of Re. 1 thereafter; SWP - Rs. 500 and in multiples of Re.1 thereafter; STP (in) - Rs. 1000 and any amount thereafter Despatch of Repurchase Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund. (Redemption) Request Benchmark Index CRISIL Liquid Fund Index **Dividend Policy** Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final. Name of the Fund Manager Yoaik Pitti IDFC AMC Trustee Company Limited Name of the **Trustee Company** Performance of Return (%) of Growth Option as at May 29, 2015 Year wise Absolute Returns the scheme Period **Direct Plan** Regular Plan 8.95 Crisil Liquid Crisil Liquid Returns Returns 6 20 Fund Index Fund Index 8 96 8 82 8.38 8 82 1 Year 3 Years NA 8.85 8.79 8.85 FY 2013-14 FY 2012-13 8.42 8.52 8.42 5 Years NA IDFC Arbitrage Fund - Dir - Growth IDFC Arbitrage Fund - Reg - Growth Since Inception³ 9.06 7.58 9.37 7.65 Crisil Liquid Fund Index Date of Inception: Direct Plan: 17-Jan-13 Regular Plan: 21-Dec-06 Returns more than 1 year are calculated on compounded annualised basis Expenses of the Scheme (i) Load Structure: Exit Load: 0.25% if redeemed within 3 months from the date of allotment (ii) Actual expenses for the previous financial year 2014-2015 (inclusive of Service Tax and Additional TER, if any): Regular Plan - 1.01%; Direct Plan - 0.50% Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, there is no entry load for Mutual Fund Waiver of Load for schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable. **Direct Applications** Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independently Tax treatment for the Investors (Unitholders) refer to their tax advisor The NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspapers having nationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all business days. The NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com **Daily Net Asset Value** (NAV) Publication For Investor Grievances Please Refer Page No. 38 Unitholders' Information Please Refer Page No. 38

Investment Objective	The investmen opportunities in the derivative instruments. Ho	n the cash and segment, by	d the derivativ using other o	ve segm derivati	nents o ive bas	f the equity is	mark es an	ets included by in	iding the vesting t	arbitrage on the balance	opport e in de	unities ava	ilable within
Asset Allocation Pattern of the scheme	Asset Class					Ran	ge of	f allocat	ion (% o	f Net Asset	ts)	Risk P	rofile
or the scheme	Under Normal circumstances:												
	Equities & Equi	ty related ins	struments *						5 - 100		_	Medium	
	Derivatives *	Mauliat inatuu	una a mea in ali i ali			_	65 - 100 0 - 35				Medium		
	Debt & Money money deploye				margii	1		`	J - 35			Lo	vv
	Under Defensiv	e circumsta	nces+:										
	Equities & Equi	ty related ins	struments *					(0 - 35			Medium to High	
	Derivatives *								0 - 35			Medium to High	
	Debt & Money money deploye				margir	n	65 - 100				Lo	W	
	+ Defensive circumstances are when the arbitrage opportur						ne ma	arket are	negligib	le, in view c	of the fu	und manag	er.
	*Equity allocati into equity po- positions in eit level there will exposure to eq Investments in	sitions to hed her equity or be no short- uity derivative securitized o	dge the invest derivative ma positions. Unh e) shall not exc lebt can be m	tments arkets c nedged ceed 5% ade up	in der depend I position 6. oto 35%	ivatives. The sign on the sign on the point in the point of the port.	e der trate ortfol	ivative p gies inve lio (inve Investn	oositions olved an stments nent in d	will be hed execution in equity si	dged n costs hares v	against cor s. On the to without cor made 1009	rresponding tal portfolio rresponding % of the net
	assets of the so debt instrumer permitted by S upto 10% of the	its - up to 35% EBI regulation	of the net ass ns - upto 50%	ets of t	he Sch	eme. Investn	nents	s in ADI	Rs and (SDRs issue	d by (Companies	in India, as
Investment Strategy	in the cash and segment, by usi will enter into d- based on certai in debt and mo following strate structured inves	ne investment objective of the scheme is to generate income (absolute to low volatility returns) by taking advantage of opportunities the cash and the derivative segments of the equity markets including the arbitrage opportunities available within the derivative igment, by using other derivative based strategies and by investing the balance in debt and money market instruments. The scheme ill enter into derivative based strategies to take advantage of pricing inefficiencies in the market. These strategies will be undertaken seed on certain statistical models/ technical analysis carried out by the fund manager. The scheme will also invest a part of its corpus debt and money market instruments. The scheme will target to generate returns with a low correlation with equity markets. The sllowing strategies will be used by the fund manager: 1. Cash-Futures Arbitrage 2. Relative Value Trades 3. Derivative strategies and ructured investments. Additionally the fund manager may invest in debt and money market instruments for margin and cash flow anagement purposes. For detailed explanation of individual strategies please refer SID.											
Risk Profile of the Scheme	Mutual Fund Ui factors before i	futual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk actors before investment. Scheme specific Risk Factors are summarized on page no. 36										etails on risk	
Risk Mitigation Factors	Please Refer Pa	ge No. 37											
Plans / Option	Plan Options & sub options available					Default	option u	nder the pla	n D	Default dividend option			
		(Payout, Re irect Plan is o	einvest & Swee	ep) ors who	purch		Growth Subscribe Units in a Scheme directly with the				ividend Rei und and is r		
N. CE.P. LAUNA	for investors w			hrough	n a Disti	ributor							
No. of Folios and AUM (As on May 31, 2015)	Folios - 1377; <i>I</i>	AUM - RS. 767	7.44 Cr.										
Applicable NAV	Please Refer Pa	age No. 38											
Minimum Application Amount/ Number of Units	Purchase					nal Purchase				Repurcha			
Amount/ Number of Offics	RS. 5000 and 1						d any amount thereafter Rs. 500 as 500 and in multiples of Re. 1 thereafter			and any amount thereafter			
	amount thereas		ies of Re. I the	rearter	; SWP	• - Rs. 500 ar	na in	multiple	es of Re.	i thereafte	r; SIP	(In) - RS. IC	000 and any
Despatch of Repurchase (Redemption) Request	Within 10 work	ing days of tl	he receipt of t	he red	emptic	n request at	t the	authoris	sed cent	re of IDFC I	Mutual	l Fund.	
Benchmark Index	CRISIL Liquid F												
Dividend Policy	Under Dividend The undistribut decision with re	ed portion of	f the income w	vill rem	ain in t	he Option ar	nď be	e reflecte	ed in the	NAV, on an	ongoi	ing basis. T	
Name of the Fund Manager	Yogik Pitti												
Name of the Trustee Company	IDFC AMC Trus	tee Compan	y Limited										
Performance of	Return (%) of (Frowth Optio	n as at May 29	9, 2015						Year wise	Absol	ute Return	S
the scheme	Period	Direc	t Plan		Regula	ar Plan		8.92	.95 8.71	9.44 9.18		8.45	
		Returns	Crisil Liquid Fund Index	Reti	urns	Crisil Liquid Fund Index		8.14			3.19	6.82	6.47 6.20
	1 Year	8.55	8.82	7.7	77	8.82	1	-		_		-	
	3 Years	NA	8.85	8.3	37	8.85	1						
	5 Years	NA	8.42		39	8.42	1						
	Since Inception*	8.65	9.08		26	7.69	\dashv	FY 2014-				FY 2011-12	FY 2010-11
	*Date of Inception						_		trage Plus Fur iid Fund Index	d - Dir - Growth	IDFO	C Arbitrage Plus Fu	ınd - Reg - Growth
	Returns more t			_			d ba	sis					
Expenses of the Scheme	(i) Load Struc	ture:											
	Exit Load :	0.25% if rede	eemed within	3 mont	ths from	m the date o	of allo	otment					
	(ii) Actual exp		•	-	ear 201	4-2015 (incl	usive	of Serv	ice Tax a	and Additio	nal TE	R, if any):	
			rect Plan - 0.1			070 / 5 :							
Waiver of Load for Direct Applications Tax treatment for	Pursuant to SE schemes. Henc	e, the proced	ure for waiver	of load	for Dir	ect Ápplicati	ions i	is no lon	ger appli	cable.			
the Investors (Unitholders)	their tax adviso												

Daily Net Asset Value (NAV) Publication	The NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspapers having nationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all business days. The NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com
For Investor Grievances please contact	Please Refer Page No. 38
Unitholders' Information	Please Refer Page No. 38

Investment Objective	The investment	objective of the Scheme is to seek to generate capital a	appreciation from a diversified por	tfolio of equity and equity					
ivestillent Objective	related instrume Midcap equity a instruments of s Scheme may als capitalisation ra in debt and mon modify the defi	ents. The Scheme will predominantly invest in small arind equity related instruments will be the stocks incluuch companies which have a market capitalization love invest in stocks other than mid cap stocks (i.e. in stonge of the defined small - midcap stocks) and derivative y market instruments. In case of discontinuation / sus nition of Mid cap and Small cap companies. In case or the cap and service of the cap and service of the companies of the cap and service of the cap and	nd midcap equity and equity relat ded in the CNX Midcap index or wer than the highest components icks, which have a market capitalis ves. On defensive consideration, the spension of CNX Midcap Index, the of such a modification, the inter-	ed instruments. Small and equity and equity related of CNX Midcap Index. The ation of above the markene Scheme may also invested AMC reserves the right to est of investors will be o					
Asset Allocation Pattern	Asset Class		Range of allocation (% of Net	Assets) Risk Profile					
f the scheme	Index or Equity a companies which	y related instruments included in the CNX Midcap and Equity related instruments of h have a market capitalization lower than the highest CNX Midcap Index, of which	65 - 100	High					
	Small Cap Stock	ks shall be:	15 - 50	-					
	Midcap Stocks	shall be:	50 - 100	-					
	market capitaliz	related instruments of companies which have a cation higher than the highest component of dex (i.e. in Equity and Equity related instruments of market capitalization above the defined tocks)	0 - 35	High					
	Debt instrumen	•	0 - 35	Low to Medium					
	Derivatives - up upto 100% of Ed Scheme. Investo	talization range of CNX Midcap as on May 29, 2015 is fr to the limits permitted by SEBI Mutual Funds regulat quity investments in the scheme. Investments in Fore nents in ADRs and GDRs issued by Companies in India o 35% of the net assets of the scheme. Gross Exposure neme.	tions from time to time. Investment eign debt instruments - up to 35% a / equity of listed overseas compa	nts in Securities Lending % of the net assets of the Inies as permitted by SEB					
nvestment Strategy	through a systen company manag would predomin operations. Som	invest in well-managed growth companies that are anatic process of forecasting earnings based on a unders gement to access the company's core competencies to antly create a portfolio of emerging business and core e part of the portfolio would be in stocks/ companies the liver returns for investors looking for a focused aggressis.	standing of the industry growth porto achieve long-term sustainable properties that are aspiring leaders at do not have a significant history of	tential and interaction with profit growth. The scheme in their respective field o of being listed. The Scheme					
	The guiding principles while managing the portfolio are summarized below:								
	Sustainable company profits drives long term share value								
	will endeave forecasts or	gement would focus primarily on business fundaments or to acquire a robust understanding of the dynamic of future profitability and sustainability of cash profit gro s of companies that can sustain periods of high cash pr	s of the underlying business. This owth.	would form the basis fo					
	term. Invest	ors entering this scheme are therefore expected to hav cks at reasonable value		the markets over the long					
	Once good businesses are identified, stocks would be endeavored to be acquired when they are available at a reasonable value. Overall market corrections and stock price falls due to temporary factors that don't affect long-term profitability are an excellent opportunity to buy stocks cheap.								
	3) Monitor market interest to ensure consistent performance								
	prices react India in its developmer growth of th sectors. The but returns reveals that, The entrepr Investors als companies t / Mid cap CC and Mid cap prices may b be lower in providing go	Illy tracking over stock ownership and over researched s to event triggers that are constantly monitored to ens growing phase, has witnessed a good hike in GDP nt of Indian industry. Thanks to sectoral development ac ee economy as a whole. Future growth sectors are genere is present scenario reveals that though stocks pertaining of Small and Mid Cap stocks were relatively better than some of the funds investing in Mid cap stocks have performential abilities of Indian businessmen and scalabilities. There are number of Public offerings lined up in the otry and endeavor providing reasonable returns to the impanies in past are now market leaders in their segment companies also provide good opportunities, as many time to be lower than the intrinsic value of the business (quoting these scrips as compared to large cap companies. The condinvestment opportunities.	sure that portfolio performance is rate compared to other countrie cross the Indian industry, which havelly well captured though Small and go to Large Cap, Mid Cap and Small Large cap stocks during many phormed well during the last year i.e. 20 yof companies in India is now be Indian Equity market. The schen nvestors. It has also been observed nts and are competing with the besomes, there is lower awareness about at much lesser P/E ratio). Institution	relatively more consistents and this clearly depict e played a major role in the Mid Caps involved in those caps have performed wel ases. Even the Market data 2009 and in the current yearing recognized by Globane may also invest in sucl that a number of Small capt of global firms. Small capt such companies and thein all ownership also tends to					
	instruments and the prevailing p corporate secto	ebt markets are maturing rapidly with liquidity emergir linvestors. The actual percentage of investment in vari- solitical conditions, the economic environment (inclu- r and general liquidity and other considerations in the retion Guidelines defining the prudential and concentr	ous fixed income securities will be uding interest rates and inflation) e economy and markets. The Fund ation limits for the portfolio limits.	decided after considering the performance of the dhas put in place detailed					
	factors before in	its involve investment risks including the possible loss ivestment. Scheme specific Risk Factors are summarize		carefully for details on risl					
Risk Mitigation Factors	factors before in Please Refer Pag	its involve investment risks including the possible loss ivestment. Scheme specific Risk Factors are summarize ge No. 37	ed on page no. 36						
Risk Mitigation Factors	factors before in Please Refer Pag Plan	its involve investment risks including the possible loss ivestment. Scheme specific Risk Factors are summarize ge No. 37 Options & sub options available	ed on page no. 36 Default option under the plan	Default dividend option					
Risk Profile of the Scheme Risk Mitigation Factors Plans / Option	factors before in Please Refer Pag Plan Regular/ Direct* *Direct Plans: Di	its involve investment risks including the possible loss ivestment. Scheme specific Risk Factors are summarize ge No. 37 Options & sub options available Growth and Dividend (Payout, Reinvest & Sweep) irect Plan is only for investors who purchase /subscril	ed on page no. 36 Default option under the plan Growth be Units in a Scheme directly witl	Default dividend option Reinvestment					
Risk Mitigation Factors	factors before in Please Refer Pag Plan Regular/ Direct* *Direct Plans: Di available for inv	its involve investment risks including the possible loss ivestment. Scheme specific Risk Factors are summarize ge No. 37 Options & sub options available Growth and Dividend (Payout, Reinvest & Sweep)	ed on page no. 36 Default option under the plan Growth Growth Growth	Default dividend option Reinvestment					

IDFC Sterling Equity Fund (IDFC-SEF) (Contd.)

Minimum Application	Purchase			Additio	nal Purchase		Repurchase	
Amount/ Number of Units	Rs. 5000 and in multiples of Re. 1 thereafter Rs. 1000 and any amount thereafter Rs. 500 at					Rs. 500 and any	amount thereafter	
	SIP - Rs. 1000 amount thereat		es of Re. 1 the	ereafter; SWI	P - Rs. 500 and	d in multiples of Re	e. 1 thereafter; STP (i	in) - Rs. 1000 and any
Despatch of Repurchase (Redemption) Request	Within 10 work	nin 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund.						
Benchmark Index	CNX Midcap In	dex						
Dividend Policy	The undistribut	ted portion of	f the income v	vill remain in	the Option and	d be reflected in th	surplus and at discre ne NAV, on an ongoir ion of dividend shall l	etion of AMC / Trustee. ng basis. The Trustee's be final.
Name of the Fund Manager	Aniruddha Nah	na						
Name of the Trustee Company	IDFC AMC Trus	stee Company	y Limited					
Performance of the	Return (%) of (Growth Optio	n as at May 29			60.91 59,53	Year wise Absolu	ıte Returns
scheme	Period	Direc	t Plan		lar Plan	51.4		
		Returns	CNX Midcap Index	Returns	CNX Midcap Index			
	1 Year	38.03	30.34	36.88	30.34			
	3 Years	NA	23.51	25.96	23.51	16.84	15.88 15.03	8.90
	5 Years	NA	11.36	16.84	11.36			0.18 3.42
	Since Inception*	23.79	19.41	19.32	10.27		-4.02	-5.14
	*Date of Incept	tion : Direct P	lan : 1-Jan-13	Regular Pla	n : 7-Mar-08		Y 2013-14 FY 2012-13 v Fund - Dir - Growth III IDFC Ste	FY 2011-12 FY 2010-11 erling Equity Fund - Reg - Growth
	Returns more th	an 1 year are c	alculated on co	mpounded a	nnualised basis	CNX Midcap		
Expenses of the Scheme	(i) Load Struc	ture:						
	Exit Load:	2% if redeem	ed within 18 m	nonths from	the date of all	otment		
	(ii) Actual exp	enses for the	previous fina	ncial year 20	14-2015 (inclus	sive of Service Tax	and Additional TEF	₹, if any):
	_		rect Plan - 1.5					
Waiver of Load for Direct Applications	Pursuant to SE schemes. Henc	BI circular ne, the procedu	o. SEBI/IMD/0 ure for waiver	CIR No.4/ 16 of load for Di	8230/ 09 date rect Application	ed June 30, 2009 ons is no longer app), there is no entry lolicable.	load for Mutual Fund
Tax treatment for the Investors (Unitholders)	Investors are a their tax adviso		er to the detai	ls in the Stat	ement of Add	itional Information	n (SAI) and also inde	pendently refer to
Daily Net Asset Value (NAV) Publication	The NAV of the nationwide circle. The NAV can also	culation and v	will also be up	dated on th	e AMFI websit	e i.e. www.amfiind	oublished in 2 daily dia.com by 9.00 P.M.	y newspapers having . on all business days.
For Investor Grievances please contact	Please Refer Pa	age No. 38						
Unitholders' Information	Please Refer Pa	age No. 38						

IDFC Nifty Fund (IDFC-NF)

Investment Objective	Investment objective of the scheme is to replicate the CNX Nifty index by i proportion/weightage. However, there is no assurance or guarantee that scheme does not assure or guarantee any returns.					
Asset Allocation Pattern of the scheme	Asset Class Range of allocation (% of Net Assets)					
	Securities (including derivatives) forming a part of the CNX Nifty Index	90 - 100	High			
	Debt & Money Market instruments	0 - 10	Low - Medium			
	The net assets of the scheme/Plan will be invested predominantly in stock: derivatives on the CNX Nifty. This would be done by investing in alm approximately the same weightage that they represent in the CNX Nifty contracts and options contracts on the CNX Nifty Index. A small portic instruments permitted by SEBI / RBI including call money market or in alte provided by the RBI, to meet the liquidity requirements of the scheme/pla futures and/or futures of stocks forming part of the Nifty Index. Further in not available, then the scheme shall invest in debt and money market instrict in index scrip's is not available, then the scheme shall invest in debt and rupto 50% of the net assets of the scheme. Gross Exposure to Repo of Corp Scheme.	lost all the stocks comprisin Index and / or investing in de on of the net assets will be i ernative investment for the ca an and for meeting margin ma case wherein the minimum lo uments. Further in case where money market instruments. Ir	g the CNX Nifty Index in privatives including futures invested in money market ill money market as may be oney requirement for Nifty it size of the index scrip's is ein the minimum lot size of the size of the privatives.			
Investment Strategy	Equity: The Scheme will be managed passively with investments in stock weightages of these stocks in the CNX Nifty Index. The investment strategy least possible through rebalancing of the portfolio, taking into account the incremental collections/redemptions from the Scheme. It is proposed to mar other trades, proactive follow-up with the service providers for daily change inflows and outflows to and from the Fund closely. While these measures a there can be no assurance that these risks would be completely eliminated.	 would revolve around reducing change in weights of stocks hage the risks by placing limit of in weights in the CNX Nifty In 	ng the tracking error to the in the index as well as the orders for basket trades and dex as well as monitor daily			
	Debt: The domestic debt markets are maturing rapidly with liquidity emer of new instruments and investors. The actual percentage of investment is considering the prevailing political conditions, the economic environment of the corporate sector and general liquidity and other considerations in economic environment. Discretion Guidelines defining the prudential and concent management team is allowed full discretion to make sale and purchase decidence.	in various fixed income secul (including interest rates and i conomy and markets. The Fur tration limits for the portfol	rities will be decided after inflation), the performance ad has put in place detailed lio limits. The investment			
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of p factors before investment. Scheme specific Risk Factors are summarized o	orincipal. Please read the SID on page no. 36	carefully for details on risk			
Risk Mitigation Factors	Please Refer Page No. 37					
Plans / Option	•	Default option under the plan	Default dividend option			
	Regular/ Direct* Growth and Dividend (Payout, Reinvest & Sweep)	Growth	Reinvestment			
	*Direct Plans: Direct Plan is only for investors who purchase /subscribe Unifor investors who route their investments through a Distributor	ts in a Scheme directly with th	ne Fund and is not available			
No. of Folios and AUM (As on May 31, 2015)	Folios - 2286; AUM - Rs. 41.80 Cr.					
Applicable NAV	Please Refer Page No. 38					

IDFC Nifty Fund (IDFC-NF) (Contd.)

Minimum Application	Purchase			Additio	nal Purchase		Repurchase	
Amount/ Number of Units	Rs. 500 and in	s. 500 and in multiples of Re. 1 thereafter Rs. 500 and any amount thereafter Rs. 500 and any am					Rs. 500 and any amount th	nereafter
	SIP - Rs. 500 an thereafter	SIP - Rs. 500 and in multiples of Re. 1 thereafter; SWP - Rs. 500 and in multiples of Re.1 thereafter; STP (in) - Rs. 500 and any amount thereafter						
Despatch of Repurchase (Redemption) Request	Within 10 work	ing days of th	ne receipt of t	he redemption	on request at th	ne authorised centr	re of IDFC Mutual Fund.	
Benchmark Index	CNX Nifty Inde	×						
Dividend Policy	The undistribut	ed portion of	the income w	ill remain in t	the Option and	be reflected in the	rplus and at discretion of AM NAV, on an ongoing basis. T n of dividend shall be final.	
Name of the Fund Manager	Punam Sharma	l						
Name of the Trustee Company	IDFC AMC Trus	tee Company	/ Limited					
Performance of the	Return (%) of (Frowth Option	n as at May 29	9, 2015			Year wise Absolute Return	S
scheme	Period	Direc	t Plan	Regul	ar Plan	27.53 27.46 26.33		
		Returns	CNX Nifty Index	Returns	CNX Nifty Index	-	18.44 18.38 17.53	
	1 Year	17.41	16.56	17.34	16.56	-	9.19	
	3 Years	NA	19.12	20.31	19.12			
	5 Years	NA	10.72	11.81	10.72			720
	Since Inception*	16.41	15.6	10.72	9.66	FY 2014-15	FY 2013-14 FY 2012-13	-7.29 -9.11 FY 2011-12
	*Date of Incept			•			ir - Growth III IDFC Nifty Fund - Reg - Growth	
	Returns more th		calculated on c	compounded	annualised basis	CNX Nifty Index		
Expenses of the Scheme	(i) Load Struc							
				•	late of allotmer			
				-	14-2015 (inclusi	ve of Service Tax a	and Additional TER, if any):	
	. 5		rect Plan - 0.2					
Waiver of Load for Direct Applications	schemes. Hence	e, the procedu	ure for waiver	of load for Dir	ect Ápplication	s is no longer appli		
Tax treatment for the Investors (Unitholders)	Investors are a refer to their ta		er to the detai	ls in the Stat	ement of Additi	ional Information (SAI) and also independently	y
Daily Net Asset Value (NAV) Publication	The NAV of the nationwide circ The NAV can a	culation and v	vill also be up	dated on the	AMFI website i	i.e. www.amfiindia.	in 2 daily newspapers havin com by 9.00 P.M. on all busi	ig iness days.
For Investor Grievances please contact	Please Refer Pa	age No. 38						
Unitholders' Information	Please Refer Pa	age No. 38						

IDFC Equity Fund (IDFC-EF)

Investment Objective	related instrume	objective of the Scheme is to see nts (including equity derivative: ne. There is no assurance or gua tee any returns.	s). The scheme may also	invest in debt and money mark	ket instruments to generate	
Asset Allocation Pattern	Asset Class		Range of allocatio	n (% of Net Assets)	Risk Profile	
of the scheme	Equities & Equity	related instruments	65	- 100	High	
	Debt & Money M	arket instruments	0 ·	- 35	Low to Medium	
	Securitised debt	instruments	0	- 35	Low to Medium	
	Securities Lendinet assets of the permitted by SEI	Derivatives - upto the limits ping - upto 100% of Equity, invest Scheme. Investments in ADRs BI regulations - upto 75% of the et assets of the Scheme	ments in the Scheme. Ir and GDRs issued by Co	nvestments in Foreign debt inst Impanies in India / equity of list	ruments - up to 35% of the ted overseas companies as	
Investment Strategy	ventures, project the secondary m	The Scheme intends to invest in companies which are involved in or are in the process of setting up various business activities, ventures, projects or other commercial endeavours. The Scheme would invest in equities in the IPOs, subsequent public offers or in the secondary market, other equity related instruments (including derivatives), benefit out of the cash and derivative markets arbitrage opportunity and invest the residual sums in debt and money market instruments.				
	adopting the mo envisages to gene with CNX Nifty. I arbitrage strategi proven track rec- instruments, cash yields are compa parameters like th valuations of the	endeavour to generate capital ap de of applying for Initial Public erate reasonable returns by inves lowever the fund will seek to ta es in the equity and derivative r ord / potential growth opportur futures arbitrage, NIFTY spot fu arable to those in the spot fut he availability of initial or subsequeer group of business that the etailed explanation of individual	Öfferings (IPOs) or substing in such equities. The ke on some deviation from arkets. In the event of nitres arbitrage etc. Debiures arbitrage etc. Debiures arbitrage fetc. Debiures public Offerings ment. Jent Public Offerings ment opperations.	sequent public offerings made I balance equity allocations by I tom CNX Nifty by making small there not being any well priced ollected could be deployed in and money market instruments. The asset allocation would in inde by the companies, the respong in, opportunities available in	by companies. The Scheme ne fund will be closely in line er allocations to a range of IPOs from companies with equities and equity related s could be considered when ter-alia depend on various nse to the issue and relative	
Risk Profile of the Scheme		ts involve investment risks inclu vestment. Scheme specific Risk	ding the possible loss of Factors are summarized	of principal. Please read the SID on page no. 36	carefully for details on risk	
Risk Mitigation Factors	Please Refer Pag	e No. 37				
Plans / Option	Plan	Options & sub options available		Default option under the plan	Default dividend option	
	Regular/ Direct*	Growth and Dividend (Payout, F	Reinvest & Sweep)	Growth	Reinvestment	
	*Direct Plans: Dir for investors who	ect Plan is only for investors who route their investments throug	o purchase /subscribe U h a Distributor	Inits in a Scheme directly with th	ne Fund and is not available	
No. of Folios and AUM (As on May 31, 2015)	Folios - 54869;	AUM - Rs. 290.58 Cr.				

IDFC Equity Fund (IDFC-EF) (Contd.)

Applicable NAV	Please Refer Pa	age No. 38							
Minimum Application	Purchase Additional Purchase			nal Purchase		Repurchase			
Amount/ Number of Units	Rs. 5000 and i	n multiples of	f Re. 1 thereaft	er Rs. 100	0 and any amo	ount thereafter	Rs. 500 and any	y amount t	hereafter
		SIP - Rs. 1000 and in multiples of Re. 1 thereafter; SWP - Rs. 500 and in multiples of Re. 1 thereafter; STP (in) - Rs. 1000 an amount thereafter							000 and any
Despatch of Repurchase (Redemption) Request	Within 10 work	hin 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund.							
Benchmark Index	CNX Nifty Inde	×							
Dividend Policy	The undistribut	nder Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. he undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee's ecision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.							
Name of the Fund Manager	Kenneth Andra	ide							
Name of the Trustee Company	IDFC AMC Trus	stee Company	y Limited						
Performance of the	Return (%) of (Growth Optio	n as at May 29	9, 2015			Year wise Abso	lute Returr	าร
scheme	Period	Direc	t Plan	Regu	lar Plan	27.69 27.05 26.33			
		Returns	CNX Nifty Index	Returns	CNX Nifty Index	18.90 18	.27 17.53		11.00 10.27
	1 Year	18.28	16.56	17.44	16.56		8.03 7.31		10.27
	3 Years	NA	19.12	19.52	19.12	_			
	5 Years	NA	10.72	11.42	10.72			-7.94 -9.11	
	Since Inception*	16.8	15.6	10.57	12.78	FY 2014-15 FY 20	013-14 FY 2012-13	FY 2011-12	FY 2010-11
	*Date of Incept	tion : Direct P	lan : 1-Jan-13	Regular Pla	n : 9-Jun-06	IDFC Equity Fund - Dir -	Growth IDFC Equity Fund	d - Reg - Growth	
	Returns more th	nan 1 year are	calculated on c	ompounded	annualised bas	is CNX Nilty lidex			
Expenses of the Scheme	(i) Load Struc	ture:							
				-	e date of allot				
			•	-	14-2015 (inclus	sive of Service Tax a	ind Additional TE	ER, if any):	
	Ü	-	rect Plan - 2.2						
Waiver of Load for Direct Applications	schemes. Hence	e, the proced	ure for waiver	of load for Di	rect Ápplicatio	ed June 30, 2009, i ons is no longer appli	cable.		
Tax treatment for the Investors (Unitholders)	Investors are ac their tax adviso		er to the detail	ls in the Stat	ement of Addi	tional Information (SAI) and also inc	dependentl	y refer to
Daily Net Asset Value (NAV) Publication	nationwide circ The NAV can als	culation and w so be viewed	ill also be upda	ated on the	AMFI website	he NAV will be pu i.e. www.amfiindia. w.idfcmf.com			
For Investor Grievances please contact	Please Refer Pa	age No. 38							
Unitholders' Information	Please Refer Pa	age No. 38					<u> </u>		

IDFC Tax Advantage (ELSS) Fund (IDFC-TA(ELSS)F)

(An Open Ended Equity Linked Saving Scheme with Lock in Period of 3 Years)

Investment Objective	Equity and Equity related securities. There is no scheme does not assure or guarantee any returns	to generate long-term capital growth from a diversi assurance or guarantee that the objectives of the s s. The investment policies shall be framed in accord, ity Linked Savings Scheme (ELSS), 2005 (and modifi-	cheme will be realized and the ance with SEBI (Mutual Funds)				
Asset Allocation Pattern	Asset Class	Range of allocation (% of Net Assets)	Risk Profile				
of the scheme	Equities & Equity Related securities	80 - 100	High				
	Debt & Money Market instruments	0 - 20	Low to Medium				
	Securitised debt instruments	0 - 20	Low to Medium				
	Investments in Securities Lending - upto 100% of the equity investments of the Scheme (as and when permitted under the applicable regulations). Investments in ADRs and GDRs issued by Companies in India / equity of listed overseas companies as permitted by SEBI regulations - upto 100% of the net assets of the scheme (as and when permitted under the applicable regulations). Investments in Derivatives - upto 50% (as and when permitted under the applicable regulations). Gross Exposure to Repo of Corporate Debt Securities - upto 10% of the net assets of the Scheme (as and when permitted under the applicable regulations).						
Investment Strategy	Equity: The Scheme will invest in well-managed growth companies that are available at reasonable value. Companies would be identified through a systematic process of forecasting earnings based on a deep understanding of the industry growth potential and interaction with company management to access the company's core competencies to achieve long-term sustainable profit growth. The Scheme is expected to deliver superior relative returns for investors looking for a focused aggressive portfolio of fundamentally good businesses. The guiding principles while managing the portfolio are summarized below:						
	1) Sustainable company profits drives long term share value: Fund management would focus primarily on business fundamentals of the underlying company. The Equity Research process will endeavour to acquire a robust understanding of the dynamics of the underlying business. This would form the basis for forecasts on future profitability and sustainability of cash profit growth. Stock prices of companies that can sustain periods of high cash profit growth will outperform the markets over the long term. Investors entering this scheme are therefore expected to have at least a one year time horizon.						
	2) Acquire stocks at reasonable value: Once good businesses are identified, stocks would be acquired when they are available at a reasonable value. Overall market corrections and stock price falls due to temporary factors that don't affect long-term profitability are an excellent opportunity to buy stocks cheap.						
	3) Monitor market interest to ensure consistent performance: Systematically tracking over stock ownership and over researche sectors would help to reduce the risk of a sudden sell off. Stock prices react to event triggers that are constantly monitored t ensure that portfolio performance is more consistent.						
	Debt: The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The actual percentage of investment in various fixed income securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The Fund has put in place detailed investment Discretion Guidelines defining the prudential and concentration limits for the portfolio limits.						
Risk Profile of the Scheme	Mutual Fund Units involve investment risks inclu- factors before investment. Scheme specific Risk I	ding the possible loss of principal. Please read the Factors are summarized on page no. 36	SID carefully for details on risk				
Risk Mitigation Factors	Please Refer Page No. 37						

No. of Folios and AUM	Plan	Options & sub options available			Default option un	der the plan	Default o	lividend option	
	Regular/ Direct	Regular/ Direct* Growth and Dividend (Payout & Sweep) Growth Payout							
	*Direct Plans: Di for investors wh	rect Plan is c o route their	nly for investo investments th	rs who purch rrough a Dist	nase/subscribe tributor.	Units in a Scheme d	rectly with th	ie Fund and	d is not available
(As on May 31, 2015)	Folios - 50684;	AUM - Rs. 3	351.14 Cr.						
Applicable NAV	Please Refer Pa	ge No. 38							
Minimum Application	Purchase			Additi	onal Purchase		Repu	rchase	
Amount/ Number of Units	Rs. 500 and in thereafter	multiples of	Rs. 500	Rs. 50 therea	O and in multip ofter	oles of Rs. 500	Rs. 50 there	00 and any after	amount
	SIP - Rs. 500 and Rs. 500 thereaft		s of Rs. 500 the	ereafter; SW	P - Rs. 500 and	any amount thereaf	ter; STP (in) -	Rs. 500 an	d in multiples of
Despatch of Repurchase (Redemption) Request	Within 10 worki	ng days of t	he receipt of t	he redempti	on request at t	he authorised centr	e of IDFC Mu	tual Fund.	
Benchmark Index	S&P BSE 200 Ir	ndex							
Dividend Policy	The undistribut	ed portion o	f the income w	ill remain in	the Option and	y of distributable sur I be reflected in the uency of distribution	NAV, on an or	ngoing basi	is. The Trustee's
Name of the Fund Manager	Aniruddha Naha	a							
Name of the Trustee Company	IDFC AMC Trus	tee Compan	y Limited						
Performance of	Return (%) of G	rowth Optic	n as at May 29	9, 2015		Year wise Absolute Returns			
the scheme	Period Direct Plan Re				lar Plan	56.85			
		Returns	S&P BSE 200	Returns	S&P BSE 200	31.72			
	1 Year	44.69	19.76	42.38	19.76	23.53 22.8	65		
	3 Years	NA	20.34	31.61	20.34	_	12.62		9.49 7.27
	5 Years	NA	10.58	18.04	10.58			6.38 9.52	
	Since Inception*	29.11	16.51	24.24	19.65	FY 2014-15 FY 2013-	14 FY 2012-13	FY 2011-12	FY 2010-11
	*Date of Incepti	ion : Direct F	Plan : 1-Jan-13	Regular Pla	n : 26-Dec-08	IDFC Tax Advantage (ELS			
	Returns more th	an 1 year are	calculated on c	ompounded	annualised basi) Fullu - Reg - Growth	■ 3&P BSE 200	
Expenses of the Scheme	(i) Load Struct	ture:							
	Exit Load: N	NIL							
	(ii) Actual expe	enses for the	previous finar	ncial year 20	14-2015 (inclus	ive of Service Tax a	nd Additiona	l TER, if an	y):
	•		rect Plan - 1.19						
	Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, there is no entry load for Mutual Fund schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.								
Waiver of Load for Direct Applications								itry ioau it	or Mutual Fund
	Investors are ac their tax advisor	e, the proced dvised to ref r.	ure for waiver of er to the deta	of load for Di ils in the St	rect Applicatio atement of Ad	ns is no longer applic ditional Information	(SAI) and a	so indeper	ndently refer to
Applications Tax treatment for the	Investors are ac their tax advisor The NAV of th	e, the proced dvised to ref r. he Fund will ulation and	be calculated will also be up	of load for Di ills in the Stand d on all Busidated on th	rect Application atement of Administration of Administration of Administration of American areas and a contract of the American of American areas are a contract of the American of Americ	ns is no longer applic ditional Information ne NAV will be pu e i.e. www.amfiindia	(SAI) and a	so indeper	ndently refer to
Applications Tax treatment for the Investors (Unitholders) Daily Net Asset Value	Investors are ac their tax advisor The NAV of th nationwide circ	e, the proced dvised to ref c. le Fund will ulation and to be viewed	be calculated will also be up	of load for Di ills in the Stand d on all Busidated on th	rect Application atement of Administration of Administration of Administration of American areas and a contract of the American of American areas are a contract of the American of Americ	ns is no longer applic ditional Information ne NAV will be pu e i.e. www.amfiindia	(SAI) and a	so indeper	ndently refer to

IDFC Infrastructure Fund (IDFC-IF)

(An Open ended Equity Fund)

Investment Objective	The investment objective of the scheme is to seek to generate predominantly equity and equity related instruments of compinfrastructure and infra structural related activities. However scheme will be realized.	anies that are participating in and benefittir	ng from growth in Indian		
Asset Allocation Pattern	Asset Class	Range of allocation (% of Net Assets)	Risk Profile		
of the scheme	Equities & Equity related securities in companies engaged in	80 - 100	High		
	infrastructural and infrastructural related activities				
	Debt, & Money Market instruments	0 - 20	Low to Medium		
	Investment in derivatives shall be purpose of hedging and p the net assets of the scheme.	portfolio balancing only. Investments in de	erivatives - upto 50% of		
	The total exposure to equity, debt and derivative positions on a	gross basis will not exceed 100% of the net	assets of the scheme.		
	Investment in Securitized debt - Nil				
	Investments in Securities Lending - upto 35% of the net asset	s of the Scheme.			
	Investments in ADRs and GDRs issued by Companies in India at the net assets of the scheme.	nd foreign securities as permitted by SEBI r	egulations - upto 50% of		
	Investments in foreign securities shall be in compliance with t	the requirement of SEBI circular dated Sep	otember 26, 2007.		
	Gross Exposure to Repo of Corporate Debt Securities - upto	10% of the net assets of the Scheme.			
	The net assets of the scheme will be invested predominantly in infrastructure stocks that forms a (not necessarily in the same weightage of the index) or such other companies that forms a part defined in the Scheme Information Document. A small portion of the net assets will be invest permitted by SEBI / RBI including call money market or in alternative investment for the call mon the RBI, to meet the liquidity requirements of the scheme/plan. As the scheme invests in a dediction investments may be in accordance with the weightage of the scrips in the representative sector scheme whichever is higher.				
Investment Strategy	The Fund shall invest primarily in infrastructure sectors.				
	Infrastructure sector will be considered as those sectors/ a RBI/World Bank as given below. The fund will consider all co	activities that are covered by the definit mpanies that are engaged in financing, de	ion of infrastructure by veloping, operating and		

maintaining any facility/project in any of the sectors defined as infrastructure sector as per the RBI/World Bank.

As per the RBI, a credit facility is treated as infrastructure lending" to a borrower company which is engaged in developing, operating and maintaining, or developing, operating and maintaining any infrastructure facility that is a project in any of the following sectors, or any infrastructure facility of a similar nature;

- i) a road, including toll road, a bridge or a rail system;
- ii) a highway project including other activities being an integral part of the highway project;
- iii) a port, airport, inland waterway or inland port;
- iv) a water supply project, irrigation project, water treatment system, sanitation and sewerage system or solid waste management
- telecommunication services whether basic or cellular, including radio paging, domestic satellite service (i.e. a satellite owned and operated by an Indian company for providing telecommunication service), network of trunking, broadband network and internet services:
- vi) an industrial park or special economic zone;
- vii) generation or generation and distribution of power;

viii) transmission or distribution of power by laying a network of new transmission or distribution lines;

- ix) construction relating to projects involving agro-processing and supply of inputs to agriculture;
- construction for preservation and storage of processed agro-products, perishable goods such as fruits, vegetables and flowers including testing facilities for quality;
- xi) construction of educational institutions and hospitals;
- xii) any other infrastructure facility of similar nature.

The World Bank treats power, water supply, sewerage, communication, roads & bridges, ports, airports, railways, housing, urban services, oil/gas production and mining sectors as infrastructure.

The scheme will invest in well-managed growth companies that are available at reasonable value. Companies would be identified through a systematic process of forecasting earnings based on a deep understanding of the industry growth potential and interaction with company management to access the company's core competencies to achieve long-term sustainable profit

The Scheme is expected to deliver superior relative returns for investors looking for a focused aggressive portfolio of fundamentally good businesses. The guiding principles while managing the portfolio are summarized below

- Sustainable company profits drives long term share value: Fund management would focus primarily on business fundamentals of the underlying company. The Equity Research process will endeavor to acquire a robust understanding of the dynamics of the underlying business. This would form the basis for forecasts on future profitability and sustainability of cash profit growth. Stock prices of companies that can sustain periods of high cash profit growth will outperform the markets over the long term.
- Investors entering this scheme are therefore expected to have at least a one year time horizon.
- Acquire stocks at reasonable value:
 - Once good businesses are identified, stocks would be acquired when they are available at a reasonable value. Overall market corrections and stock price falls due to temporary factors that don't affect long-term profitability are an excellent opportunity to buy stocks cheap.
- Monitor market interest to ensure consistent performance: Systematically tracking over stock ownership and over researched sectors would help to reduce the risk of a sudden sell off. Stock prices react to event triggers that are constantly monitored to ensure that portfolio performance is more consistent.

The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The actual percentage of investment in various fixed income securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the

Risk Profile of the Scheme

corporate sector and general liquidity and other considerations in economy and markets. Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk

factors before investment. Scheme specific Risk Factors are summarized on page no. 36

Risk Mitigation Factors

Please Refer Page No. 37

Kisk Filligation Factors	I rease reciei i ag	C 110. 37			
Plans / Option	Plan	Options & sub options available	Default option under the plan	Default dividend option	
	Regular/ Direct*	Growth and Dividend (Payout, Reinvest & Sweep)	Growth	Reinvestment	
		rect Plan is only for investors who purchase /subscribe estors who route their investments through a Distributo		th the Fund and is not	
No. of Folios and AUM (As on May 31, 2015)	Folios - 5149; Al	UM - Rs. 136.09 Cr.			

Applicable NAV
Minimum Application Amount/ Number of Units

Please Refer Page No. 38 Purchase Additional Purchase Repurchase Rs. 5000 and in multiples of Re. 1 thereafter Rs. 1000 and any amount thereafter Rs. 500 and any amount thereafter SIP - Rs. 1000 and in multiples of Re. 1 thereafter; SWP - Rs. 500 and in multiples of Re. 1 thereafter; STP (in) - Rs. 1000 and any amount thereafter

Despatch of Repurchase (Redemption) Request

Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund.

Benchmark Index

CNX Infrastructure Index

Dividend Policy

Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.

Name of the Fund Manager Name of the

IDFC AMC Trustee Company Limited

Trustee Company Performance of the scheme

Return (%) of Growth Option as at May 29, 2015

Period	Dire	ct Plan	Regular Plan		
	Returns	CNX Infrastructure	Returns	CNX Infrastructure	
1 Year	24.03	2.75	21.79	2.75	
3 Years	NA	13.33	13.66	13.33	
5 Years	NA	-0.01	NA	-0.01	
Since Inception*	13.44	9.04	3.82	2.57	

*Date of Inception: Direct Plan: 1-Jan-13 Regular Plan: 8-Mar-11 Returns more than 1 year are calculated on compounded annualised basis

Year wise Absolute Returns -11 93 -17.09 FY 2014-15 FY 2013-14

IDFC Infrastructure Fund - Dir - Growth ■ IDFC Infrastructure Fund - Reg - Growth ■ CNX Infrastructure

Expenses of the Scheme	(i) Load Structure:
	Exit Load: 1% if redeemed within 365 days from the date of allotment
	(ii) Actual expenses for the previous financial year 2014-2015 (inclusive of Service Tax and Additional TER, if any):
	Regular Plan - 2.87%; Direct Plan - 1.00%.
Waiver of Load for Direct Applications	Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, there is no entry load for Mutual Fund schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independently refer to their tax advisor.
Daily Net Asset Value (NAV) Publication	The NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspapers having nationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all business days. The NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com
For Investor Grievances please contact	Please Refer Page No. 38
Unitholders' Information	Please Refer Page No. 38

IDFC Super Saver Income Fund - Investment Plan (IDFC-SSIF-IP)

Investment Objective	To generate stal market securitie	ble returns es. There ca	with a low risk st an be no assurance	rategy by e that the	creating a portfoli investment objecti	o that is invested ve of the Scheme	in good qualit will be realised	y fixed income and mone d.		
Asset Allocation Pattern	Asset Class				Range of allocatio	n (% of Net Asset	ts)	Risk Profile		
of the scheme	Debt Instrumen	ts			40 - 100			Low to Medium		
	Money Market I	nstrument	S		0 -	- 60		Low		
	Investment in Securitised Debt up to 50%. Investment in Foreign Debt Instruments up to 50%. Gross Excorporate Debt Securities – upto 10% of the net assets of the Scheme. The Fund attempts to optimize retuportfolio in line with interest rate changes. In a rising interest rate environment the duration of the fund will be falling interest rate scenario the holding in long dated debt securities would be maximized.							e returns by moving i will be reduced whereas		
Investment Strategy	The Scheme proposes to invest only in a diversified set of fixed income securities with returns with a low-risk strategy.							enerating stable long-ter		
	instruments and income securities securities will be	The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of instruments and investors. The aim of the Investment Manager will be to allocate the assets of the Scheme between various income securities with the objective of achieving consistent returns. The actual percentage of investment in various fixed in securities will be decided after considering the prevailing political conditions, the economic environment (including interest and inflation), the performance of the corporate sector and general liquidity as well as other considerations in the econominate of the corporate sector and general liquidity as well as other considerations in the econominate of the corporate sector and general liquidity as well as other considerations in the econominate of the corporate sector and general liquidity as well as other considerations in the econominate of the corporate sector and general liquidity as well as other considerations in the econominate of the corporate sector and general liquidity as well as other considerations in the econominate of the corporate sector and general liquidity as well as other considerations in the econominate of the corporate sector and general liquidity as well as other considerations in the econominate of the corporate sector and general liquidity as well as other considerations in the economic and the corporate sector and general liquidity as well as other considerations.								
Risk Profile of the Scheme					the possible loss o ors are summarized		read the SID	carefully for details on ri		
Risk Mitigation Factors	Please Refer Pag	ge No.37								
Plans / Option	Plan	<u> </u>	& sub options ava	ilable		Default option u	nder the plan	Default dividend optio		
	Regular/ Direct	Annual,				Growth		Quarterly Dividend Reinvestment		
	available for inv	estors wh	o route their inve	ors who p stments	urchase /subscribe through a Distribut	e Units due in a So or	cheme directly	y with the Fund and is no		
No. of Folios and AUM (As on May 31, 2015)	Folios - 8473; A	.UM - Rs. 2	,106.06 Cr.							
Applicable NAV	Please Refer Pa	ge No. 38								
Minimum Application	Purchase			Addi	tional Purchase		Repurchase			
Amount/ Number of Units	Rs. 5000 and in multiples of Re. 1 thereafter				000 and any amou			any amount thereafter		
	amount thereaf	ter		eafter; S\	VP - Rs. 500 and ir	n multiples of Re.	1 thereafter; S	TP (in) - Rs. 1000 and a		
Dividend Frequency	Quarterly, Half Y	early, Ann	ual & Periodic							
Despatch of Repurchase (Redemption) Request			·	e redemp	otion request at the	e authorised centi	re of IDFC Mu	tual Fund.		
Benchmark Index	CRISIL Compos									
Dividend Policy	The undistribute	ed portion	of the income wi	II remain	oject to availability in the Option and b e, timing and freque	e reflected in the	NAV, on an or	liscretion of AMC / Trustengoing basis. The Trustenshall be final.		
Name of the	Suyash Choudh	ary								
Fund Manager										
Name of the Trustee Company	IDFC AMC Trust									
Performance of the	Return (%) of G	rowth Opt	ion as at May 29,	2015			Year wise Al	osolute Returns		
scheme	Period	Dir	ect Plan	Reg	gular Plan	16.8				
		Returns	Crisil Composite Bond Fund Index	Returns	Crisil Composite Bond Fund Index	14.56	12.62			
	1 Year	14.2	12.43	13.26	12.43		9.2	8.51 7.68		
	3 Years	NA	9.13	9.94	9.13	4 <u>.54</u>	3.67 4.33	5.18 5.04		
	5 Years	NA	8.04	8.67	8.04					
	Since Inception*	10.12	8.91	8.6	NA	FY 2014-15 FY 2	2013-14 FY 2012-	13 FY 2011-12 FY 2010-11		
		*Date of Inception: Direct Plan: 1-Jan-13 Regular Plan: 14-Jul-00 Returns more than 1 year are calculated on compounded annualised basis								
Expenses of the Scheme	(i) Load Struct			,						
,	, ,		med within 365 d	lays from	the date of allotme	ent				
				-	2014-2015 (inclusiv		nd Additiona	I TER, if any):		
	1 5 5	n 1000/. I	Direct Plan - 0.98	0/						

IDFC Super Saver Income Fund - Investment Plan (IDFC-SSIF-IP) (Contd.) (An Open ended Income Fund)

Waiver of Load for Direct Applications	Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, there is no entry load for Mutual Fund schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independently refer to their tax advisor.
Daily Net Asset Value (NAV) Publication	The NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspapers having nationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all business days. The NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com
For Investor Grievances please contact	Please Refer Page No. 38
Unitholders' Information	Please Refer Page No. 38

IDFC Super Saver Income Fund - Medium Term Plan (IDFC-SSIF-MT)

Investment Objective		To generate stable returns with a low risk strategy by creating a portfolio that is invested in good quality fixed income and mo market securities. There can be no assurance that the investment objective of the Scheme will be realised.								
Asset Allocation Pattern	Asset Class				Range of all	ocation (% of Ne	t Assets)	Risk Profile		
of the scheme	Debt Instrumer	nts with ma	aturity more than	one year	:	0 - 75 Low to Med				
	Debt & Money I less than one ye		ruments with ma	iturity		25 - 100		Low		
	Corporate Debi	t Securities	s - upto 10% of th	ne net ass	sets of the Scheme.	•		Exposure to Repo of		
	rate environme	The Fund attempts to optimise returns by moving its portfolio duration in line with interest rate changes. In a rising interate environment the duration of the fund will be reduced and holding in money market securities could go up to 10 whereas in a falling interest rate scenario the holding in medium / long-dated securities would be maximized.								
Investment Strategy	returns with a lot through the intr Scheme betwe- investment in v environment (ir considerations prudential and	The Scheme proposes to invest only in a diversified set of fixed income securities with the aim of generating stable medium-terreturns with a low-risk strategy. The domestic debt markets are maturing rapidly with liquidity emerging in various debt segmenthrough the introduction of new instruments and investors. The aim of the Investment Manager will be to allocate the assets of the Scheme between various fixed income securities with the objective of achieving consistent returns. The actual percentage investment in various fixed income securities will be decided after considering the prevailing political conditions, the econome environment (including interest rates and inflation), the performance of the corporate sector and general liquidity as well as othe considerations in the economy and markets. The Fund has put in place a detailed investment Discretion Guidelines defining the prudential and concentration limits for the portfolio and setting dealer limits. The investment management team is allowed for discretion to make sale and purchase decisions within the limits established.								
Risk Profile of the Scheme	factors before i	nvestment.			the possible loss o ors are summarized		read the SID	carefully for details on risl		
Risk Mitigation Factors	Please Refer Pa									
Plans / Option	Plan	<u> </u>	& sub options ava			Default option u	nder the plan	Default dividend option		
		Bi Month	Dividend- Daily, Fo nly, Quarterly, Per is apply for invest	iodic	<u> </u>	Growth	a directly wit	Monthly Dividend Reinvestment h the Fund and is not		
					through a Distribut		ie directly wit	II the Fund and is not		
No. of Folios and AUM (As on May 31, 2015)	Folios - 5290;	AUM - Rs.	3,408.75 Cr.		-					
Applicable NAV	Please Refer Pa	ge No. 38								
Minimum Application	Purchase			Addi	tional Purchase	al Purchase Repurchase				
Amount/ Number of Units	Rs. 5000 and ir	n multiples	of Re. 1 thereafte	er Rs. 10	000 and any amour	and any amount thereafter Rs. 500 and any amount thereafter				
	SIP - Rs. 1000 a amount thereaf		iples of Re. 1 ther	eafter; S\	WP - Rs. 500 and in	multiples of Re.	1 thereafter; S	TP (in) - Rs. 1000 and any		
Dividend Frequency	Daily (Reinvestr	ment), Fort	hnightly (Payout	& Reinve	stment), Monthly, Bi	-monthly, Quarte	rly, Periodic			
Despatch of Repurchase (Redemption) Request			·	ie redemi	otion request at the	authorised cent	re of IDFC Mu	tual Fund.		
Benchmark Index	CRISIL Short Te									
Dividend Policy	The undistribut	ed portion	of the income wi	II remain	oject to availability of in the Option and b e, timing and freque	e reflected in the	NAV, on an or	iscretion of AMC / Trustee ngoing basis. The Trustee': hall be final.		
Name of the Fund Manager	Anupam Joshi									
Name of the Trustee Company	IDFC AMC Trus	tee Compa	any Limited							
Performance of the	Return (%) of G	rowth Opt	tion as at May 29	2015			Year wise Ab	osolute Returns		
scheme	Period	Dir	ect Plan	Re	gular Plan	11.54	10.22			
		Returns	Crisil Short Term Bond Fund Index		Crisil Short Term Bond Fund Index	6.76	8.77	7 9.39 8.28 6 <u>.34</u>		
	1 Year	10.53	9.84	9.84	9.84		5.86	5.11		
	3 Years	NA	9.35	8.72	9.35	_				
	5 Years	NA	8.38	8.25	8.38			_		
						FY 2014-15 FY	2013-14 FY 201	2-13 FY 2011-12 FY 2010-11		
	Since Inception* 9.04 9.34 7.56 7.04									
	· · · · · · · · · · · · · · · · · · ·		t Plan : 1- Jan-13	*Date of Inception: Direct Plan: 1-Jan-13 Regular Plan: 8-Jul-03 Returns more than 1 year are calculated on compounded annualised basis						
	*Date of Incept	ion : Direct		_		Crisil Short Term Bond F		MIP - Reg - Growth		
Expenses of the Scheme	*Date of Incept Returns more th (i) Load Struct Exit Load : (ii) Actual expe	ion : Direct an 1 year ar ture: 0.50% if re enses for tl	re calculated on co	mpounds months cial year		lotment	fund Index			
Expenses of the Scheme Waiver of Load for Direct Applications	*Date of Incept Returns more th (i) Load Struct Exit Load: (ii) Actual expe Regular Pla Pursuant to SE	ion: Direct ian 1 year ar ture: 0.50% if re enses for th in - 1.22%; I	e calculated on co edeemed within 3 he previous finan Direct Plan - 0.60 no. SEBI/IMD/C	months cial year	ed annualised basis from the date of all 2014-2015 (inclusiv	lotment e of Service Tax a June 30, 2009,	and Additiona			

IDFC Super Saver Income Fund Medium Term Plan (IDFC-SSIF-MT) (Contd.)

Daily Net Asset Value (NAV) Publication	The NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspapers having nationwide circulation and will also be updated nthe AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all business days. The NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com
For Investor Grievances please contact	Please Refer Page No. 38
Unitholders' Information	Please Refer Page No. 38

IDFC Super Saver Income Fund - Short Term Plan (IDFC-SSIF-ST)

Investment Objective	To generate stal market securitie	ole returns s. There ca	s with a low risk st an be no assuranc	rategy by e that the i	creating a portfol nvestment object	io that is invested ir ive of the Scheme w	n good quality vill be realised	y fixed ir 1.	ncome and money
Asset Allocation Pattern	Asset Class					Range of allocation	1 (% of Net As	ssets)	Risk Profile
of the scheme	Debt Instrumen	ts with ma	aturity more than	one year		0 -	60		Low to Medium
	Debt & Money N	1arket Inst	truments with ma	turity less	than one year	40 -	100		Low
		estment in Securitised Debt-up to 50%. Investment in Foreign Debt Instruments-up to 50%. Gross Exposure to Rep porate Debt Securities - upto 10% of the net assets of the Scheme							re to Repo of
Investment Strategy	The Scheme proposes to invest only in a diversified set of fixed income securities with the aim of generating stab over a short period with a low-risk strategy.							table returns eve	
	instruments and income securities will be	d investors es with the e decided	The aim of the Ir objective of achi after considering	nvestment ieving con the prevai	Manager will be t sistent returns. Th ling political cond	g in various debt seg o allocate the asset he actual percentag litions, the economi juidity as well as otl	s of the Sche e of investme ic environme	eme betvent in val ent in val nt (inclu	ween various fixe rious fixed incom ding interest rate
Risk Profile of the Scheme					the possible loss or rs are summarize	of principal. Please i d on page no. 36	read the SID	carefully	for details on ris
Risk Mitigation Factors	Please Refer Pag	ge No. 37							
Plans / Option	Plan	Options	& sub options avai	ilable		Default option un	der the plan	Defaul	t dividend option
			Dividend- Fortnig			Growth		Reinve	ly Dividend estment
	available for inv	estors wh	o route their inve	ors who pu estments th	rchase /subscrib rough a Distribu	e Units in a Scheme tor	e directly wit	h the Fu	ınd and is not
No. of Folios and AUM (As on May 31, 2015)	Folios - 4395; <i>A</i>		3,780.13 Cr.						
Applicable NAV	Please Refer Pa	ge No. 38		1					
Minimum Application Amount/Number of Units	Purchase				onal Purchase	<u> </u>	Repurchase		
Amounty Number of Office		nd in mult			00 and any amou /P - Rs.500 and ir	n multiples of Re. 1			ount thereafter Rs. 1000 and ar
Dividend Frequency			nvestment), Mont	hly Period	ic				
Despatch of Repurchase (Redemption) Request						e authorised centre	e of IDFC Mut	tual Fun	d.
Benchmark Index	CRISIL Short Te	rm Bond F	-und Index						
Dividend Policy	The undistribute	ed portion	of the income wi	II remain ir	n the Option and I	of distributable sur be reflected in the N ency of distribution	NAV, on an or	ngoing b	asis. The Trustee
Name of the Fund Manager	Suyash Choudh	ary				-			
Name of the Trustee Company	IDFC AMC Trust	tee Compa	any Limited						
Performance of the	Return (%) of G	rowth Opt	tion as at May 29	, 2015			Year wise Ab	solute F	Returns
scheme	Period	Dir	ect Plan	Reg	ular Plan	10.79 9.94 10.3	9.12 9.03	7 9.32	
		Returns	Crisil Short Term Bond Fund Index	Returns	Crisil Short Term Bond Fund Index	8.1:	8.77 9.12 9.0.		8.28
	1 Year	10.01	9.84	9.22	9.84				4.70 5.11
	3 Years	NA	9.35	8.98	9.35				
	5 Years	NA	8.38	8.24	8.38				
	Since Inception	9.59	9.34	7.6	NA	FY 2014-15 FY 20			011-12 FY 2010-11
			t Plan : 1-Jan-13	Regular Pl		Crisil Short Term Bond Fi	_	Jon - Shoft	.c Rey - Glowill
	Returns more th	nan 1 year	are calculated on	compoun	ded annualised b	asis			
Expenses of the Scheme	(i) Load Struct	ure:							
	Exit Load : (0.25% if re	deemed within 1	months fr	om the date of all	lotment			
			he previous finan Direct Plan - 0.25	-	014-2015 (inclusiv	ve of Service Tax ar	nd Additional	I TER, if	any):
Waiver of Load for Direct Applications	Pursuant to SEI schemes. Hence	BI circular , the proce	no. SEBI/IMD/C edure for waiver o	IR No.4/1 of load for E	68230/ 09 dated Direct Application	d June 30, 2009, th s is no longer applic	here is no er able.	ntry load	for Mutual Fun
Tax treatment for the Investors (Unitholders)	Investors are ad their tax adviso		efer to the details	s in the Sta	tement of Additi	onal Information (S	(AI) and also	indeper	ndently refer to
Daily Net Asset Value (NAV) Publication	nationwide circ	ulation an	d will also be upo	dated on t	usiness Days. The ne AMFI website ual Fund i.e. www.	e NAV will be pub i.e. www.amfiindia. idfcmf.com	olished in 2 com by 9.00	daily ne P.M. on	ewspapers having all business days

For Investor Grievances please contact	Please Refer Page No. 38
Unitholders' Information	Please Refer Page No. 38

IDFC Money Manager Fund - Investment Plan (IDFC-MMF-IP)

Investment Objective	debt or money i	market insti	ruments, fixed ra	te debt or	money market in	struments swapped for fl	oating re	good quality floating rate eturns and fixed rate debt	
Accet Allegation Date	and money mar	ket instrum	ents. There can b	e no assura	ance that the inve	stment objective of the S	cheme w	vill be realised.	
Asset Allocation Pattern of the scheme	instruments), m	oney mark	nents (including et Instruments a loating rate retu	nd fixed ra	d debt	Range of allocation (% of Net Assets) 65 - 100 Low to Med			
	Fixed rate debt	instrument	s 0% to 35% ins ing rate debt ins	truments (0 - 35		Low to Medium	
	Investment in Securitised Debt up to 50%. Investment in Foreign Debt Instruments up to 50% Gross Exposure to Repo Corporate Debt Securities – upto 10% of the net assets of the Scheme								
Investment Strategy	The Scheme proposes to invest substantially in floating interest rate securities, fixed interest rate securities swapped for floating rate returns and fixed rate securities. The aim of the investment strategy is to generate stable returns both in the short term and the long term with a low risk, particularly minimal interest rate risk strategy. The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The development of the derivatives markets, particularly swaps and Forward Rate Agreements (FRAs) have made the environment more dynamic and have provided the opportunity to manage interest rate more actively. The aim of the investment manager will be to allocate the assests of the Scheme between various fixed interest rate securities and floating interest rate securities and use derivatives like swaps and FRAs effectively with the objective of achieving stable returns. The Scheme will endeavour to minimise interest rate risk Fixed interest rate securities are subjected to volatility in price movements corresponding to movements in interest rates. However, the interest rate in the case of floating rate securities is reset at regular time intervals based on certain benchmarks (eg. NSE MIBOR, etc.). Hence, the prices of these securities are less sensitive to interest rate fluctuation. Therefore, the interest rate risk is minimal in the case of floating interest rate securities. The floating interest rate securities market in India is in a developing phase floating rate market to develop rapidly. A large number of corporates borrow their short term requirements and funds through floating rate market to develop rapidly. A large number of corporates would start accessing the market for their long term requirement of funds at a floating rate. In the absence of floating rate securities, the same can be created synthetically with a combination of derivatives like Interest Rate Swaps and FRAs and fixed interest rate securities								
Risk Profile of the Scheme					the possible loss ors are summarize		he SID c	arefully for details on risk	
Risk Mitigation Factors	Please Refer Pag	ge No. 37							
Plans / Option	Plan	Options &	sub options avai	lable		Default option under the plan Default divider			
	Regular/ Direct* Growth, Dividend - Daily, Weekly, Monthly, Quarterly, Annual, Periodic Growth Reinvestment *Direct Plans: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available.								
	*Direct Plans: Di	irect Plan is	only for investor	s who purc	chase/subscribe l stributor	 Jnits in a Scheme directly	with the		
No. of Folios and AUM (As on May 31, 2015)	*Direct Plans: Di for investors wh Folios - 1605; A	irect Plan is no route the	only for investor ir investments th	s who purc	chase /subscribe l stributor	 Jnits in a Scheme directly	with the		
(As on May 31, 2015) Applicable NAV	for investors wh	irect Plan is no route the UM - Rs. 1,3	only for investor ir investments th	s who purc rough a Dis	stributor				
(As on May 31, 2015) Applicable NAV Minimum Application	Folios - 1605; A Please Refer Pa Purchase	irect Plan is no route the UM - Rs. 1,3 age No. 38	only for investor ir investments th 21.20 Cr.	s who purc rough a Dis	chase /subscribe l stributor ional Purchase	Repui	rchase	e Fund and is not available	
(As on May 31, 2015) Applicable NAV	Folios - 1605; A Please Refer Pa Purchase	irect Plan is no route the UM - Rs. 1,3 age No. 38	only for investor ir investments th	s who purc rough a Dis	stributor	Repui	rchase		
(As on May 31, 2015) Applicable NAV Minimum Application	for investors where Folios - 1605; A Please Refer Parchase Rs. 5000 and in	irect Plan is no route the UM - Rs. 1,3 age No. 38 an multiples and in multi	only for investor ir investments th 221.20 Cr. of Re. 1 thereafte	s who purc rough a Dis Addit er Rs. 10	ional Purchase 00 and any amor	Repui unt thereafter Rs. 50	rchase 00 and a	e Fund and is not available	
(As on May 31, 2015) Applicable NAV Minimum Application	for investors where Folios - 1605; A Please Refer Parchase Rs. 5000 and ir SIP - Rs. 1000 a amount thereaf	irect Plan is no route the UM - Rs. 1,3 age No. 38 In multiples and in multi ter	only for investor ir investments th 221.20 Cr. of Re. 1 thereafte ples of Re. 1 ther	s who purc rough a Dis Addit er Rs. 10 reafter; SW	ional Purchase 00 and any amor	Repui unt thereafter Rs. 50 n multiples of Re. 1 there	rchase 00 and a	e Fund and is not available	
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units	for investors where Folios - 1605; A Please Refer Parurchase Rs. 5000 and in SIP - Rs. 1000 a amount thereaf Daily(Reinvest)	irect Plan is no route the UM - Rs. 1,3 age No. 38 an multiples and in multiter , Weekly(Re	only for investor ir investments th 221.20 Cr. of Re. 1 thereafte ples of Re. 1 ther einvest), Monthly	s who purc rough a Dis Addit er Rs. 10 reafter; SW	ional Purchase 00 and any amor (P - Rs. 500 and i	Repui unt thereafter Rs. 50 n multiples of Re. 1 there	rchase 00 and a eafter; ST	e Fund and is not available any amount thereafter P (in) - Rs. 1000 and any	
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units Dividend Frequency Despatch of Repurchase	for investors where Folios - 1605; A Please Refer Parurchase Rs. 5000 and in SIP - Rs. 1000 a amount thereaf Daily(Reinvest)	irect Plan is no route the UM - Rs. 1,3 age No. 38 an multiples and in multiples ter , Weekly(Reing days of	only for investor ir investments th 221.20 Cr. of Re. 1 thereafte ples of Re. 1 ther einvest), Monthly	s who purc rough a Dis Addit er Rs. 10 reafter; SW	ional Purchase 00 and any amor (P - Rs. 500 and i	Repui unt thereafter Rs. 50 n multiples of Re. 1 there	rchase 00 and a eafter; ST	e Fund and is not available any amount thereafter P (in) - Rs. 1000 and any	
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units Dividend Frequency Despatch of Repurchase (Redemption) Request	for investors where the folions of t	irrect Plan is no route the UM - Rs. 1,3 age No. 38 an multiples and in multiples where the man districter weekly (Reing days of lex Option, dived portion	only for investor ir investments the second of Re. 1 thereafte ples of the invest), Monthly the receipt of the vidend will be decoff the income wi	Addit er Rs. 10 reafter; SW r, Quarterly the redemption	ional Purchase 00 and any amor (P - Rs. 500 and in The Annual, Periodication request at the leet to availability The Option and	Repur unt thereafter Rs. 50 n multiples of Re. 1 there e authorised centre of ID	rchase DO and a lafter; ST DFC Mutu and at dispondent d	e Fund and is not available any amount thereafter TP (in) - Rs. 1000 and any ual Fund. scretion of AMC / Trustee. going basis. The Trustee's	
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units Dividend Frequency Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager	for investors where the folios - 1605; A Please Refer Papurchase Rs. 5000 and in SIP - Rs. 1000 a amount thereaf Daily(Reinvest) Within 10 worki NSE MIBOR Industribut decision with reaf Anupam Joshi	irrect Plan is no route the UM - Rs. 1,3 age No. 38 an multiples and in multiples and in multiples and gays of lex Option, dived portion agard to ava	only for investor ir investments the second of Re. 1 thereafte ples of Re. 1 there invest), Monthly the receipt of the vidend will be decof the income will ability and adecome.	Addit er Rs. 10 reafter; SW r, Quarterly the redemption	ional Purchase 00 and any amor (P - Rs. 500 and in The Annual, Periodication request at the leet to availability The Option and	Repur unt thereafter Rs. 50 n multiples of Re. 1 there e authorised centre of ID of distributable surplus a be reflected in the NAV, of	rchase DO and a lafter; ST DFC Mutu and at dispondent d	e Fund and is not available any amount thereafter TP (in) - Rs. 1000 and any ual Fund. scretion of AMC / Trustee. going basis. The Trustee's	
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units Dividend Frequency Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company	for investors where Folios - 1605; A Please Refer Parameter Parchase Rs. 5000 and in SIP - Rs. 1000 a amount thereaf Daily(Reinvest) Within 10 worki NSE MIBOR Industribut decision with reaf Anupam Joshi IDFC AMC Trus	irect Plan is no route the UM - Rs. 1,3 age No. 38 an multiples and in multiples where the company of the compa	only for investor ir investments the investments the investments the invest of Re. 1 there invest), Monthly the receipt of the income will ability and adecting Limited	Additer Rs. 10 reafter; SW rea	ional Purchase 00 and any amor (P - Rs. 500 and in The Annual, Periodication request at the leet to availability The Option and	Repui unt thereafter Rs. 50 n multiples of Re. 1 there e authorised centre of ID of distributable surplus a be reflected in the NAV, o ency of distribution of div	rchase 00 and a eafter; ST DFC Mutu and at dis on an ong vidend sh	e Fund and is not available any amount thereafter P (in) - Rs. 1000 and any ual Fund. scretion of AMC / Trustee. going basis. The Trustee's hall be final.	
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units Dividend Frequency Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the	for investors where Folios - 1605; A Please Refer Parameter Parchase Rs. 5000 and in SIP - Rs. 1000 a amount thereaf Daily(Reinvest) Within 10 worki NSE MIBOR Industribut decision with reaf Anupam Joshi IDFC AMC Trus	irect Plan is no route the UM - Rs. 1,3 age No. 38 an multiples and in multiples where the company of the compa	only for investor ir investments the second of Re. 1 thereafte ples of Re. 1 there invest), Monthly the receipt of the vidend will be decof the income will ability and adecome.	Additer Rs. 10 reafter; SW rea	ional Purchase 00 and any amor (P - Rs. 500 and in The Annual, Periodication request at the leet to availability The Option and	Repui unt thereafter Rs. 50 n multiples of Re. 1 there e authorised centre of ID of distributable surplus a be reflected in the NAV, o ency of distribution of div	rchase 00 and a eafter; ST DFC Mutu and at dis on an ong vidend sh	e Fund and is not available any amount thereafter TP (in) - Rs. 1000 and any ual Fund. scretion of AMC / Trustee. going basis. The Trustee's	
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units Dividend Frequency Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company	for investors where Folios - 1605; A Please Refer Parameter Parchase Rs. 5000 and in SIP - Rs. 1000 a amount thereaf Daily(Reinvest) Within 10 worki NSE MIBOR Industribut decision with reaf Anupam Joshi IDFC AMC Trus	irect Plan is no route the UM - Rs. 1,3 age No. 38 an multiples and in multiples and in multiples and gays of lex (Option, dived portion agard to avaitee Compa	only for investor ir investments the investments the investments the invest of Re. 1 there invest), Monthly the receipt of the income will ability and adecting Limited	Additer Rs. 10 reafter; SW quarterly re redemptical remain in requacy, rate	ional Purchase 00 and any amor (P - Rs. 500 and in The Annual, Periodication request at the leet to availability The Option and	Repui unt thereafter Rs. 50 n multiples of Re. 1 there e authorised centre of ID of distributable surplus a be reflected in the NAV, o ency of distribution of div	rchase 00 and a eafter; ST DFC Mutu and at dis on an ong vidend sh	e Fund and is not available any amount thereafter TP (in) - Rs. 1000 and any ual Fund. scretion of AMC / Trustee. going basis. The Trustee's hall be final.	
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units Dividend Frequency Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the	for investors where the second	irect Plan is no route the UM - Rs. 1,3 age No. 38 an multiples and in multiples and in multiples and gays of lex (Option, dived portion agard to avaitee Compa	only for investor ir investments the investments the investments the investments the invest, Monthly the receipt of the income will ability and adecomy Limited on as at May 29.	Additer Rs. 10 reafter; SW quarterly re redemptical remain in requacy, rate	ional Purchase 00 and any amou (P - Rs. 500 and it), Annual, Periodiction request at the eect to availability in the Option and it, timing and frequences	Repurent thereafter Rs. 50 n multiples of Re. 1 there e authorised centre of ID of distributable surplus a be reflected in the NAV, cency of distribution	rchase 00 and a eafter; ST DFC Mutu and at dis on an one vidend sh	e Fund and is not available any amount thereafter P (in) - Rs. 1000 and any ual Fund. scretion of AMC / Trustee. going basis. The Trustee's hall be final.	
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units Dividend Frequency Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the	for investors where the second	irect Plan is no route the UM - Rs. 1,3 Ige No. 38 In multiples and in mul	only for investor ir investments the investments the investments the ples of Re. 1 there invest), Monthly the receipt of the income will ability and adecomp Limited on as at May 29 ict Plan NSE MIBOR	Additer Rs. 10 reafter; SW rea	ional Purchase 00 and any amor (P - Rs. 500 and in , Annual, Periodic tion request at the lect to availability in the Option and in , timing and frequence of the lect to availability in the NE MIBOR	Repurent thereafter Rs. 50 n multiples of Re. 1 there e authorised centre of ID of distributable surplus abe reflected in the NAV, cency of distribution	rchase 00 and a eafter; ST DFC Mutu and at dis on an one or one widend sh	any amount thereafter P (in) - Rs. 1000 and any ual Fund. scretion of AMC / Trustee. going basis. The Trustee's hall be final.	
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units Dividend Frequency Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the	for investors where Folios - 1605; A Please Refer Papurchase Rs. 5000 and in SIP - Rs. 1000 a amount thereaf Daily(Reinvest) Within 10 working NSE MIBOR Industribut decision with reach Anupam Joshing IDFC AMC Trustribut Return (%) of Gibbs.	irect Plan is no route the UM - Rs. 1,3 Ige No. 38 In multiples and in multiples are disconsisted portion and in the company of the C	only for investor ir investments the investments the investments the investments the investments of Re. 1 thereafted ples of the income will ability and adection as at May 29 ples of the income will be income with the income will be income as at May 29 ples of the income will be income as at May 29 ples of the income will be income with the income will be income	Additer Rs. 10 reafter; SW rea	ional Purchase 00 and any amou (P - Rs. 500 and it (Annual, Periodiction request at the eect to availability in the Option and (timing and frequent) ular Plan NSE MIBOR Index	Repurent thereafter Rs. 50 n multiples of Re. 1 there e authorised centre of ID of distributable surplus a be reflected in the NAV, cency of distribution	rchase 00 and a eafter; ST DFC Mutu and at dis on an one or one widend sh	any amount thereafter P (in) - Rs. 1000 and any ual Fund. scretion of AMC / Trustee. going basis. The Trustee's hall be final.	
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units Dividend Frequency Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the	for investors where the folios - 1605; A Please Refer Pa Purchase Rs. 5000 and in SIP - Rs. 1000 a amount thereaf Daily(Reinvest) Within 10 working NSE MIBOR Industribut decision with read Anupam Joshing IDFC AMC Trustribut Return (%) of Gibbs. Return (%) of Gibbs. Period 1 Year 3 Years	irect Plan is no route the UM - Rs. 1,3 age No. 38 an multiples and in mul	only for investor ir investments the investments the investments the investments the investments of Re. 1 thereafted ples of Re. 1 there is invest), Monthly the receipt of the income will ability and adecomply Limited on as at May 29 oct Plan NSE MIBOR Index 5.78 5.77	Additer Rs. 10 reafter; SW rea	ional Purchase 00 and any amor (P - Rs. 500 and in , Annual, Periodic tion request at the lect to availability the Option and , timing and frequent ular Plan NSE MIBOR Index 5.78 5.77	Repurent thereafter Rs. 50 n multiples of Re. 1 there e authorised centre of ID of distributable surplus a be reflected in the NAV, cency of distribution	rchase 00 and a eafter; ST DFC Mutu and at dis on an one or one widend sh	any amount thereafter P (in) - Rs. 1000 and any ual Fund. scretion of AMC / Trustee. going basis. The Trustee's hall be final.	
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units Dividend Frequency Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the	for investors where Folios - 1605; A Please Refer Pa Purchase Rs. 5000 and in SIP - Rs. 1000 a amount thereaf Daily(Reinvest) Within 10 worki NSE MIBOR Ind Under Dividend The undistribut decision with re Anupam Joshi IDFC AMC Trus Return (%) of G Period 1 Year 3 Years 5 Years	irect Plan is no route the UM - Rs. 1,3 Ige No. 38 In multiples and in m	only for investor ir investments the investments the investments the investments the investments. It has been seen as a seen a	Additer Rs. 10 reafter; SW rea	ional Purchase 00 and any amore (P - Rs. 500 and in periodic tion request at the lect to availability in the Option and timing and frequent and the lect to availability in the Section and the Section and the Section and the lect to availability in the Option and frequent and the lect to availability in the Section and the lect	Repulunt thereafter Rs. 50 n multiples of Re. 1 there e authorised centre of ID of distributable surplus abe reflected in the NAV, cency of distribution of diversity of distribution of diver	rchase 00 and a eafter; ST DFC Mutu and at dis on an one or one widend sh	any amount thereafter P (in) - Rs. 1000 and any ual Fund. scretion of AMC / Trustee. going basis. The Trustee's hall be final.	
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units Dividend Frequency Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the	for investors where the folios - 1605; A Please Refer Pa Purchase Rs. 5000 and in SIP - Rs. 1000 a amount thereaf Daily(Reinvest) Within 10 worki NSE MIBOR Ind Under Dividend The undistribut decision with re Anupam Joshi IDFC AMC Trust Return (%) of Geriod 1 Year 3 Years 5 Years Since Inception*	irect Plan is no route the UM - Rs. 1,3 age No. 38 an multiples and in mul	only for investor ir investments the investments the investments the investments the investments of Re. 1 thereafted ples of Re. 1 there is invest), Monthly the receipt of the income will ability and adecomply Limited on as at May 29 oct Plan NSE MIBOR Index 5.78 5.77	Additer Rs. 10 reafter; SW rea	ional Purchase 00 and any amore (P - Rs. 500 and in , Annual, Periodication request at the lect to availability the Option and , timing and frequent ular Plan NSE MIBOR Index 5.78 5.77 6.55 6.18	Repulunt thereafter Rs. 50 n multiples of Re. 1 there e authorised centre of ID of distributable surplus abe reflected in the NAV, cency of distribution of diversity of distribution of diver	rchase DO and a safter; ST DFC Mutu and at dispon an one or	any amount thereafter P (in) - Rs. 1000 and any ual Fund. scretion of AMC / Trustee. going basis. The Trustee's hall be final.	
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units Dividend Frequency Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the	for investors where the folios - 1605; A Please Refer Pa Purchase Rs. 5000 and in SIP - Rs. 1000 a amount thereaf Daily(Reinvest) Within 10 working MSE MIBOR Ind Under Dividend The undistribut decision with read Anupam Joshing IDFC AMC Trusted Return (%) of Gibbon Period 1 Year 3 Years 5 Years Since Inception*	irect Plan is no route the UM - Rs. 1,3 Ige No. 38 In multiples and in m	only for investor ir investments the investments the investments the investments the investments. It has been seen to be invested and investments and investments in investments in it investmen	Additer Rs. 10 reafter; SW rea	ional Purchase 00 and any amore (P - Rs. 500 and in , Annual, Periodication request at the lect to availability the Option and , timing and frequent ular Plan NSE MIBOR Index 5.78 5.77 6.55 6.18 an: 9-Aug-04	Repui unt thereafter Rs. 50 n multiples of Re. 1 there e authorised centre of ID of distributable surplus a be reflected in the NAV, of ency of distribution of div	rchase DO and a Pafter; ST DFC Mutu and at dispon an one pvidend sh wise Abs 9.40 6.36 FY 2012-13 bir - Growth	e Fund and is not available any amount thereafter TP (in) - Rs. 1000 and any ual Fund. scretion of AMC / Trustee. going basis. The Trustee's hall be final. solute Returns	
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units Dividend Frequency Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the	for investors where the folios - 1605; A Please Refer Pa Purchase Rs. 5000 and in SIP - Rs. 1000 a amount thereaf Daily(Reinvest) Within 10 working MSE MIBOR Ind Under Dividend The undistribut decision with read Anupam Joshing IDFC AMC Trusted Return (%) of Gibbon Period 1 Year 3 Years 5 Years Since Inception*	irect Plan is no route the UM - Rs. 1,3 Ige No. 38 In multiples and in m	only for investor ir investments the investments the investments the ples of Re. 1 thereafted ples of Re. 1 there is invest), Monthly the receipt of the income will ability and adecons at May 29 oct Plan NSE MIBOR Index 5.78 5.77 6.55 5.68 Plan: 1-Jan-13	Additer Rs. 10 reafter; SW rea	ional Purchase 00 and any amore (P - Rs. 500 and in , Annual, Periodication request at the lect to availability the Option and , timing and frequent ular Plan NSE MIBOR Index 5.78 5.77 6.55 6.18 an: 9-Aug-04	Repurunt thereafter Rs. 50 n multiples of Re. 1 there e authorised centre of ID of distributable surplus abe reflected in the NAV, cency of distribution distribution distribution of distribution d	rchase DO and a Pafter; ST DFC Mutu and at dispon an one pvidend sh wise Abs 9.40 6.36 FY 2012-13 bir - Growth	e Fund and is not available any amount thereafter TP (in) - Rs. 1000 and any ual Fund. scretion of AMC / Trustee. going basis. The Trustee's hall be final. solute Returns	

	(ii) Actual expenses for the previous financial year 2014-2015 (inclusive of Service Tax and Additional TER, if any):
	Regular Plan - 0.46%; Direct Plan - 0.25%.
Waiver of Load for Direct Applications	Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, there is no entry load for Mutual Fund schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independently refer to their tax advisor.
Daily Net Asset Value (NAV) Publication	The NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspapers having nationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all business days. The NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com
For Investor Grievances please contact	Please Refer Page No. 38
Unitholders' Information	Please Refer Page No. 38

IDFC Money Manager Fund - Treasury Plan (IDFC-MMF-TP)

	To generate stable returns with a low risk strategy by creating a portfolio that is substantially invested in good quality floating debt or money market instruments instruments, fixed rate debt or money market instruments swapped for floating returns and fixed rate of and money market instruments. There can be no assurance that the investment objective of the Scheme will be realised.										
Asset Allocation Pattern	Asset Class		Range	of allocation (% of Net Assets) Risk Profile						
of the scheme	instruments), mo	bt instruments (including securitized de oney market Instruments and fixed rate d pped for floating rate returns		65 - 100	Low to Medium						
		Fixed rate debt instruments (including securitized debt) and floating rate debt instruments swapped for fixed rate returns									
	Investment in Securitised Debt up to 50%. Investment in Foreign Debt Instruments up to 50%. Gross Exposure to Repo of Corporate Debt Securities - upto 10% of the net assets of the Scheme.										
	for the Scheme securitized debt instruments (inc	he Fund Manager would decide on the appropriate asset allocation for the scheme depending on the appropriate asset allocation the Scheme depending on market conditions. In bullish conditions, the exposure to fixed rate debt instruments (including curitized debt and money market instruments) would be increased and in bearish conditions the exposure to floating rate debt instruments (including securitized debt and money market instruments) would be increased, thus providing an effective hedgainst adverse movements.									
	long term with a liquidity emergir derivatives mark have provided th assets of the Scl swaps and FRAs Fixed interest rat the interest rate MIBOR, etc.). He minimal in the ca The Government floating rate mai flo	fixed rate securities. The aim of the investra low risk, particularly minimal interest rating in various debt segments through the itets, particularly swaps and Forward Ratine opportunity to manage interest rate meme between various fixed interest rate effectively with the objective of achieving es securities are subjected to volatility in print the case of floating rate securities are less use of floating interest rate securities. The tof India has started issuing Government to develop rapidly. A large number cruments. However, as the markets develonds at a floating rate. In the absence of derivatives like Interest Rate Swaps and eloped considerably during the last 2 yelging interest rate risk. The actual percent of derivatives will be decided after coest rates and inflation), the performant the economy and markets.	the risk stratum roduction and roduction are Agreemen ore actively securities a stable returning the returning the returning the returning interest at region of corporate op, corporate op, corporationating rail ars in India age of inversidering the residering of the returning the r	egy. The domestic debt markets of new instruments and investo for new instruments and investo to (FRAs) have made the environment of the investment man and floating interest rate securities. The Scheme will endeavour to the scorresponding to movement allar time intervals based on certain the scorresponding to movement east rate securities market in Incorrying floating rate coupon positives would start accessing the state securities, the same can be critical interest rate securities. The Scheme intends to use distingting positives condition and the prevailing political condition.	s are maturing rapidly with rs. The development of the soment more dynamic and ager will be to allocate the les and use derivatives like o minimise interest rate risk is in interest rates. However, tain benchmarks (eg. NSE, fore, the interest rate risk is lia is in a developing phase. ayments. This will help the ements and funds through market for their long term reated synthetically with a e fixed income derivatives erivatives as permitted by ixed interest rate securities.						
Risk Profile of the Scheme		ts involve investment risks including the p vestment. Scheme specific Risk Factors ar			carefully for details on risk						
Risk Mitigation Factors	Please Refer Pag	e No. 37									
Plans / Option	Plan	Options & sub options available		Default option under the plan	Default dividend option						
	Regular/ Direct*	Growth, Dividend- Daily, Weekly, Month	ly, Periodic	Growth	Weekly Dividend Reinvestment						
		ect Plan is only for investors who purchase route their investments through a Distrib		Units in a Scheme directly with t	*Direct Plans: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available.						
	E I. 17010 AI										
	Folios - 13812; At	JM - Rs. 1,223.12 Cr.									
(As on May 31, 2015)	Please Refer Pag	·									
(As on May 31, 2015) Applicable NAV Minimum Application	-	·	Purchase	Repurchase							
(As on May 31, 2015) Applicable NAV Minimum Application	Please Refer Pag	ge No. 38 Additional			any amount thereafter						
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units	Please Refer Pag Purchase Rs. 5000 and in SIP - Rs. 1000 ar amount thereafte	ge No. 38 Additional multiples of Re. 1 thereafter Rs. 1000 a nd in multiples of Re. 1 thereafter; SWP - Rer	nd any amo	ount thereafter Rs. 500 and	any amount thereafter						
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units	Please Refer Pag Purchase Rs. 5000 and in SIP - Rs. 1000 ar amount thereafte	ge No. 38 Additional multiples of Re. 1 thereafter Rs. 1000 a nd in multiples of Re. 1 thereafter; SWP - F	nd any amo	ount thereafter Rs. 500 and	any amount thereafter						
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units Dividend Frequency Despatch of Repurchase	Please Refer Pag Purchase Rs. 5000 and in SIP - Rs. 1000 ar amount thereaft Daily(Reinvest),	ge No. 38 Additional multiples of Re. 1 thereafter Rs. 1000 a nd in multiples of Re. 1 thereafter; SWP - Rer	nd any amo	unt thereafter Rs. 500 and in multiples of Re. 1 thereafter; \$	any amount thereafter STP (in) - Rs. 1000 and any						
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units Dividend Frequency Despatch of Repurchase (Redemption) Request	Please Refer Pag Purchase Rs. 5000 and in SIP - Rs. 1000 ar amount thereaft Daily(Reinvest),	ge No. 38 Additional multiples of Re. 1 thereafter; SWP - Rer Weekly(Reinvest), Monthly, Periodic ag days of the receipt of the redemption	nd any amo	unt thereafter Rs. 500 and in multiples of Re. 1 thereafter; \$	any amount thereafter STP (in) - Rs. 1000 and any						
(As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units Dividend Frequency Despatch of Repurchase (Redemption) Request Benchmark Index	Please Refer Page Purchase Rs. 5000 and in SIP - Rs. 1000 ar amount thereaft Daily(Reinvest), Within 10 workin NSE MIBOR Inde	ge No. 38 Additional multiples of Re. 1 thereafter; SWP - Rer Weekly(Reinvest), Monthly, Periodic ag days of the receipt of the redemption	nd any amo Rs. 500 and request at the o availability Option and	in multiples of Re. 1 thereafter; some authorised centre of IDFC Multiples of distributable surplus and at the oreflected in the NAV, on an o	any amount thereafter TP (in) - Rs. 1000 and any itual Fund. discretion of AMC / Trustee's ngoing basis. The Trustee's						
No. of Folios and AUM (As on May 31, 2015) Applicable NAV Minimum Application Amount/ Number of Units Dividend Frequency Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager	Please Refer Page Purchase Rs. 5000 and in SIP - Rs. 1000 ar amount thereaft Daily(Reinvest), Within 10 workin NSE MIBOR Inde	ge No. 38 Additional multiples of Re. 1 thereafter Rs. 1000 and in multiples of Re. 1 thereafter; SWP - Fer Weekly(Reinvest), Monthly, Periodic ag days of the receipt of the redemption ex Option, dividend will be declared subject to disportion of the income will remain in the	nd any amo Rs. 500 and request at the o availability Option and	in multiples of Re. 1 thereafter; some authorised centre of IDFC Multiples of distributable surplus and at the oreflected in the NAV, on an o	any amount thereafter TP (in) - Rs. 1000 and any itual Fund. discretion of AMC / Trustee's ngoing basis. The Trustee's						

IDFC Money Manager Fund - Treasury Plan (IDFC-MMF-TP) (Contd.)

Performance of the	Return (%) of G	rowth Opt	ion as at May 29	Year wise Absolute Returns		
scheme	Period	Dire	ect Plan	Regu	lar Plan	9.2 9.2 8.49 8.11 8.70 8.56
		Returns	NSE MIBOR Index	Returns	NSE MIBOR Index	5.74 6.36 6.14 6.08
	1 Year	9.02	5.78	8.32	5.78	
	3 Years	NA	5.77	8.42	5.77	
	5 Years	NA	6.55	8.18	6.55	
	Since Inception*	9.23	5.68	6.68	6.02	FY 2014-15 FY 2013-14 FY 2012-13 FY 2011-12 FY 2010-11 IDFC Money Manager - Treasury Plan - Dir - Growth
	*Date of Incept	ion : Direct	Plan : 1-Jan-13	Regular Pla	n : 18-Feb-03	IDFC Money Manager - Treasury Plan - Reg - Growth NSE MIBOR Index
			are calculated or	compound	ded annualised b	basis
Expenses of the Scheme	(i) Load Struc	ture:				
	Exit Load: N	۷IL				
	(ii) Actual expe	enses for th	e previous finan	cial year 20)14-2015 (inclusi	ive of Service Tax and Additional TER, if any):
	Regular Pla	n - 0.94%;	Direct Plan - 0.3	1%.		
Waiver of Load for Direct Applications						June 30, 2009, there is no entry load for Mutual Fund ions is no longer applicable.
Tax treatment for the Investors (Unitholders)	Investors are ac their tax adviso		fer to the details	s in the Sta	tement of Addit	cional Information (SAI) and also independently refer to
Daily Net Asset Value (NAV) Publication	nationwide circ	ulation and		ated on the	AMFI website i.e	ne NAV will be published in 2 daily newspapers having e. www.amfiindia.com by 9.00 P.M. on all business days. The emf.com
For Investor Grievances please contact	Please Refer Pa	ige No. 38				
Unitholders' Information	Please Refer Pa	ige No. 38				

IDFC Dynamic Bond Fund (IDFC-DBF)

Investment Objective		mal returns with high liquidity					ty money market		
		nents. There can be no assuran	ce that the investment obj	1					
Asset Allocation Pattern of the scheme	Asset Class			Range of allocat	•	Assets)	Risk Profile		
of the scheme		nd Debentures with residual ma	··· · y ·· ··· · y ··	10 - 100 0 - 90			Medium to Low		
	Debt instrument	Low							
	Investment in Securitised Debt up to 50%. Investment in Foreign Debt Instruments up to 50%. Gross Exposure to Repo of Corporate Debt Securities - up to 10% of the net assets of the Scheme.								
	The Fund Manager would decide on the appropriate asset allocation for the scheme depending on market conditions. In bullish conditions the exposure to debt instruments with maturity over one year would be increased and in bearish conditions the exposure to debt instruments with maturity over one year would be reduced to a minimum thus providing an effective hedge against adverse movements.								
Investment Strategy	rates as bond pr maximize return reducing duratio by actively chur negative price m The managemer	Interest rates, like any other asset market, moves in cycles. While investors gain in the short term during times of declining interest rates as bond prices rise, the inverse is true in a rising interest rate environment. The investment objective of this scheme is to maximize returns to the investor by designing a portfolio which will dynamically track interest rate movements in the short term by reducing duration in a rising rate environment while increasing duration in a falling interest rate environment. This will be achieved by actively churning the portfolio in such a manner that we capture positive price movements but will endeavor to minimize negative price movements. The management of this scheme will be different from a long term debt fund in the sense that here we will look to micro manage							
	returns over the corporate bond fund managers regulations from	the portfolio in such a manner that we are able to maximise returns in the short term while long term debt funds look to optimise returns over the long term. In order to maximise returns the fund managers may look at curve spreads both on the gilt as well as the corporate bond markets to gain maximum value out of any security/s. The Asset Management Company is of the opinion that the fund managers are sufficiently equipped to identify opportunities in the overseas asset markets as may be permitted by regulations from time to time.							
Risk Profile of the Scheme		Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 36							
Risk Mitigation Factors	Please Refer Pag	e No. 37							
Plans / Option	Plan	Options & sub options availab	le	Default option un	nder the plan	Default	dividend option		
	Regular/ Direct	Growth, Dividend - Quarterly	, Half Yearly, Annual,	Growth		Quarter	ly Dividend		
		Regular, Periodic				Reinves	tment		
		rect Plan is only for investors estors who route their investn			e directly with	n the Fur	nd and is not		
No. of Folios and AUM (As on May 31, 2015)	Folios - 16160; A	UM - Rs. 6,050.92 Cr.							
Applicable NAV	Please Refer Pag	ge No. 38							
Minimum Application	Purchase		Additional Purchase	Repurchase					
Amount/ Number of Units	Rs. 5000 and in	multiples of Re. 1 thereafter	Rs. 1000 and any amour	nt thereafter	Rs. 500 and	any amo	unt thereafter		
	SIP - Rs. 1000 ar amount thereaft	nd in multiples of Re. 1 thereaf er	fter; SWP - Rs. 500 and in	multiples of Re. 1	thereafter; S7	ΓP (in) - I	Rs. 1000 and any		
Dividend Frequency	Quarterly, Half Ye	early, Annual, Regular, Periodic							
Despatch of Repurchase (Redemption) Request	Within 10 workir	ng days of the receipt of the r	edemption request at the	authorised centr	e of IDFC Mut	ual Fund			
Benchmark Index	CRISIL Composi	te Bond Fund Index							
Dividend Policy	The undistribute	Option, dividend will be declar d portion of the income will regard to availability and adequa	emain in the Option and b	e reflected in the	NAV, on an on	going ba	sis. The Trustee's		
	accision with reg	gara to availability aria adequa	cy, rate, tirriirig aria ireque	ney or aistribution	TOT dividend si	Idii be iii			
Name of the Fund Manager	Suyash Choudha	· · · · · · · · · · · · · · · · · · ·	ey, rate, tirining and freque	ney or distribution	TOT GIVIGETIG SI	idii be iii			

IDFC Dynamic Bond Fund (IDFC-DBF) (Contd.)

Performance of the	Return (%) of G	rowth Op	tion as at May 29,	2015		Year wise Absolute Returns		
scheme	Period	Dir	ect Plan	Reg	ular Plan	17.35 16.27		
		Returns	Crisil Composite Bond Fund Index	Returns	Crisil Composite Bond Fund Index	14.56		
	1 Year	14.61	12.43	13.56	12.43	9.25		
	3 Years	NA	9.13	10.17	9.13	5.96 5.96 5.04		
	5 Years	NA	8.04	9.37	8.04			
	Since Inception*	10.4	8.91	8.47	7.97	FY 2014-15 FY 2013-14 FY 2012-13 FY 2011-12 FY 2010-11		
	*Date of Incept	ion : Direc	t Plan : 1-Jan-13	Regular Pl	an : 3-Dec-08	IDFC DBF - Dir - Growth IDFC DBF - Reg - Growth Crisil Composite Bond Fund Index		
	Returns more th	Returns more than 1 year are calculated on compounded annualised basis						
Expenses of the Scheme								
					om the date of al			
	(ii) Actual expe	enses for t	he previous finan	cial year 2	014-2015 (inclusiv	ve of Service Tax and Additional TER, if any):		
	Regular Pla	n - 1.64%;	Direct Plan - 0.72	%.				
Waiver of Load for Direct Applications		31 circular e, the proc	no. SEBI/IMD/CIF edure for waiver	R No.4/ 168 of load fo	3230/ 09 dated J r Direct Application	une 30, 2009, there is no entry load for Mutual Fund ons is no longer applicable.		
Tax treatment for the Investors (Unitholders)	Investors are ac their tax adviso		efer to the details	in the Sta	atement of Additi	onal Information (SAI) and also independently refer to		
Daily Net Asset Value (NAV) Publication	nationwide circ	ulation an	d will also be upo	dated on t	usiness Days. The he AMFI website ual Fund i.e. www.	e NAV will be published in 2 daily newspapers having i.e. www.amfiindia.com by 9.00 P.M. on all business days. idfcmf.com		
For Investor Grievances please contact	Please Refer Pa	ige No. 38						
Unitholders' Information	Please Refer Pa	ge No. 38						

IDFC Ultra Short Term Fund (IDFC-USTF)

Investment Objective	have a portfolio t	tment avenue for short term sa that is invested in good quality eturns. There can be no assura	debt and money market i	nstruments such	that the fund v	vill offer a blend of liquidity			
Asset Allocation Pattern	Asset Class		Range of alloca	ation (% of Net A	ssets)	Risk Profile			
of the scheme	Money Market Ir	struments, Debt Instruments		0 - 100		Low			
	Debt Instrument	s with maturity upto 365 day	s	0 - 75		Low to Medium			
	Debt Instrument	s with maturity between 1-3 y	/ears	0 - 50		Low to Medium			
	Securitized Instr	uments		0 - 25		Low to Medium			
	Net Assets of th	Investments in Derivatives - Upto 50% of Net Assets of the scheme. Investment in Securities lending (Stock lending) - Upto 35% Net Assets of the scheme. Investment in Foreign Debt instruments - Upto 35% of Net Assets of the scheme. Gross Exposure Repo of Corporate Debt Securities - upto 10% of the net assets of the Scheme							
Investment Strategy	instruments and market and fixed The actual perce the prevailing p	he domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The aim of the Investment Manager will be to allocate the assets of the Scheme between various money narket and fixed income securities with the objective of providing liquidity and achieving optimal returns with the surplus funds. The actual percentage of investment in various money market and other fixed income securities will be decided after considering ne prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the orporate sector and general liquidity and other considerations in the economy and markets.							
Risk Profile of the Scheme	Mutual Fund Uni factors before in	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 36							
Risk Mitigation Factors	Please Refer Pag	Please Refer Page No. 37							
Plans / Option	Plan	Options & sub options availab	ole	Default option under the		Default dividend option			
	Regular/Direct*	Growth, Dividend- Daily, Week Quarterly, Periodic	kly, Monthly,	Growth		Weekly Dividend Reinvestment			
		rect Plan is only for investors estors who route their investn			ne directly wit	th the Fund and is not			
No. of Folios and AUM (As on May 31, 2015)	Folios - 4848; A	UM - Rs. 2,628.28 Cr.							
Applicable NAV	Please Refer Pag	ge No. 38							
Minimum Application	Purchase		Additional Purchase		Repurchase				
Amount/ Number of Units	Rs. 5000 and in	multiples of Re. 1 thereafter	Rs. 1000 and any amour	nt thereafter	Rs. 500 and	any amount thereafter			
	SIP - Rs. 1000 ar amount thereaft	nd in multiples of Re. 1 thereaf er	ter; SWP - Rs. 500 and ir	n multiples of Re.	1 thereafter; S	TP (in) - Rs. 1000 and any			
Dividend Frequency	Daily(Reinvest),	Weekly(reinvest), Monthly, Qu	arterly, Periodic						
Despatch of Repurchase (Redemption) Request	Within 10 workir	ng days of the receipt of the r	edemption request at the	authorised cent	re of IDFC Mu	tual Fund.			
Benchmark Index	CRISIL Liquid Fu	ınd Index							
Dividend Policy	The undistribute	Option, dividend will be declar ed portion of the income will re gard to availability and adequa	emain in the Option and b	e reflected in the	NAV, on an or	ngoing basis. The Trustee's			
Name of the Fund Manager	Anupam Joshi								
Name of the Trustee Company	IDFC AMC Trust	ee Company Limited							

IDFC Ultra Short Term Fund (IDFC-USTF) (Contd.)

Performance of the	Return (%) of G	rowth Opti	on as at May 29	, 2015		Year wise Absolute Returns			
scheme	Period	Dire	ct Plan	Regu	lar Plan	9.89 9.80 9.44 9.84 9.82 9.45 9.3 8.95			
		Returns	Crisil Liquid Fund Index	Returns	Crisil Liquid Fund Index	8.19 8.45 6.82 6.20			
	1 Year	9.18	8.82	9.02	8.82				
	3 Years	NA	8.85	9.5	8.85				
	5 Years	NA	8.42	9.23	8.42	FY 2014-15 FY 2013-14 FY 2012-13 FY 2011-12 FY 2010-11			
	Since Inception*	9.48	9.06	7.56	7.48	IDFC Ultra Short Term Fund - Dir - Growth IDFC Ultra Short Term Fund - Reg - Growth			
	*Date of Inception : Direct Plan : 1-Jan-13 Regular Plan : 17-Jan-06 Returns more than 1 year are calculated on compounded annualised basis								
Expenses of the Scheme	()								
	Exit Load: N		o provious finan	cial voar 20	014 201E (inclus	ive of Service Tax and Additional TER, if any):			
			Direct Plan - 0.2	-	714-2013 (IIIClus	ive of Service Tax and Additional TER, if any).			
Waiver of Load for Direct Applications						June 30, 2009, there is no entry load for Mutual Fund ions is no longer applicable.			
Tax treatment for the Investors (Unitholders)	Investors are ac their tax adviso		fer to the details	in the Stat	tement of Addit	ional Information (SAI) and also independently refer to			
Daily Net Asset Value (NAV) Publication	nationwide circ	The NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspapers having nationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all business days. The NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com							
For Investor Grievances please contact	Please Refer Pa	ige No. 38							
Unitholders' Information	Please Refer Pa	ige No. 38							

IDFC Monthly Income Plan (IDFC-MIP)

(An Open ended Debt Scheme)

(Monthly Income is not assured and is subject to availability of distributable surplus)

Investment Objective	The primary objective of Scheme is to generate regular returns through investment primarily in debt securities. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity securities.								
Asset Allocation Pattern	Asset Class		Range of allo	cation (% of Net Assets)	Risk Profile				
of the scheme	Equity Securities	5		0-25%	Medium to High				
		Debt Securities (Including securitized debt) and Money market Instruments 75-100% Low to Medium							
	Investment in derivative - up to 50% of the net assets of the scheme. Investment in Foreign Securities - up to 50 assets of the scheme. Gross Exposure to Repo of Corporate Debt Securities - upto 10% of the net assets of the								
Investment Strategy	Instruments. The Scheme's assets	The primary objective of Scheme is to generate regular returns through investment primarily in debt and money m. Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of Scheme's assets in equity and equity related instruments.							
	reasonable value the best run con risk. As the scher style of fund ma	through a process of discipline ppanies in India. The portfolio o ne is expected to be part of the c	d research. The portfolio f securities will be well d core long-term holdings o	ged sustainable businesses who will aim to provide part owners! it inversified across sectors, so ide of our investors, we will adopt a wat controlled levels of risk. The	nip to investors in some of ntified, to mitigate overall yell-balanced and prudent				
	1) Stock prices are directly correlated to company profits over the medium to long term: Fund management would primarily on business fundamentals of the underlying company. The Equity Research process will endeavor to acquire understanding of the dynamics of the underlying business. This would form the basis for forecasts on future profitab sustainability of cash profit growth. Stock prices of companies that can sustain periods of high cash profit groutperform the markets over the long term. Investors entering this scheme are therefore expected to have at least a fittine horizon.								
	"Margin of sa	afety" will also be the guiding pri d from company specific risks b	nciple while evaluating a	f safety" while making forecasts company's current market price the economic and business en	e. The portfolio would also				
	3) Acquire stocks only at reasonable value: Once good businesses are identified, stocks would be acquired when they are available at a reasonable value. Overall market corrections and stock price falls due to temporary factors that don't affect long term profitability are an excellent opportunity to buy stocks cheap.								
	4) Stay fully invested over most periods: The Fund will not try to profit by predicting overall market direction based on technical indicators or momentum. The Fund will stay fully invested in equities to give investors the full advantage of a rise in the markets that is inevitable given the current trajectory India's GDP growth. The scheme may however hold cash up to 35% during periods where in the view of the fund manager the market valuations have run ahead of its fundamentals or when we are unable to identify stocks at a reasonable value. The scheme may also hold cash to meet anticipated redemptions or to tide over temporary adverse market developments.								
	instruments (inc		nent in Debt securities ar	ne entire range of debt instrun nd Money Market Instruments wi er SEBI (MF) Regulations.					
Risk Profile of the Scheme		ts involve investment risks inclu vestment. Scheme specific Risk I		f principal. Please read the SID c on page no. 36	arefully for details on risk				
Risk Mitigation Factors	Please Refer Pag	e No. 37							
Plans / Option	Plan	Options & sub options availabl	е	Default option under the plan	Default dividend option				
	Regular/ Direct*	Growth, *Regular Dividend and	d Quarterly Dividend	Growth	Regular Dividend Reinvestment				
		ect Plan is only for investors who broute their investments throug		nits in a Scheme directly with the	Fund and is not available				

IDFC Monthly Income Plan (IDFC-MIP) (Contd.)

No. of Folios and AUM (As on May 31, 2015)	Folios - 5801; A	UM - Rs. 2	55.53 Cr.								
Applicable NAV	Please Refer Pa	ige No. 38									
Minimum Application	Purchase			Additi	onal Purchase		Repurchase				
Amount/ Number of Units	Rs. 5000 and ir	n multiples	of Re. 1 thereafte	er Rs. 100	00 and any amou	unt thereafter	Rs. 500 and any ar	mount thereafter			
	SIP - Rs. 1000 a amount therea		iples of Re. 1 ther	eafter; SW	'P - Rs. 500 and i	n multiples of Re.	1 thereafter; STP (in)) - Rs. 1000 and any			
Dividend Frequency	Quarterly, *Regu	ular ([#] Curre	ently Monthly and	such other	r frequency as de	cided from time to	time.)				
Despatch of Repurchase (Redemption) Request	Within 10 worki	ng days of	the receipt of th	ne redempt	tion request at th	e authorised centr	re of IDFC Mutual Fu	ınd.			
Benchmark Index	CRISIL MIP Bler	nded Index									
Dividend Policy	The undistribut	ed portion	of the income wi	ill remain ir	n the Option and	be reflected in the	urplus and at discretion NAV, on an ongoing on of dividend shall be	basis. The Trustee's			
Name of the Fund Manager	Punam Sharma	& Anupan	n Joshi								
Name of the Trustee Company		IDFC AMC Trustee Company Limited									
Performance of the	Return (%) of G	· ·	ion as at May 29			Year wi	ise Absolute Returns	S			
scheme	Period	Dire	ect Plan	Reg	ular Plan	21.05					
		Returns	Crisil MIP Blended Index	Returns	Crisil MIP Blended Index	16.38					
	1 Year	17.49	13.17	16.17	13.17						
	3 Years	NA	10.72	13.09	10.72	7.55	7.09 6.40	6.73 5.26 5.54 6.02			
	5 Years	NA	8.62	10.31	8.62						
	Since Inception*	12.29	10.04	10.24	8.68	FY 2014-15 FY	2013-14 FY 2012-13 F	FY 2011-12 FY 2010-11			
	*Date of Incept	ion : Direct	: Plan : 1-Jan-13	Regular Pl	an : 25-Feb-10		Plan - Dir - Growth IDFC Mo	nthly Income Plan - Reg - Growth			
	Returns more th	an 1 year ar	e calculated on co	ompounded	d annualised basis	Crisil MIP Blended Inde	ex				
Expenses of the Scheme	(i) Load Struct	ture:									
	Exit Load: 1	% if redeer	med within 1 year	(365 days	s) from the date of	of allotment					
	(ii) Actual expe	enses for th	ne previous finan	cial year 2	014-2015 (inclusi	ve of Service Tax a	and Additional TER,	if any):			
			Direct Plan - 1.28								
Waiver of Load for Direct Applications	Pursuant to SEE schemes. Hence	BI circular in the BI circular i	no. SEBI/IMD/CIF edure for waiver	R No.4/ 168 of load for	3230/ 09 dated J Direct Applicati	lune 30, 2009, the ons is no longer ap	ere is no entry load fo pplicable.	or Mutual Fund			
Tax treatment for the Investors (Unitholders)	Investors are ac their tax adviso		efer to the details	s in the Sta	tement of Additi	onal Information ((SAI) and also indep	endently refer to			
Daily Net Asset Value (NAV) Publication	nationwide circ The NAV can als	ulation and so be viewe	l will also be upda	ted on the	usiness Days. The AMFI website i. ual Fund i.e. www.	e. www.amfiindia.	ublished in 2 daily com by 9.00 P.M. o	newspapers having n all business days.			
For Investor Grievances please contact	Please Refer Pa	ige No. 38									
Unitholders' Information	Please Refer Pa	ige No. 38									

IDFC Government Securities Fund - Investment Plan (IDFC-GSF-IP)

(An Open ended dedicated Gilt Fund)

Investment Objective	To generate opt investment object	timal returns with high liquidit active of the Scheme will be realis	y by investing in Gove ed.	rnment Securities. There can be	e no assurance that the				
Asset Allocation Pattern	Asset Class		Range of allocation	n (% of Net Assets)	Risk Profile				
of the scheme	Government Sec	curities & Treasury Bills	0 -	100	Low				
	The Scheme may invest in repos / reverse repos in Government Securities and may invest in money at call and short not such alternatives as may be provided under applicable regulations for meeting liquidity requirements. Gross Exposure to of Corporate Debt Securities - upto 10% of the net assets of the Scheme.								
Investment Strategy	instruments and treasury bills or r portfolio. The ac conditions, the e liquidity and otl Guidelines defini	The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The aim of the Investment Manager will be to allocate the assets of the Scheme between various treasury bills or money at call and short notice and gilt securities with the objective of achieving optimal returns with a highly liquid portfolio. The actual percentage of investment in various gilt securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The Fund has put in place detailed investment Discretion Guidelines defining the prudential and concentration limits for the portfolio and setting dealer limits. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established.							
Risk Profile of the Scheme		ts involve investment risks inclu vestment. Scheme specific Risk		f principal. Please read the SID ca on page no. 36	arefully for details on risk				
Risk Mitigation Factors	Please Refer Pag	e No. 37							
Plans / Option	Plan	Options & sub options availab	le	Default option under the plan	Default dividend option				
	Regular/ Direct*	Growth, Dividend - Quarterly, Hal Regular, Periodic	f Yearly, Annual,	Growth	Quarterly Dividend - Reinvestment				
	*Direct Plans: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not av for investors who route their investments through a Distributor								
No. of Folios and AUM (As on May 31, 2015)	Folios - 2790; Al	Folios - 2790; AUM - Rs. 1,047.45 Cr.							
Applicable NAV	Please Refer Page No. 38								

IDFC Government Securities Fund -Investment Plan (IDFC-GSF-IP) (Contd.)

Minimum Application	Purchase			Addit	ional Purchase		Repurchase			
Amount/ Number of Units	Rs. 5000 and ir	multiples	of Re. 1 thereafte	r Rs. 10	00 and any amou	nt thereafter	Rs. 500 and any amount thereafter			
	SIP - Rs. 1000 a amount thereaf		iples of Re. 1 ther	eafter; SW	/P - Rs. 500 and ii	n multiples of Re.	1 thereafter; STP (in) - Rs. 1000 and any			
Dividend Frequency	Quarterly, Half Y	early, Ann	ual, Regular and P	eriodic.						
Despatch of Repurchase (Redemption) Request	Within 10 worki	Vithin 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund.								
Benchmark Index	I-Sec Composit	e Index								
Dividend Policy	The undistribut	Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.								
Name of the Fund	Suyash Choudh	ary								
Manager										
Name of the Trustee Company	IDFC AMC Trus	PFC AMC Trustee Company Limited								
Performance of the	Return (%) of G	rowth Opt	ion as at May 29,	2015			Year wise Absolute Returns			
scheme	Period	Dir	ect Plan	Reg	ular Plan	18.03 17.1 16.55				
		Returns	I-Sec Composite Index	Returns	I-Sec Composite Index	11	11.69			
	1 Year	15	13.21	14.04	13.21	_				
	3 Years	NA	9.91	11.14	9.91	5.52 4	.97 6.46 6.41 3.14			
	5 Years	NA	8.57	10.03	8.57		3.14			
	Since Inception*	11.08	9.23	8.18	7.89	FY 2014-15 FY 20	013-14 FY 2012-13 FY 2011-12 FY 2010-11			
	*Date of Incepti	*Date of Inception: Direct Plan: 1-Jan-13 Regular Plan: 3-Dec-08								
	Returns more th	an 1 year ar	e calculated on co	mpounde	d annualised basis	I-Sec composite index				
Expenses of the Scheme	(i) Load Struct	ure:								
i	Exit Load: N	11L								
	(ii) Actual expe	enses for tl	ne previous financ	cial year 2	014-2015 (inclusiv	e of Service Tax a	and Additional TER, if any):			
			Direct Plan - 0.619							
Waiver of Load for Direct Applications	Pursuant to SEE schemes. Hence	31 circular e, the proc	no. SEBI/IMD/CIR edure for waiver	No.4/16 of load fo	8230/ 09 dated J r Direct Application	une 30, 2009, the ons is no longer ap	re is no entry load for Mutual Fund oplicable.			
Tax treatment for the Investors (Unitholders)	Investors are ac their tax adviso		efer to the details	in the Sta	atement of Additi	onal Information (SAI) and also independently refer to			
Daily Net Asset Value (NAV) Publication	nationwide circu	ulation and	will also be updat	ted on the	usiness Days. The e AMFI website i. ual Fund i.e. www.i	e. www.amfiindia.	ablished in 2 daily newspapers having com by 9.00 P.M. on all business days.			
For Investor Grievances please contact	Please Refer Pa	ge No. 38								
Unitholders' Information	Please Refer Pa	ge No. 38								

IDFC Government Securities Fund - Short Term Plan (IDFC-GSF-ST) (An Open ended dedicated Gilt Fund)

Investment Objective		mal returns with high liquidity licheme will be realised.	by investing in Governmen	t Securities. There	can be no ass	surance that the investment			
Asset Allocation Pattern	Asset Class		Range of allocatio	n (% of Net Asse	ts)	Risk Profile			
of the scheme	Government Sec	curities & Treasury Bills	0 -	100		Low			
	alternatives as r	The Scheme may invest in repos / reverse repos in Government Securities and may invest in money at call and short notice or such alternatives as may be provided under applicable regulations for meeting liquidity requirements. Gross Exposure to Repo of Corporate Debt Securities - upto 10% of the net assets of the Scheme							
Investment Strategy	instruments and treasury bills or r portfolio. The ac conditions, the e liquidity and oth	The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The aim of the Investment Manager will be to allocate the assets of the Scheme between various treasury bills or money at call and short notice and gilt securities with the objective of achieving optimal returns with a highly liquid portfolio. The actual percentage of investment in various gilt securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established.							
Risk Profile of the Scheme		ts involve investment risks inc vestment. Scheme specific Ris			read the SID	carefully for details on risk			
Risk Mitigation Factors	Please Refer Pag	je No. 37							
Plans / Option	Plan	Options & sub options availab	ole	Default option u	nder the plan	Default dividend option			
	Regular/ Direct*	Growth, Dividend- Weekly, N Periodic	onthly, Quarterly,	Growth		Monthly Dividend Reinvestment			
		rect Plan is only for investors estors who route their investr			ne directly wit	th the Fund and is not			
No. of Folios and AUM (As on May 31, 2015)	Folios - 248; AU	M - Rs. 6.23 Cr.							
Applicable NAV	Please Refer Pag	ge No. 38							
Minimum Application	Purchase		Additional Purchase		Repurchase				
Amount/ Number of Units	Rs. 5000 and in	multiples of Re. 1 thereafter	Rs. 1000 and any amou	nt thereafter	Rs. 500 and any amount thereafter				
	SIP - Rs. 1000 ar amount thereaft	nd in multiples of Re. 1 therea er	fter; SWP - Rs. 500 and ir	n multiples of Re.	1 thereafter; S	TP (in) - Rs. 1000 and any			

IDFC Government Securities Fund - Short Term Plan (IDFC-GSF-ST) (Contd.,) (An Open ended dedicated Gilt Fund)

Dividend Frequency	Weekly (reinves	t), Monthly	, Quarterly, Period	dic						
Despatch of Repurchase (Redemption) Request	Within 10 worki	Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund.								
Benchmark Index	I-Sec Composit	-Sec Composite Index								
Dividend Policy	The undistribut	Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.								
Name of the Fund Manager	Suyash Choudh	ary								
Name of the Trustee Company	IDFC AMC Trus	•								
Performance of the	Return (%) of G	rowth Opt	ion as at May 29,	2015		Year wise Absolute Returns				
scheme	Period	Dire	ect Plan	Reg	ular Plan	16.55				
		Returns	I-Sec Composite Index	Returns	I-Sec Composite Index	12.67 12.56 11.69 10.97 10.92 9.36				
	1 Year	11.24	13.21	11.13	13.21	6.79 6.41				
	3 Years	NA	9.91	10.81	9.91	3.14 2.67				
	5 Years	NA	8.57	7.91	8.57	FY 2014-15 FY 2013-14 FY 2012-13 FY 2011-12 FY 2010-11				
	Since Inception*	11.13	9.23	5.47	NA	IDFC G-Sec Fund - Short Term - Dir - Growth				
	*Date of Incept	ion : Direct	Plan : 1-Jan-13	Regular Pl	an : 9-Mar-02	IDFC G-Sec Fund - Short Term - Reg - Growth I-Sec composite index				
	Returns more tl	nan 1 year a	are calculated on	compoun	ded annualised ba	asis				
Expenses of the Scheme	(i) Load Struct									
	Exit Load: N									
				-	014-2015 (inclusiv	e of Service Tax and Additional TER, if any):				
			Direct Plan - 0.35		20272/22/11	70,000 11 11 15 14 15 14				
Waiver of Load for Direct Applications	schemes. Hence	e, the proce	dure for waiver of	fload for D	irect Ápplications	June 30, 2009, there is no entry load for Mutual Fund is no longer applicable.				
Tax treatment for the Investors (Unitholders)	Investors are ac their tax adviso		efer to the details	in the Sta	tement of Addition	onal Information (SAI) and also independently refer to				
Daily Net Asset Value (NAV) Publication	nationwide circ	ulation and	will also be update	ted on the		e NAV will be published in 2 daily newspapers having www.amfiindia.com by 9.00 P.M. on all business days. The nf.com				
For Investor Grievances please contact	Please Refer Pa	ge No. 38								
Unitholders' Information	Please Refer Pa	ge No. 38								

IDFC Government Securities Fund - Provident Fund Plan (IDFC-GSF-PF) (An Open ended dedicated Gilt Fund)

Investment Objective		mal returns with high liquidity k cheme will be realised.	by investing in Government	t Securities. There	can be no ass	surance that the investment			
Asset Allocation Pattern	Asset Class		Range of allocation	n (% of Net Asset	is)	Risk Profile			
of the scheme	Government Sec	curities & Treasury Bills	0 -		Low				
	such alternatives	y invest in repos / reverse rep s as may be provided under a ate Debt Securities - upto 10%	pplicable regulations for i	meeting liquidity					
Investment Strategy	instruments and treasury bills or r portfolio. The ac conditions, the e liquidity and otl Guidelines defini	The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The aim of the Investment Manager will be to allocate the assets of the Scheme between various treasury bills or money at call and short notice and gilt securities with the objective of achieving optimal returns with a highly liquid portfolio. The actual percentage of investment in various gilt securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The Fund has put in place detailed Investment Discretion Guidelines defining the prudential and concentration limits for the portfolio and setting dealer limits. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established.							
Risk Profile of the Scheme		Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 36							
Risk Mitigation Factors	Please Refer Pag	Please Refer Page No.37							
Plans / Option	Plan	Options & sub options availab	ole	Default option under the plan		Default dividend option			
	Regular/ Direct*	Growth, Dividend - Quarterly	y, Annual and Perodic	Growth		Quarterly Dividend Reinvestment			
		rect Plan is only for investors wo route their investments throu		nits in a Scheme c	lirectly with th	ne Fund and is not available			
No. of Folios and AUM (As on May 31, 2015)	Folios - 1280; A	UM - Rs. 127.76 Cr.							
Applicable NAV	Please Refer Pag	ge No. 38							
Minimum Application	Purchase		Additional Purchase		Repurchase				
Amount/ Number of Units	Rs. 5000 and in	multiples of Re. 1 thereafter	Rs. 1000 and any amour	nt thereafter	Rs.500 and	any amount thereafter			
	SIP - Rs. 1000 ar amount thereaft	nd in multiples of Re. 1 thereaf er	ter; SWP - Rs. 500 and in	multiples of Re.	1 thereafter; S	TP (in) - Rs. 1000 and any			
Dividend Frequency	Quarterly, Annua	al & Periodic							
Despatch of Repurchase (Redemption) Request	Within 10 workir	ng days of the receipt of the r	edemption request at the	authorised centi	e of IDFC Mu	tual Fund.			

Benchmark Index	I-Sec Composit	I-Sec Composite Index								
Dividend Policy	The undistribute	Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.								
Name of the Fund Manager	Suyash Choudhary									
Name of the Trustee Company	IDFC AMC Trustee Company Limited									
Performance of the	Return (%) of G	rowth Opt	ion as at May 29,	2015		Year wise Absolute Returns				
scheme	Period	Dire	ect Plan	Reg	ular Plan	18.6 _{17.84} 16.55				
		Returns	I-Sec Composite Index	Returns	I-Sec Composite Index	14.64				
	1 Year	15.41	13.21	14.76	13.21	6.79				
	3 Years	NA	9.91	11.29	9.91	5.45 4.77 3.14				
	5 Years	NA	8.57	9.93	8.57	FY 2014-15 FY 2013-14 FY 2012-13 FY 2011-12 FY 2010-11				
	Since Inception*	11.29	9.23	8.19	7.19	IDFC G-Sec Fund - PF Plan - Dir - Growth IDFC G-Sec Fund - PF Plan - Reg - Growth				
	*Date of Incepti	*Date of Inception: Direct Plan: 1-Jan-13 Regular Plan: 29-Mar-04								
	Returns more th	nan 1 year a	are calculated on	compour	ided annualised b	asis				
Expenses of the Scheme	(i) Load Struct	ture:								
	Exit Load :	Nil								
					014-2015 (inclusiv	ve of Service Tax and Additional TER, if any):				
			Pirect Plan - 0.48							
Waiver of Load for Direct Applications						une 30, 2009, there is no entry load for Mutual Fund ons is no longer applicable.				
Tax treatment for the Investors (Unitholders)	Investors are ac their tax adviso		efer to the details	in the Sta	atement of Additi	onal Information (SAI) and also independently refer to				
Daily Net Asset Value (NAV) Publication	nationwide circu	ulation and	will also be upda	ted on the		e NAV will be published in 2 daily newspapers having www.amfiindia.com by 9.00 P.M. on all business days. The mf.com				
For Investor Grievances please contact	Please Refer Pa	ge No. 38								
Unitholders' Information	Please Refer Pa	ge No. 38								

IDFC Banking Debt Fund (IDFC-BDF)

Investment Objective	invested in debt	The primary objective of the Scheme is to seek to generate stable returns with a low risk strategy by creating a portfolio that is invested in debt and money market instruments issued by scheduled Commercial banks. However, there can be no assurance or guarantee that the objectives of the scheme will be realized.								
Asset Allocation Pattern	Asset Class			Indicative Allocation	on (% of total	assets)	Risk Profile			
of the scheme	Debt & Money M	arket Instruments of schedul	ed commercial banks	80	-100		Low			
	CBLO, Repo, T-E	ills and Government securitie	es.*	0	0 - 20 Lov					
	to 10% of the net shall invest at lea upto 50% of the shall not exceed The scheme shal	Includes Financial Institutions and units of debt and liquid mutual fund schemes. Investment in mutual fund units will be restricted to 10% of the net assets of the scheme. The Scheme will not undertake repo transactions in corporate debt securities. The scheme hall invest at least 80% of the net assets in securities issued by Scheduled Commercial Banks. Investments in derivatives shall be pto 50% of the net assets of the scheme. The total gross exposure investment in debt, money market instruments and derivatives hall not exceed 100% of net assets of the Scheme. The scheme shall not invest in repo / reverse repo of corporate debt securities. The scheme shall not invest in securitized debt instruments. Financial institutions shall mean the list of public financial institutions is defined by RBI vide its master circular no. DBOD.FID.FIC.No.4 /01.02.00/2011-12 dated July 01, 2011 (as maybe amended from time to time).								
Investment Strategy	stable returns wi bills & governme assets of the sch	The Scheme proposes to invest substantially in money market instruments. The aim of the investment strategy is to generate stable returns with minimal risk. Investment in debt & money market instruments issued by scheduled commercial banks, treasury bills & government securities is primarily with the intention of maintaining high credit quality & liquidity. Atleast 70% of the net assets of the scheme shall be invested in securities rated AAA/A1+ and equivalent. The scheme shall not invest in securities rated below AA- or equivalent.								
Risk Profile of the Scheme		Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 36								
Risk Mitigation Factors	Please Refer Pag	e No. 37								
Plans / Option	Plan	Options & sub options availab	le	Default option ur	der the plan	Default dividend option				
	Regular/ Direct*	Growth and Dividend- Daily, Monthly, Quarterly & Annual		Growth		Monthly Dividend Reinvestment				
	*Direct Plans: Di available for inve	rect Plan is only for investors estors who route their investo	who purchase /subscril nents through a Distrib	be Units in a Schem utor	e directly wit	h the Fund	d and is not			
No. of Folios and AUM (As on May 31, 2015)	Folios - 908; AU	M - Rs. 1,272.87 Cr.								
Applicable NAV	Please Refer Pag	ge No. 38								
Minimum Application	Purchase		Additional Purchase		Repurchase					
Amount/ Number of Units	Rs. 5000 and in	multiples of Re. 1 thereafter	Rs. 1000 and any amo	ount thereafter	Rs. 500 and	any amou	nt thereafter			
	SIP - Rs. 1000 ar amount thereaft	nd in multiples of Re. 1 thereaf er	ter; SWP - Rs. 500 and	in multiples of Re. 1	thereafter; S	TP (in) - R	ts. 1000 and any			
Dividend Frequency	Daily(Reinvest),	Forthnightly (reinvest), Month	ly(Reinvest), Quarterly	(Payout) & Annual (Payout)					
Despatch of Repurchase (Redemption) Request	Within 10 workir	ng days of the receipt of the r	edemption request at t	he authorised centr	e of IDFC Mu	tual Fund.				

IDFC Banking Debt Fund (IDFC-BDF) (Contd.)

Benchmark Index	CRISIL Short Te	rm Bond F	und Index							
Dividend Policy	The undistribut	Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.								
Name of the Fund Manager	Harshal Joshi	Harshal Joshi								
Name of the Trustee Company	IDFC AMC Trus	IDFC AMC Trustee Company Limited								
Performance of the scheme	Return (%) of G	rowth Opt	tion as at May 29	, 2015		Year wise Absolute Returns				
	Period	Dir	ect Plan	Reg	ular Plan	10.3				
		Returns	Crisil Short Term Bond Fund Index	Returns	Crisil Short Term Bond Fund Index	9.279.15 9.11 8.99 8.77				
	1 Year	9.02	9.84	8.9	9.84					
	3 Years	NA	9.35	NA	9.35					
	5 Years	NA	8.38	NA	8.38					
	Since Inception*	9.18	9.47	9.06	9.47	FY 2014-15 FY 2013-14 IDFC Banking Debt Fund - Dir - Growth IDFC Banking Debt Fund - Reg - Growth				
	*Date of Incept	ion : Direct	Plan : 8-Mar-13	Regular F	lan : 7-Mar-13	Crisil Short Term Bond Fund Index				
	Returns more tl	han 1 year	are calculated on	compour	nded annualised b	pasis				
Expenses of the Scheme	(i) Load Struct	ture:								
				-	the date of allotn					
	(ii) Actual expe	enses for t	he previous finan	cial year 2	:014-2015 (inclusi	ve of Service Tax and Additional TER, if any):				
			Direct Plan - 0.21							
Waiver of Load for Direct Applications	Pursuant to SEI schemes. Hence	BI circular e, the proc	no. SEBI/IMD/CIF edure for waiver	R No.4/16 of load fo	8230/ 09 dated J r Direct Applicati	lune 30, 2009, there is no entry load for Mutual Fund ons is no longer applicable.				
Tax treatment for the Investors (Unitholders)	Investors are ac their tax adviso		efer to the details	s in the Sta	atement of Additi	onal Information (SAI) and also independently refer to				
Daily Net Asset Value (NAV) Publication	nationwide circ	ulation and	d will also be upo	dated on t	usiness Days. Th he AMFI website ual Fund i.e. www.	e NAV will be published in 2 daily newspapers having i.e. www.amfiindia.com by 9.00 P.M. on all business days. idfcmf.com				
For Investor Grievances please contact	Please Refer Pa	ige No. 38								
Unitholders' Information	Please Refer Pa	ige No. 38								

IDFC All Seasons Bond Fund (IDFC-ASBF)

(An Open ended Fund of Fund Scheme)

Investment Objective		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.							
Asset Allocation Pattern	Asset Class		Range of allocation (% of Net Asset	s) Risk Profile					
of the scheme		ebt oriented mutual fund schemes of various es in the domestic and overseas* market	85 - 100	Medium to Low					
		struments and fixed deposits of nercial banks (including call & repo)	0 - 15	Low					
	* As permitted b of the Scheme	y SEBI from time to time. Gross Exposure to R	epo of Corporate Debt Securities - up	to 10% of the net assets					
Investment Strategy	periodical basis asset class. Fund Looking at oppo opportunities in a therefore decide portfolio diversif during times of cobjective of this movements by initerest rate envi positive price model beto the dome of new instruments onsidering the ground the considering the ground to be the ground to be the considering the ground to be the groun	DFC-ASBF an open ended Fund of Funds scheme is designed to help investors create a basket of funds which are rebalanced on a periodical basis for achieving benefits of diversification across various fixed income asset classes and across schemes within an isset class. Funds will be allocated across the basket of debt schemes, depending on the fund manager's view on interest rates, cooking at opportunities in the overseas markets and keeping in view the exchange rates, the fund manager may identify opportunities in overseas mutual funds for investment as may be permitted by regulation from time to time. The fund manager may herefore decide to invest in debt/fixed income schemes (domestic and overseas) of varying average maturities to achieve cortfolio diversification and optimum returns. Interest rates like any other asset market, moves in cycles. While investors gain during times of declining interest rates as bond prices rise, the inverse is true in a rising interest rate environment. The investment objective of this scheme is to optimize returns to the investor by designing a portfolio that will dynamically track interest rate novements by investing in schemes with a low duration in a rising rate environment and by investing in high duration in a falling interest rate environment. This will be achieved by actively churning the portfolio in such a manner that we capture as much of the positive price movements within prudent risk measures and will endeavour to minimize negative price movements. Debt: The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The actual percentage of investment in various fixed income securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The Fund has put in place							
Risk Profile of the Scheme	Mutual Fund Unit factors before in	ts involve investment risks including the possibl vestment. Scheme specific Risk Factors are sumi	e loss of principal. Please read the SID omarized on page no. 36	carefully for details on risk					
Risk Mitigation Factors	Please Refer Pag	e No. 37							
Plans / Option	Plan	Options & sub options available	Default option under the plan	Default dividend option					
	Regular/ Direct*	Growth, Dividend-Daily, Weekly, Fortnightly, Quarterly, Half Yearly, Annual and Periodic	Growth	Quarterly Dividend Reinvestment					
		rect Plan is only for investors who purchase /suestors who route their investments through a D		h the Fund and is not					
No. of Folios and AUM (As on May 31, 2015)	Folios - 1783; AU	M - Rs. 59.68 Cr.							
Applicable NAV	Please Refer Pag	ge No. 38							

IDFC All Seasons Bond Fund (IDFC-ASBF) (Contd.)

Minimum Application	Purchase			Additi	ional Purchase		Repurchase			
Amount/ Number of Units	Rs. 5000 and ir	n multiples	of Re. 1 thereafte	er Rs. 10	00 and any amou	nt thereafter	Rs. 500 and any amount thereafter			
		P - Rs. 1000 and in multiples of Re. 1 thereafter; SWP - Rs. 500 and in multiples of Re. 1 thereafter; STP (in) - Rs. 1000 and any nount thereafter								
Dividend Frequency	Daily (Reinvest)	aily (Reinvest), Weekly (Reinvest), Forthnightly (Payout & Reinvestment), Quarterly, Half Yearly, Annual, Periodic								
Despatch of Repurchase (Redemption) Request	Within 10 worki	/ithin 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund.								
Benchmark Index	CRISIL Compos	ite Bond F	und Index							
Dividend Policy	The undistribut	ed portion	of the income wi	ll remain ir	n the Option and b	e reflected in the	rplus and at discretion of AMC / Trustee. NAV, on an ongoing basis. The Trustee's n of dividend shall be final.			
Name of the Fund Manager	Suyash Choudh	ary								
Name of the Trustee Company	IDFC AMC Trus	tee Compa	iny Limited							
Performance of the	Return (%) of G	rowth Opt	ion as at May 29	2015			Year wise Absolute Returns			
scheme	Period	Dire	ect Plan	Reg	ular Plan	14.56				
		Returns	Crisil Composite Bond Fund Index	Returns	Crisil Composite Bond Fund Index	10.87	8.49 8.53 9.25			
	1 Year	10.08	12.43	9.61	12.43	7,55 7,68	7.55 7.68			
	3 Years	NA	9.13	9	9.13	4.33				
	5 Years	NA	8.04	7.98	8.04	_				
	Since Inception*	9.61	8.91	7.57	6.7	FY 2014-15 FY 2013-14 FY 2012-13 FY 2011-12 FY 2010-11				
	*Date of Incept	ion : Direct	Plan : 22-Feb-13	Regular	Plan : 13-Sep-04	IDFC ASBF - Dir - Gro	wth DFC ASBF - Reg - Growth Fund Index			
	Returns more th	an 1 year ar	e calculated on co	mpounde	d annualised basis	_				
Expenses of the Scheme	(i) Load Struc	ture:								
	Exit Load: (0.50% if red	deemed within 3	months fr	om the date of all	otment				
	(ii) Actual expe	enses for th	ne previous finan	cial year 2	014-2015 (inclusiv	e of Service Tax a	nd Additional TER, if any):			
	Regular Pla	n - 0.45%;	Direct Plan - 0.0	2%.						
Waiver of Load for Direct Applications	Pursuant to SEI schemes. Hence	BI circular in the BI circular i	no. SEBI/IMD/CIF edure for waiver	R No.4/ 168 of load fo	3230/ 09 dated Ju r Direct Application	une 30, 2009, the ons is no longer ap	re is no entry load for Mutual Fund oplicable.			
Tax treatment for the Investors (Unitholders)	Investors are ac their tax adviso		efer to the details	in the Sta	atement of Addition	onal Information (SAI) and also independently refer to			
Daily Net Asset Value (NAV) Publication	nationwide circ	ulation and	d will also be upd	ated on th	usiness Days. The e AMFI website i.e und i.e. www.idfcn	e. www.amfiindia.c	blished in 2 daily newspapers having om by 10 a.m on next business day. The			
For Investor Grievances please contact	Please Refer Pa	ige No. 38								
Unitholders' Information	Please Refer Pa	ige No. 38								

IDFC Cash Fund (IDFC-CF)

(An Open ended Liquid Fund)

Investment Objective	To generate opti	mal returns with high liquidity ne investment objective of the	/ by investing in hig Scheme will be rea	gh quality mone ised.	y market and debt ins	struments. There can be no	
Asset Allocation Pattern	Asset Class			Range of allo	ation (% of Net Asse	ts) Risk Profile	
of the scheme	Money Market In up to 91 days.	struments and debt instrume	ents with maturity		0 - 100	Low to Medium	
	Investment in Se	Investment in Securitized Debt upto 50%. Investment in Foreign Debt Instruments upto 50%.					
	Gross Exposure	to Repo of Corporate Debt S	ecurities - upto 109	% of the net ass	ets of the Scheme.		
	In case the princ weighted averag	ies where the principal is to be ipal is to be repaid in more the e maturity of security. In case all not be greater than 91 days.	an one payout ther	the maturity of	the securities shall be	e calculated on the basis of	
Investment Strategy	instruments and market and fixe percentage of in the economic en	The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The aim of the Investment Manager will be to allocate the assets of the Scheme between various money narket and fixed income securities with the objective of achieving stable returns with a highly liquid portfolio. The actual sercentage of investment in various fixed income securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets.					
Risk Profile of the Scheme		ts involve investment risks inc vestment. Scheme specific Ris				carefully for details on risk	
Risk Mitigation Factors	Please Refer Pag	e No. 37					
Plans / Option	Plan	Options & sub options avail	able	Default	option under the plan	Default dividend option	
	Regular/ Direct*	Growth, Dividend- Daily, We	ekly, Monthly, Peri	odic Growth		Daily Dividend Reinvestment	
		rect Plan is only for investors estors who route their investr			a Scheme directly wi	th the Fund and is not	
No. of Folios and AUM (As on May 31, 2015)	Folios - 5548; A	UM - Rs. 8,341.40 Cr.					
Applicable NAV	Please Refer Pag	ge No. 38					
Minimum Application	Purchase		Additional Purch	ase	Repurchase		
Amount/ Number of Units	Rs. 5000 and in	multiples of Re.1 thereafter	Rs. 1000 and any	amount therea	fter Rs. 500 and	any amount thereafter	
	SIP - Rs. 1000 ar amount thereafte	nd in multiples of Re. 1 thereat er.	ter; SWP - Rs. 500	and in multiple	es of Re. 1 thereafter; S	STP (in) - Rs. 1000 and any	

[
Dividend Frequency	3 1	Daily(reinvest), Weekly(reinvest), Monthly, Periodic								
Despatch of Repurchase (Redemption) Request	Within 10 worki	Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund.								
Benchmark Index	Crisil Liquid Fur	Crisil Liquid Fund Index								
Dividend Policy	The undistribut	Inder Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee's lecision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.								
Name of the Fund Manager	Anupam Joshi	Anupam Joshi								
Name of the Trustee Company	IDFC AMC Trus	tee Compa	ny Limited							
Performance of the	Return (%) of G	rowth Opt	ion as at May 29	, 2015		Year wise Absolute Returns				
scheme	Period	Dire	ct Plan	Regu	ılar Plan	9.01 8.95 8.95 9.31 9.27 9.44 9.26 9.38 8.19 8.45				
		Returns	Crisil Liquid Fund Index	Returns	Crisil Liquid Fund Index	6.53 6.20				
	1 Year	8.95	8.82	8.9	8.82					
	3 Years	NA	8.85	9.1	8.85					
	5 Years	NA	8.42	8.84	8.42					
	Since Inception*	9.15	9.06	8.11	7.69	FY 2014-15 FY 2013-14 FY 2012-13 FY 2011-12 FY 2010-11 IDFC Cash Fund - Dir - Growth IDFC Cash Fund - Reg - Growth				
	*Date of Incept	*Date of Inception : Direct Plan : 1-Jan-13 Regular Plan : 4-Jun-08								
	Returns more than 1 year are calculated on compounded annualised basis									
Expenses of the Scheme	(i) Load Struc	ture:								
	Exit Load: N	۱IL								
	(ii) Actual expe	enses for th	e previous finan	cial year 20	014-2015 (inclusi	ve of Service Tax and Additional TER, if any):				
	Regular Pla	n - 0.35%;	Direct Plan - 0.3	0%.						
Waiver of Load for Direct Applications						June 30, 2009, there is no entry load for Mutual Fund ions is no longer applicable.				
Tax treatment for the Investors (Unitholders)	Investors are ac their tax adviso		fer to the details	s in the Sta	tement of Addit	ional Information (SAI) and also independently refer to				
Daily Net Asset Value (NAV) Publication	nationwide circ	ulation and	III be calculated I will also be upo donthe website	dated on th	ne AMFI website	le NAV will be published in 2 daily newspapers having i.e. www.amfiindia.com by 9.00 P.M. on all calendar days. .idfcmf.com				
For Investor Grievances please contact	Please Refer Pa	ge No. 38								
Unitholders' Information	Please Refer Pa	ge No. 38								

IDFC Asset Allocation Fund of Funds - Conservative Plan (IDFC-AAFF-CP) (An Open ended Fund of Fund Scheme)

Investment Objective		he primary objective of Scheme is to generate capital appreciation through investment in different mutual fund schemes rimarily local funds based on a defined asset allocation model. However, there can be no assurance that the investment objective f the scheme will be realized.						
Asset Allocation Pattern	Asset Class	Range of allocation (% of Net Assets)	Risk Profile					
of the scheme	Equity (Including Offshore Equity) Fund	10-15%	Low to Medium					
	Debt Fund (Including Liquid funds)	0-90%	Medium					
	Alternate (Including Gold/ Commodity Equity Funds)	0%	-					
	Money Market Securities	O-15%	Low					
	Asset class explanation:							
	Equity Funds - It will primarily consist of allocations allocation (0-5% of net assets) to offshore emerging and the positioning of the fund. Within active local equal cap strategies.	market equity funds, depending on the quant	um of allocation to equity					
	2) Debt Funds and Liquid Funds - It will consist of allocation to local debt funds and liquid funds with different maturity profile (including Gilt funds). The two key categories to which allocations will be made will be short maturity funds (0-5 year maturity) and long maturity funds.							
	 Alternate - It will consist of allocations to offshore commodity equity funds as well as domestic Gold ETFs. commodity equity funds are funds that would invest in securities of companies that deal in commodities/commoditi activities. 							
	Currently the scheme can invest in Gold ETF/ Equity	ETF's only.						
	The scheme shall invest upto 15% of the net assets in E and GDR's shall be in compliance with the requirement of Corporate Debt Securities - upto 10% of the net ass	t of SEBI circular dated September 26, 2007. (
Investment Strategy	The primary objective of Scheme is to generate capital apon a defined asset allocation model covering both local and		utual fund schemes based					
	The shortlist will be created in two steps: First from the will be selected whose schemes will be taken up for de of sponsors, stability of business, assets under managthe short-listed fund managers, the fund manager winvestment philosophy in line with the scheme's object series of schemes based on parameters such as perforassets under management. The list will also include performance over medium term than near term out-p basis. Final investments will only be made to schemes to	etailed review. The selection of mutual funds we gement and performance across different ass ill carry out a review of different schemes in et ives and that are open for subscription. The full ormance of the scheme, investment objectives ETFs wherever available. Higher consideratic erformance. The shortlist will be reviewed and	ill be based on the quality et classes. Secondly from each asset class that have nd manager will shortlist a i, investment strategy and on will be given for stable					

IDFC Asset Allocation Fund of Funds -Conservative Plan (IDFC-AAFF-CP) (Contd.)

(An Open ended Fund of Fund Scheme) Decide the tactical asset allocation: Within the asset allocations mentioned above, the fund manager can carry out a tactical allocation by under weighting/ over weighting any of the asset classes. This will be based on the view of individual asset market and risk-return considerations. It can also happen on an ongoing basis due to mark-to-market movements in any of the asset classes. The fund will maintain asset allocation within +/- 5% of the target allocation of that portfolio. The scheme can thus be overweight, neutral or underweight in any of the asset classes. The asset allocation will be reviewed on a quarterly basis or in case mark-to-market movements take the allocations to beyond the permissible bands. Select schemes from the shortlist to invest: The fund manager will aim to create a portfolio through investments that are $complementary \ to \ each \ other \ and \ enables \ it \ to \ diversify. \ The \ portfolio \ will \ be \ multi-manager \ in \ nature \ i.e. \ it \ will \ look \ to \ invest \ in \ nature \ i.e. \ it \ will \ look \ to \ invest \ in \ nature \ i.e. \ it \ will \ look \ to \ invest \ in \ nature \ i.e. \ it \ will \ look \ to \ invest \ in \ nature \ i.e. \ it \ will \ look \ to \ invest \ invest$ schemes from different sponsors. The fund will select schemes from its shortlist. Selection of funds will be based on quantitative and qualitative factors. The fund manager will have detailed discussions with each of the short-listed fund managers to understand their fund management approach. The quantitative factors considered by the fund manager will include risk-adjusted return, information ratio and stability of performance relative to peer group. Multi-manager here indicates that the fund of fund proposes to invest in the schemes of different fund managers depending on the investment objective and performance of individual schemes in nature. Monitor performance of funds: The fund manager will carry out detailed on-going review of the short-listed schemes and fund managers. This will include meetings with the fund managers to understand the background to their performance and to understand their portfolio positioning. The scheme will target stable allocations to fund managers that are offering consistency in performance with respect to benchmark and peer groups The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The actual percentage of investment in various fixed income schemes will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The Fund has put in place detailed Investment manual defining the prudential and concentration limits for the portfolio limits. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. Risk Profile of the Scheme Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 36 Please Refer Page No. 37 **Risk Mitigation Factors** Plan Options & sub options available Default option under the plan Default dividend option Regular/ Direct* Growth and Dividend Growth Reinvestment *Direct Plans: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor No. of Folios and AUM Folios - 222; AUM - Rs. 24.94 Cr. (As on May 31, 2015) Please Refer Page No.38 Minimum Application Purchase **Additional Purchase** Repurchase Amount/ Number of Units Rs. 5000 and in multiples of Re. 1 thereafter | Rs. 1000 and any amount thereafter Rs. 500 and any amount thereafter SIP - Rs. 1000 and in multiples of Re. 1 thereafter; SWP - Rs. 500 and in multiples of Re. 1 thereafter; STP (in) - Rs. 1000 and any amount thereafter Despatch of Repurchase Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund. (Redemption) Request CRISIL MIP Blended Index Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final. Punam Sharma IDFC AMC Trustee Company Limited Return (%) of Growth Option as at May 29, 2015 Year wise Absolute Returns 17.8 17.27 16.38 Period Direct Plan Regular Plan Crisil MIP Crisil MIP Returns Returns **Blended Index** Blended Index 1 Year 14 6 13 17 14 05 13 17 5.23 6.02 NΑ 10.72 11.72 10.72 3 Years 8.62 9.55 5 Years NΑ 8.62 FY 2010-11 FY 2014-15 FY 2013-14 FY 2012-13 FY 2011-12 Since Inception* 12.3 10.7 9.4 8.67 IDFC Asset Allocation FoF - Conservative - Dir - Growti *Date of Inception: Direct Plan: 3-April-13 Regular Plan: 11-Feb-10 IDFC Asset Allocation Fof - Conservative Reg - Growth Crisil MIP Blended Index Returns more than 1 year are calculated on compounded annualised basis (i) Load Structure: Exit Load: 1.50% if redeemed on or before 18 months from the date of allotment

Expenses of the Scheme

(NAV) Publication

Plans / Option

Applicable NAV

Benchmark Index

Name of the Fund

Name of the Trustee

Dividend Policy

Manager

Company Performance of the

scheme

(ii) Actual expenses for the previous financial year 2014-2015 (inclusive of Service Tax and Additional TER, if any): Regular Plan - 0.75%; Direct Plan - 0.27%

Waiver of Load for Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, there is no entry load for Mutual Fund **Direct Applications**

schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable. Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independently refer to

Tax treatment for the Investors (Unitholders) their tax advisor. Daily Net Asset Value

The NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspapers having nationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com by 10 a.m on next business day. The NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com

For Investor Grievances Please Refer Page No. 38 please contact Unitholders' Information Please Refer Page No. 38

Investment Objective	The primary objective of Scheme is to gene primarily local funds based on a defined asset of the scheme will be realized.							
Asset Allocation Pattern	Asset Class	Range of al	location (% of Net	Assets)	Risk Profile			
of the scheme	Equity (Including Offshore Equity) Fund		45-50%		Medium to High			
	Debt Fund (Including Liquid funds)		0-45%		Medium			
	Alternate (Including Gold/ Commodity Equity	y Funds)	10-15%		Low to medium			
	Money Market Securities		O-15%		Low			
	Asset class explanation:							
	 Equity Funds - It will primarily consist of allocation (0-5% of net assets) to offshore and the positioning of the fund. Within act cap strategies. 	e emerging market equity tive local equity funds the a	funds, depending of allocation can be to	on the quant large cap, di	um of allocation to equity versified, thematic or mid			
	 Debt Funds and Liquid Funds - It will con- (including Gilt funds). The two key categor and long maturity funds. 							
	Alternate - It will consist of allocations commodity equity funds are funds that we activities.	ould invest in securities of o	equity funds as w companies that dea	ell as dome Il in commod	stic Gold ETFs. Offshore ities/commodities related			
	Currently the scheme can invest in Gold ET The scheme shall invest in equity ETF's up net assets. Investments in offshore funds i. SEBI circular dated September 26, 2007. 0	to 50% of the net assets. F e foreign securities, ADR's	and GDR's shall be	in compliand	ce with the requirement of			
Investment Strategy	the Scheme The primary objective of Scheme is to general	to capital appropriation thr	ough investment in	different mu	itual fund schomos based			
investment strategy	a) The shortlist will be created in two steps: F will be selected whose schemes will be take of sponsors, stability of business, assets uthe short-listed fund managers, the fund investment philosophy in line with the scheseries of schemes based on parameters stassets under management. The list will a performance over medium term than near basis. Final investments will only be made to	oth local and offshore asset irst from the universe of loken up for detailed review. Under manager will carry out a reme's objectives and that a uch as performance of the lso include ETFs wherever term out-performance.	cal fund managers, The selection of mu erformance across review of different are open for subscri scheme, investme ur available. Higher he shortlist will be u	a shortlist of utual funds w different ass schemes in e ption. The fu nt objectives consideratio	qualifying fund managers iill be based on the quality et classes. Secondly from each asset class that have nd manager will shortlist a , investment strategy and on will be given for stable			
	b) Decide the tactical asset allocation: Within the asset allocations mentioned above, the fund manager can carry out a tactical allocation by under weighting/ over weighting any of the asset classes. This will be based on the view of individual asset market and risk-return considerations. It can also happen on an ongoing basis due to mark-to-market movements in any of the asset classes. The fund will maintain asset allocation within +/- 5% of the target allocation of that portfolio. The scheme can thus be overweight, neutral or underweight in any of the asset classes. The asset allocation will be reviewed on a quarterly basis or in case mark-to-market movements take the allocations to beyond the permissible bands.							
	c) Select schemes from the shortlist to invest: The fund manager will aim to create a portfolio through investments that are complementary to each other and enables it to diversify. The portfolio will be multi-manager in nature i.e. it will look to invest in schemes from different sponsors. The fund will select schemes from its shortlist. Selection of funds will be based on quantitative and qualitative factors. The fund manager will have detailed discussions with each of the short-listed fund managers to understand their fund management approach. The quantitative factors considered by the fund manager will include risk-adjusted return, information ratio and stability of performance relative to peer group. Multi-manager here indicates that the fund of fund proposes to invest in the schemes of different fund managers depending on the investment objective and performance of individual schemes in nature.							
	d) Monitor performance of funds: The fund manager will carry out detailed on-going review of the short-listed schemes and fund managers. This will include meetings with the fund managers to understand the background to their performance and to understand their portfolio positioning. The scheme will target stable allocations to fund managers that are offering consistency in performance with respect to benchmark and peer groups.							
	Debt							
	The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The actual percentage of investment in various fixed income schemes will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The Fund has put in place detailed Investment manual defining the prudential and concentration limits for the portfolio limits. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established.							
Risk Profile of the Scheme	Mutual Fund Units involve investment risks inc factors before investment. Scheme specific Ris	cluding the possible loss of	f principal. Please r	ead the SID o	carefully for details on risk			
Risk Mitigation Factors	Please Refer Page No. 37		I = a = ::					
Plans / Option	Plan Options & sub options available	le	Default option und	ler the plan	Default dividend option			
	Regular/ Direct* Growth and Dividend *Direct Plans: Direct Plan is only for investors available for investors who route their investr			directly with	Reinvestment n the Fund and is not			
No. of Folios and AUM (As on May 31, 2015)	Folios - 1013; AUM - Rs. 29.04 Cr.							
Applicable NAV	Please Refer Page No. 38	T						
Minimum Application Amount/ Number of Units	Purchase	Additional Purchase		Repurchase				
daily italiable of office	Rs. 5000 and in multiples of Re. 1 thereafter	Rs. 1000 and any amour			any amount thereafter			
	SIP - Rs. 1000 and in multiples of Re.1 thereaf amount thereafter	ter; SVVP - Rs. 500 and in	multiples of Re. 1 t	nerearter; S1	P (In) - Ks. IUUU and any			
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the r	redemption request at the	authorised centre	of IDFC Mut	ual Fund.			
Benchmark Index	CRISIL Balanced Fund Index							
Dividend Policy	Under Dividend Option, dividend will be declar The undistributed portion of the income will redecision with regard to availability and adequate	emain in the Option and b	e reflected in the N	AV, on an on	going basis. The Trustee's			
Name of the Fund Manager	Punam Sharma				•			
Name of the Trustee Company	IDFC AMC Trustee Company Limited							

Performance of the	Return (%) of Gr	owth Opti	on as at May 29,	2015		28.16 27.58	Year	wise Absol	ute Returr	ıs
scheme	Period	Dire	ct Plan	Regi	ular Plan	22.32	!			
		Returns	Crisil Balanced Fund Index	Returns	Crisil Balanced Fund Index	-10	13.09			
	1 Year	21.98	15.33	21.4	15.33		10.88 10.89	8.11 8.18		8.02 8.80
	3 Years	NA	15.79	15.5	15.79	-		-	5.42	
	5 Years	NA	10.11	11.52	10.11				-3.09	
	Since Inception*	13.77	13.5	11.73	10.36	FY 2014-15	FY 2013-14	FY 2012-13	FY 2011-12	FY 2010-11
	*Date of Inception: Direct Plan: 1-Jan-13 Regular Plan: 11-Feb-10 IDFC Asset Allocation FoF - Aggressive - Dir - Growth IDFC Asset Allocation FoF - Aggressive - Reg - Growth IDFC Constitution FoF									
	Returns more than 1 year are calculated on compounded annualised basis									
Expenses of the Scheme	(i) Load Struct									
	Exit Load: 1.50% if redeemed on or before 18 months from the date of allotment									
	(ii) Actual expenses for the previous financial year 2014-2015 (inclusive of Service Tax and Additional TER, if any):									
	. 5		Direct Plan - 0.27							
Waiver of Load for Direct Applications	Pursuant to SEB schemes. Hence	I circular r , the proce	o. SEBI/IMD/CIRedure for waiver	No.4/ 168 of load for	3230/ 09 dated Direct Applicat	June 30, 2009 ions is no long), there is n ger applical	o entry loa ole.	d for Mutu	al Fund
Tax treatment for the Investors (Unitholders)	Investors are advisor		fer to the details	in the Sta	tement of Addit	tional Informa	tion (SAI) a	nd also ind	lependentl	y refer to
Daily Net Asset Value (NAV) Publication	The NAV of the nationwide circu The NAV can also	lation and	will also be updat	ed on the	AMFI website	i.e. www.amf	e publishe india.com	d in 2 dai by 10 a.m	ly newspa on next b	pers having usiness day.
For Investor Grievances please contact	Please Refer Pag	ge No. 38								
Unitholders' Information	Please Refer Pag	ge No. 38								

IDFC Asset Allocation Fund of Fund - Moderate Plan (IDFC-AAFF-MP)

(An Open ended Fund of Fund Scheme)

Investment Objective	The primary objective of Scheme is to generate capi primarily local funds based on a defined asset allocation of the scheme will be realized.	he primary objective of Scheme is to generate capital appreciation through investment in different mutual fund schemes rimarily local funds based on a defined asset allocation model. However, there can be no assurance that the investment objective f the scheme will be realized.						
Asset Allocation Pattern	Asset Class	Range of allocation (% of Net Assets)	Risk Profile					
of the scheme	Equity (Including Offshore Equity) Fund	25-30%	Low to Medium					
	Debt Fund (Including Liquid funds)	0-70%	Medium					
	Alternate (Including Gold/ Commodity Equity Funds)	5-10%	Low to medium					
	Money Market Securities	O-15%	Low					
	Asset class explanation:							
	 Equity Funds - It will primarily consist of allocatio allocation (0-5% of net assets) to offshore emerging and the positioning of the fund. Within active local e cap strategies. 	g market equity funds, depending on the qua	antum of allocation to equity					
		allocation to local debt funds and liquid funds with different maturity profil which allocations will be made will be short maturity funds (0-5 year maturity						
	 Alternate - It will consist of allocations to offshore con equity funds are funds that would invest in securities o 							
	Currently the scheme can invest in Gold ETF/ Equity	ETF's only.						
	The scheme shall invest in equity ETF's upto 30% of t net assets. Investments in offshore funds i.e foreign SEBI circular dated September 26, 2007. Gross Expo the Scheme	securities, ADR's and GDR's shall be in compl	iance with the requirement of					
Investment Strategy	The primary objective of Scheme is to generate capital appreciation through investment in different mutual fund schemes based on a defined asset allocation model covering both local and offshore assets.							
	a) The shortlist will be created in two steps: First from the will be selected whose schemes will be taken up for of sponsors, stability of business, assets under man the short-listed fund managers, the fund manager investment philosophy in line with the scheme's objeseries of schemes based on parameters such as per assets under management. The list will also include performance over medium term than near term outbasis. Final investments will only be made to scheme	detailed review. The selection of mutual fund agement and performance across different will carry out a review of different schemes ctives and that are open for subscription. The formance of the scheme, investment objecti e ETFs wherever available. Higher considera performance. The shortlist will be reviewed:	s will be based on the quality asset classes. Secondly from in each asset class that have fund manager will shortlist a ves, investment strategy and ation will be given for stable					
	 Decide the tactical asset allocation: Within the asse allocation by under weighting/ over weighting any market and risk-return considerations. It can also hat asset classes. The fund will maintain asset allocation thus be overweight, neutral or underweight in any of or in case mark-to-market movements take the allocation. 	y of the asset classes. This will be based on ppen on an ongoing basis due to mark-to-ma n within +/- 5% of the target allocation of th the asset classes. The asset allocation will be	the view of individual asset rket movements in any of the at portfolio. The scheme can					
	c) Select schemes from the shortlist to invest: The fu complementary to each other and enables it to diver schemes from different sponsors. The fund will s quantitative and qualitative factors. The fund mar managers to understand their fund management a include risk-adjusted return, information ratio and indicates that the fund of fund proposes to invest in objective and performance of individual schemes in	sify. The ortfolio will be multi-manager in na select schemes from its shortlist. Selection sager will have detailed discussions with e approach. The quantitative factors consider d stability of performance relative to peer n the schemes of different fund managers d	iture i.e. it will look to invest in of funds will be based on ach of the short-listed fund ed by the fund manager will group Multi-manager here					
	 d) Monitor performance of funds: The fund manager wi managers. This will include meetings with the func understand their portfolio positioning. The scher consistency in performance with respect to benchma 	d managers to understand the background me will target stable allocations to fund	to their performance and to					

	instruments and the prevailing p corporate sector	The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new nstruments and investors. The actual percentage of investment in various fixed income schemes will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The Fund has put in place detailed investment manual defining the prudential and concentration limits for the portfolio limits. The investment management team is						
Risk Profile of the Scheme	allowed full disc Mutual Fund Un	illowed full discretion to make sale and purchase decisions within the limits established. Autual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk actors before investment. Scheme specific Risk Factors are summarized on page no. 36						
Risk Mitigation Factors	Please Refer Pag			· · · · · · · · · · · · · · · · · · ·				
Plans / Option	Plan		& sub options av	zilahle		Default option und	ler the plan	Default dividend option
rians, option	Regular/ Direct		<u> </u>	unubic		Growth	ici tiic piaii	Reinvestment
	*Direct Plans: Di	rect Plan is		s who pu	urchase /subscribe Distributor		irectly with t	he Fund and is not available
No. of Folios and AUM (As on May 31, 2015)	Folios - 604; Al			· · · · · · · · ·				
Applicable NAV	Please Refer Pa	ge No. 38						
Minimum Application	Purchase			Add	litional Purchase		Repurchase	•
Amount/ Number of Units	Rs. 5000 and in	multiples	of Re. 1 thereafte	er Rs.	1000 and any amo	ount thereafter	Rs. 500 and	any amount thereafter
		nd in mult					l	STP (in) - Rs. 1000 and any
Despatch of Repurchase (Redemption) Request	Within 10 worki	ng days of	the receipt of th	ie reden	nption request at t	he authorised centr	e of IDFC Mu	utual Fund.
Benchmark Index	CRISIL MIP Bler	nded Index						
Dividend Policy	The undistribute	Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.						
Name of the Fund Manager	Punam Sharma							
Name of the Trustee Company	IDFC AMC Trust	IDFC AMC Trustee Company Limited						
Performance of the scheme	Return (%) of G	rowth Opt	ion as at May 29	2015		_	Year wise A	bsolute Returns
Scrienie	Period	Dir	ect Plan	Re	egular Plan	22.46 21.91		
		Returns	Crisil MIP Blended Index	Return	s Crisil MIP Blended Index	16.38		
	1 Year	18.04	13.17	17.47	13.17	9.29	9.28 9.80	9.07
	3 Years	NA	10.72	13.5	10.72	_	6.40	7.44 7.26 5.26 6.02
	5 Years	NA	8.62	10.87	8.62			
	Since Inception*	12.47	10.04	10.87	8.67		2013-14 FY 201	
	*Date of Incenti	ion · Direct	· Plan · 26-Feh-13	Regul	ar Plan : 11-Feb-10	IDFC Asset Allocation		r - Growth Crisil MIP Blended Index
				•	unded annualised	_		_
Expenses of the Scheme			are carearated or	COMPO	arraca arritaarisea	54313		
Expenses of the seneme	, ,		leemed on or het	ore 18 n	nonths from the da	ate of allotment		
						sive of Service Tax a	nd Additiona	al TER if anyl:
			Direct Plan - 0.28	-	2011 2010 (1110103	nve or bervice tax a	na maartione	31 1 ETC, 11 GITY).
Waiver of Load for Direct Applications	Pursuant to SEE	31 circular	no. SEBI/IMD/CIF	R No.4/	168230/ 09 dated	June 30, 2009, the	re is no entry	load for Mutual Fund
Tax treatment for the Investors (Unitholders)		lvised to re					-	independently refer to
Daily Net Asset Value (NAV) Publication	nationwide circu	ulation and	l will also be upda	ted on t	Business Days. T he AMFI website i I Fund i.e. www.idf	.e. www.amfiindia.co	blished in 2 om by 10 a.m	daily newspapers having on next business day. The
For Investor Grievances please contact	Please Refer Pa	ge No. 38						
Unitholders' Information	Please Refer Pa	ge No. 38						

IDFC Dynamic Equity Fund (IDFC-DEF)

Investment Objective	The primary objective of the scheme is to seek to generate long term capital appreciation with relatively lower volatility through systematic allocation of funds into equity and equity related instruments; and for defensive purposes in equity derivatives. The secondary objective of the scheme will be to generate income and capital appreciation through investment in Debt & Money Market instruments.							
	There is no assurance or guarantee that the objectives of the s	nere is no assurance or guarantee that the objectives of the scheme will be realized.						
Asset Allocation Pattern	Asset Class	Range of allocation (% of Net Assets)	Risk Profile					
of the scheme	Equities & Equity related instruments	65 - 100	Medium to High					
	Equity Derivatives	O - 35	Low to medium					
*Debt securities & Money Market Instruments 0 - 35 Low (including Cash & Cash equivalent)								
	*If the Scheme decides to invest in securitised debt, it is the normally exceed 15% of the corpus of the Scheme.	intention of the Investment Manager that such	h investments will not					

Note: Investors may note that securities, which endeavour to provide higher returns typically, display higher volatility. Accordingly, the investment portfolio of the Scheme would reflect moderate to high volatility in its equity and equity related investments and low to moderate volatility in its debt and money market investments.

Investment in debt derivatives - up to 10% of the net assets of the Scheme

Gross Exposure to Repo of Corporate Debt Securities - up to 10% of the net assets of the Scheme

Investments in ADRs and GDRs issued by Companies in India and foreign securities as permitted by SEBI regulations – upto 50% of the net assets of the scheme. However, the scheme shall restrict exposure to ADR/GDR to 20% of the net assets.

Investments in foreign securities shall be in compliance with the requirement of SEBI circular dated September 26, 2007.

The total exposure to equity, debt and derivative positions on a gross basis will not exceed 100% of the net assets of the scheme.

The scheme shall not invest in Credit Default Swaps (CDS), and shall not undertake short selling and securities lending & borrowing.

Investment Strategy

The scheme aims to dynamically manage equity and debt exposure in the portfolio. We are of the belief that such strategy will minimize the risk and optimize the risk return proposition for a long term investor.

The extent of equity exposure would be guided by an underlying quantitative model. The balance will be invested in debt and money market securities. The fund managers will follow a passive investment strategy and take equity exposure depending on opportunities available at various points in time based on the month-end weighted average PE ratio and 200 Day Moving Averages of the CNX Nifty Index.

Equity exposure:

Equity market exposure will be taken as per the quantitative model outputs. These exposures will then be passively maintained by tracking any of the market indices (subject to tracking error). The Scheme will endeavour to invest in stocks in a proportion that it is as close as possible to the weightages of these stocks in the underlying Index, taking into account the change in weights of stocks in the index as well as the incremental collections/redemptions from the Scheme.

The index to be invested in (tracked) will be determined on relative valuation of indices (month-end weighted average P/E ratio of the respective index) amongst themselves. The scheme proposes to track (subject to tracking error) CNX Nifty and CNX Nifty Junior indices as its investment universe. The Scheme will switch between indices when the current ratio of the indices' PE ratios (PE of CNX Nifty/PE of CNX Nifty Junior) is above or below its 18 month standard deviation.

Debt exposure

The scheme shall invest in various types of permitted debt and money market securities (including G-Sec) across maturities. The allocation to various types of debt / money market securities would be based on the fund manager's view on interest rates and the market conditions.

Use of equity derivatives:

Under normal circumstances, the scheme shall primarily invest in equity and equity related instruments in the range of 65% to 100% and fixed income securities including money market instruments in the range of 0% to 35% for capital appreciation. The scheme will vary its investment in equity and equity related instruments and move towards exposure to equity derivatives when it needs to bring down the equity exposure below 65% depending upon the quantitative model.

In the periods where the model indicates a bullish market, the exposure of the scheme in equity and equity related instruments will increase of up to 100%. However, if the market movement reflects a bearish tint, the scheme will restrict its investment in equity to 65% and if necessary shall hedge this equity exposure in underlying stocks up to the extent of 35% of the portfolio by taking offsetting position in the derivative segment, therefore resulting into an equity market exposure going below 65% bringing it down up to 30%. In such a scenario the balance will be invested into debt market instruments.

Determining the equity exposure:

A quantitative model will be used to determine the exposure in equity and debt markets. The portfolio shall be rebalanced on the last working day of the second week of every month.

The quantitative model approach used to determine the equity and debt allocation employs valuation and momentum factors namely month-end weighted average P/E Ratio and 200 Day Moving Averages ("DMA") of CNX Nifty index. Valuation (P/E ratio) is used to determine whether markets are cheap or expensive relative to their 10 year history. We believe that the P/E ratio captures broader market valuations very well and thus helps judge market cycles while the moving average (200 DMA) help determine near term market sentiment.

The equity exposure of the scheme's portfolio will be determined as follows:

If Nifty Index weighted average PE is	Equity Component	of the portfolio	Debt Compone	nt of the Portfolio		
	If 200 DMA <spot index<="" th=""><th>If 200 DMA > Spot Index</th><th>If 200 DMA <spot index<="" th=""><th>If 200 DMA > Spot Index</th></spot></th></spot>	If 200 DMA > Spot Index	If 200 DMA <spot index<="" th=""><th>If 200 DMA > Spot Index</th></spot>	If 200 DMA > Spot Index		
Below 13.7	100%	65-83%	0%	17-35%		
13.7-15.7	83-100%	48-65%	0-17%	35%		
15.7-18.4	65-83%	30-48%	17-35%	35%		
18.4-21.3	48-65%	30%	35%	35%		
Above 21.3	30-48%	30%	35%	35%		

Data for the Price-to-Earnings Ratio (PE ratio) of the indices will be obtained from the stock exchanges or any other reputed agency(ies). The Price will reflect the closing market price on the stock exchanges for that day. The undiluted Earnings Per Share (EPS) will reflect the trailing earnings of the most recent four quarters of each of the companies on the index.

Conditions under which the P/E ratio bands may be varied

The PE ratio band and the corresponding asset allocation may be varied under the following circumstances:

- 1. if there is a structural change in the economy for instance, if the projected growth of the economy experiences a fundamental alteration. This is because the PE ratio has to be viewed in the context of the economy's growth projections
- 2. if the economy transitions into a different interest rate regime, as the PE ratio is closely intertwined with the underlying interest rate structure prevailing in the economy
- if accounting standards change and/or new ways of reporting earnings arise, as this could then result in a one-time, fundamental shift in the PE ratios
- 4. when the Trustees believe that special and unanticipated circumstances arise which necessitate varying the table in the interest of investors

Changes in the index to be tracked:

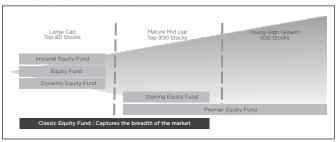
Currently, the scheme proposes to track (subject to tracking error) CNX Nifty and CNX Nifty Junior as its investment universe. However, the AMC and/or the Trustee retain the right to consider S&P BSE Sensex and/or CNX Midcap indices as well for this purpose.

The AMC believes that economic and fundamental variables vary in their ability to judge asset markets. Having rigorously back-tested our models and analyzed the results of the same, it believes that the indices tracked, the PE ratio and the momentum indicator are prime variables to determine the scheme's equity allocation in the current environment. However, as the market cycles proceed with domestic and international market developments, additional or alternate variables may have a greater ability to judge market movements or the CNX Nifty may become irrelevant / cease to exist.

IDFC DYNAMIC EQUITY FUND (IDFC-DEF) (Contd.)

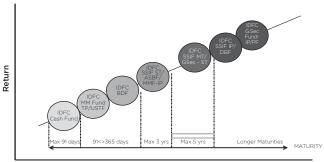
	tracked. In terms	this regard, the trustee reserves the right to change the variables used in determining the final equity allocation and the indices acked. In terms of the prevailing regulations, such changes are considered as change in fundamental attributes of the scheme. coordingly, in case of any such change(s), the procedure outlined in the paragraph on Fundamental Attributes below, shall be llowed.						
Risk Profile of the Scheme		Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no. 36						
Risk Mitigation Factors	Please Refer Page	No. 37						
Plans / Option	Plan	Options & sub options availa	able		Default option unde	er the plan	Default	dividend option
	Regular/ Direct*	Growth and Dividend (P. Reinvestment & Sweep)	ayout,		Growth		Reinve	stment
	*Direct Plans: Dire for investors who	ect Plan is only for investor route their investments th	s who purch rough a Disti	ase /subscribe Ur ibutor	nits in a Scheme di	irectly wit	h the fund	and is not available
No. of Folios and AUM (As on May 31, 2015)	Folios - 15847; A	UM - Rs. 523.00 Cr.						
Applicable NAV	Please Refer Page	e No.38						
Minimum Application	Purchase		Additio	nal Purchase		Repurcha	ise	
Amount/ Number of Units	Rs. 5000 and in r	multiples of Re. 1 thereafte	er Rs. 1000	and any amoun	t thereafter	Rs. 500 a	ınd any am	ount thereafter
	SIP - Rs. 1000 and - Rs. 1000 and in n	in multiples of Re. 1 therea nultiples of Re. 1 thereafter	fter (not exc (not exceed	eeding Rs. 10 Lak ing Rs. 10 Lakhs)	ns); SWP - Rs. 500	and in m	ultiples of F	Re. 1 thereafter; STP
Despatch of Repurchase (Redemption) Request	Within 10 working	Vithin 10 working days of the receipt of the redemption request at the authorized centre of IDFC Mutual Fund.						
Benchmark Index	CNX Nifty Index 8	CNX Nifty Index & Crisil Balanced Fund Index						
Dividend Policy	Dividend declarate reserves the right	Dividend declaration and distribution shall be in accordance with SEBI Regulations as applicable from time to time. The AMC reserves the right to declared dividend from time to time, depending on availability of distributable surplus.						
Name of the Fund Manager	Ms. Punam Sharm	na & Mr. Anupam Joshi						
Name of the Trustee Company	IDFC AMC Truste	e Company Limited						
Performance of the scheme	Return (%) of Gro	owth Option as at May 29	, 2015		Year wise About has not comp			The Scheme
	Scheme Name	IDFC Dynamic Equity Fund - Dir - Growth	CNX Nifty Index	Crisil Balanced Fund Index	IDFC Dynamic Fund - Reg - 0		CNX Nifty Index	Crisil Balanced Fund Index
	Since Inception	7.32	7.30	7.78	6.43		7.30	7.78
	*Date of Inception	n : Direct Plan : 10-Oct-14	Regular Pla	an : 10-Oct-14	•			
	Returns more tha	n 1 year are calculated or	compounde	ed annualised ba	sis			
Expenses of the Scheme	(i) Load Structu	re:						
	Exit Load: 1.5	% if redeemed/switched	out within 18	months from the	date of allotmer	nt		
	ii) Actual Expen	ses for the previous finan	icial year 201	4-2015 (inclusive	of Service Tax ar	nd Additio	onal TER, if	any):
	Regular Plan	- 2.56%; Direct Plan - 1.33	%.					
Waiver of Load for Direct Applications	Pursuant to SEBI schemes. Hence,	circular no. SEBI/IMD/CIF the procedure for waiver	R No.4/ 1682 of load for D	30/ 09 dated Jui Direct Application	ne 30, 2009, there is is no longer ap	e is no en plicable.	try load fo	r Mutual Fund
Tax treatment for the Investors (Unitholders)	Investors are adv their tax advisor.	ised to refer to the details	s in the State	ement of Addition	nal Information (S	SAI) and a	lso indepe	ndently refer to
Daily Net Asset Value (NAV) Publication	The NAV of the Fu circulation and wi	und will be calculated on a Il also be updated on the A	II Business D MFI website	ays. The NAV will i.e.	be published in tv	vo daily n	ewspapers	having nationwide
For Investor Grievances please contact	Please Refer Page	e No. 38						
Unitholders' Information	Please Refer Page	e No. 38						

COMPARISON OF EQUITY / INCOME SCHEMES WITH OTHER SCHEMES OF IDFC MUTUAL FUND IS AS UNDER



Fund	Comparison
IDFC Imperial Equity Fund	It is a diversified equity fund. It uses on active portfolio construction approach with large cap bias.
IDFC Equity Fund	Tracks the index of the large cap stocks and invests in IPO opportunities.
IDFC Classic Equity Fund	It is a diversified equity fund that captures the breadth of the market. It can invest across the capitalization universe.
IDFC Sterling Equity Fund	It is a diversified equity fund that Builds a portfolio of small & mid-cap companies.
IDFC Premier Equity Fund	It is a diversified equity fund that looks at young and high growth companies. Builds a portfolio of a companies with strong tailwind of cultural and societal trends.
IDFC Arbitrage Fund & IDFC Arbitrage Plus Fund	Both these schemes do not take directional investments calls. The schemes invests in arbitrage opportunities in cash & derivative segments unlike other equity schemes of IDFC Mutual Fund which take directional investments.
IDFC Tax Advantage	This Scheme is an Equity Linked Savings Scheme; Specified
(ELSS) Fund	Investors in the Scheme are entitled to deductions of the amount invested in Units of the Scheme, subject to a maximum of Rs. 1,50,000 under and in terms of Section 80 C (2) (xiii) of the Income Tax Act, 1961.
IDFC Dynamic Equity Fund	It is an equity fund which aims to dynamically manage the equity and debt exposure based on the month-end weighted average PE ratio and 200 Day Moving Average of CNX Nifty.

IDFC Asset Allocation Fund of Fund (AP, MP, CP), & IDFC All Seasons Bond Fund : All the schemes are Fund of Fund schemes. IDFC All Seasons Bond Fund predominantly invests in debt schemes/ Funds of IDFC Mutual Fund/ Other Mutual Funds unlike IDFC Asset Allocation Fund of Fund (AP, MP, CP) and IDFC Monthly Income Plan that invests in equity funds & Debt Funds of IDFC MF & other Mutual Fund schemes.



Duration (Risk)

RISK FACTORS

Mutual Fund investments are subject to market risks. Please read the Scheme Information Document carefully for details on risk factors before investment.

Scheme Specific Risk Factors for Equity Schemes : IDFC-CEF, IDFC-IEF, IDFC-PEF, IDFC-

Schemes specific Risk Pactors for Equity Schemes: IDPC-VER, IDPC-PER, IDPC-P markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities' purchases due to settlement problems could cause the Scheme to miss certain

Investment opportunities. Specific to IDFC Sterling Equity Fund: The scheme would predominantly invest in Equity and Equity related instruments pertaining to Small and Mid cap companies in line with the Investment objective of the scheme. Investing in such companies may involve more risks than investing in large cap companies on account of higher market volatility and market fluctuations, it may also accordingly affect returns of the investors. Historically, the small and mid cap stocks have experienced lower liquidity than large cap stocks, hence the liquidity risks are also expected to be relatively higher. Thus, investing in the defined portfolio may involve greater risk as compared to investing in more liquid stocks forming part of instruments with large capitalization.

Specific to IDFC Nifty Fund:

- The Scheme attempts to track the respective indices and it would primarily invest in the securities included in its Underlying indices regardless of their investment merit. The Scheme may be affected by a general decline in the Indian markets.
- merit. The Scheme may be affected by a general decline in the Indian markets. Performance of the CNX Nifty Index will have a direct bearing on the performance of the scheme. In the event the CNX Nifty is dissolved or is withdrawn by India Index Services & Products Ltd. (IISL) or is not published due to any reason whatsoever, the Trustee reserves the right to modify the respective scheme so as track a different and suitable index or to suspend tracking the Nifty till such time it is dissolved/withdrawn or not published and appropriate intimation will be sent to the Unit holders of the scheme. In such a case, the investment pattern will be modified suitably to match the composition of the securities that are included in the new index to be tracked and the scheme will be subject to tracking errors during the intervening period.

- Tracking errors are inherent in any index fund and such errors may cause the scheme to generate returns which are not in line with the performance of the CNX Nifty or one or more securities covered by / included in the CNX Nifty and may arise from a variety of factors including but not limited to, any delay in the purchase or sale of shares due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities or in receipt and consequent reinvestment of dividends, etc.
- Securities or in receipt and consequent reinvestment of dividends, etc.

 The Indices reflect the prices of securities at a point in time, which is the price at close of business day on National Stock Exchange of India Limited (NSE). The scheme however, may trade these securities at different points in time during the trading session and therefore the prices at which the scheme trade may not be identical to the closing price of each scrip on that day on the NSE. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance, from NSE closing prices.
- IIISL undertakes periodic reviews of the fifty securities that are represented in the Nifty and from time to time may exclude existing securities or include new ones. In such an event, the scheme will endeavor to reallocate its portfolio to mirror the changes. However, the reallocation process may not occur instantaneously and permit precise mirroring of the Nifty during this period.
- The potential of trades to fail may result in the scheme not having acquired the security at the price necessary to mirror the index.
- Transaction and other expenses, such as but not limited to brokerage, custody, trustee and investment management fees.
- Being an open-ended scheme, the scheme may hold appropriate levels of cash or cash equivalents to meet ongoing redemptions. The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to: circuit filters in the securities, liquidity and volatility in security prices.
- Due to the reasons mentioned above and other reasons that may arise, it is expected that the scheme may have a tracking error in the range of 2-3% per annum from the Benchmark. However, it needs to be clearly understood that the actual tracking error can be higher or lower than the range given.
- In case of investments in derivatives like index futures, the risk reward would be the same as investments in portfolio of shares representing an index. However, there may be a cost attached to buying an index future. Further, there could be an element of settlement risk, which could be different from the risk in settling physical shares and there is a risk attached to the liquidity and the depth of the index futures market as it is relatively new market.

Specific to IDFC Dynamic Equity Fund: The value of the Scheme's investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Scheme may fluctuate and can go up or down.

The NAV of the Scheme to the extent invested in Debt and Money Market Securities are likely to be affected by changes in the prevailing rates of interest.

The AMC may, considering the overall level of risk of the portfolio, invest in lower rated/ unrated securities offering higher yields. This may increase the risk of the portfolio.

Different segments of the Indian financial markets have different settlement periods and Different segments of the indian infancial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Scheme's portfolio due to the absence of a well developed and liquid secondary market for debt securities would result, at times, in potential losses to the Scheme, in case of a subsequent decline in the value of securities held in the Scheme's portfolio.

Risks associated with tracking of index: The Scheme attempts to track the respective index and it would primarily invest in the securities included in the underlying index regardless of their investment merit. The Scheme may be affected by a general decline in the Indian markets. As the scheme proposes to switch between CNX Nifty Index and CNX Nifty Junior Index as the index to be tracked based on their relative PE, the Scheme's performance over a period may not fully correlate with that of the benchmark index (CNX Nifty). At the peak of a bull market, a portfolio balanced on PE ratios may not outperform a fully invested portfolio.

Performance of the CNX Nifty Index and CNX Nifty Junior Index will have a direct bearing on the performance of the scheme. In the event the CNX Nifty and / or and CNX Nifty Junior Index is dissolved or is withdrawn or is not published due to any reason whatsoever, the Trustee reserves the right to modify the respective scheme so as track a different and suitable index or to suspend tracking the Nifty / Nifty Junior till such time it is dissolved / withdrawn or not published and appropriate intimation will be sent to the Unit holders of the scheme. In such a case, the investment pattern will be modified suitably to match the composition of the securities that are included in the new index to be tracked and the scheme will be subject to tracking errors during the subject by regions. scheme will be subject to tracking errors during the intervening period.

Tracking errors are inherent in any index tracking scheme and such errors may cause the

scheme (equity component) to generate returns which are not in line with the performance of the relevant index or one or more securities covered by / included in the relevant index and may arise from a variety of factors.

Scheme Specific Risk Factors for Debt & Liquid Schemes: IDFC-SSIF-ST, IDFC -SSIF MT, IDFC-SSIF-IP, IDFC-DBF, IDFC-CF, IDFC-MMF-IP, IDFC MMF-TP, IDFC-GSF-IP, IDFC GSF-PF, IDFC GSF-ST, IDFC MIP, IDFC-USTF & IDFC BDF.

Price-Risk or Interest-Rate Risk: Fixed income securities such as bonds, debentures and money market instruments run price risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

<u>Basis Risk (Interest - rate movement):</u> During the life of a floating rate security or a swap, the underlying benchmark index may become less active and may not capture the actual movement in interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio.

Spread Risk: In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. However, depending upon the market conditions, the spreads may move adversely or favorably leading to fluctuation in the NAV.

Liquidity Risk: Due to the evolving nature of the floating rate market, there may be an

risk of liquidity risk in the portfolio from time to time.

Instruments will give a lower return than fixed rate debt instruments.

Credit Rijk: In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government Securities, there is no credit risk to that extent. Different types of securities in which the scheme would invest as given in the scheme information document carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated. which are AA rated.

Scheme Specific Risk Factors for IDFC Asset Allocation Fund (AP. MP. CP)

The Scheme returns can be impacted by issues pertaining to the NAV's of underlying schemes of mutual funds where the fund has invested. These could be issues such as uncharacteristic performance, changes in the business ownership and / or investment process, key staff departures etc.

- The returns of the Scheme will depend on the choice of underlying scheme of mutual funds and allocation of capital to underlying scheme by the IDFC Investment Team. An inappropriate decision in either or both may have an adverse impact on the returns of the FoF Scheme.
- The NAVs of the underlying scheme where the Scheme has invested may be impacted generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in government policies, taxation laws or any other appropriate policies and other political and economic developments. Consequently, the NAV of the Scheme may fluctuate accordingly.
- Investments in underlying equity schemes will have all the risks associated with the underlying equity schemes including performance of underlying stocks, derivative investments, off shore investments, security lending etc.
- Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the underlying scheme of mutual funds wherein the Scheme has invested. As a result, the time taken by the Mutual Fund for the redemption of units may be significant in the event of a high number of redemption requests or a restructuring of the scheme. In view of the above, the Trustee has a right in its sole discretion, to limit redemptions under certain circumstances as described under the section titled Right to Limit Redemptions mentioned in SAI.
- The investors will bear the recurring expenses of the Scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the scheme. As a result, the returns that they may obtain may be materially impacted or at times be lower than the returns that investors directly investing in such Schemes may obtain.
- If the AMC were to charge an Exit load and the underlying schemes do not waive/exempt the Exit Load charged on Investment/ redemptions, the investors will incur load charges on two occasions. First, on their investment /redemptions/ switches in the options under the Scheme and second, on the Scheme's investment / redemption/ switches in the options under the underlying schemes.
- The tax benefits available to the FoF Scheme(s) are the same as those available under the current taxation laws and subject to relevant conditions. The information given is included for general purposes only and is based on advice that the AMC has received regarding the law and the practice that is currently in force in India. The investors and the unitholders should be aware that the relevant fiscal rules and their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor/unitholder is advised to consult his/her own professional tax advisor.
- There will be no prior intimation or prior indication given to the Unit holders when the composition/ asset allocation pattern under the scheme changes within the broad range defined in the scheme information document.
- The scheme specific risk factors of each of the underlying schemes become applicable where a fund of funds invests in any underlying scheme. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying schemes relevant to the Fund of Fund scheme that they invest in.
- As the investors are incurring expenditure at both the Fund of Funds level and the schemes into which the Fund of Funds invests, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors directly investing in such schemes obtain.
- As the Fund of Funds scheme may shift the weightage of investments between schemes into which it invests, the expenses charged being dependent on the structure of the underlying schemes (being different) may lead to a non-uniform charging of expenses over a period of time.
- As the Fund of Funds (FOF) factsheets and disclosures of portfolio will be limited to providing the particulars of the schemes invested at FOF level, investors may not be able to obtain specific details of the investments of the underlying schemes.
- The NAV of the scheme to the extent invested in Money market securities, are likely to be affected by changes in the prevailing rates of interest which may affect the value of the Scheme's holdings and thus the value of the Scheme's Units.
- Investment decisions made by the AMC may not always be profitable.
- In the event of receipt of an inordinately large number of redemption requests and inability of the Underlying Scheme(s) to generate enough liquidity because of market conditions, there may be delays in redemption of units.
- While the scheme endeavors to give dividend on a monthly basis, the ability for payment of the same will be dependent on the scheme having distributable surplus Accordingly investors may not get dividend in certain months in case distributable surplus is not available.

Scheme Specific Risk Factors for IDFC All Seasons Bond Fund:

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

RISK MANAGEMENT STRATEGIES

The Fund by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in thematic equity funds. The risk control process involves identifying & measuring the risk through various risk measurement tools.

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

Risk & Description specific to Equities	Risk mitigants / management strategy
Equity Schemes :	
Quality risk : Risk of investing in stocks with	Portfolio carefully selected to only include
poor performance	high quality stocks
Market risk: Risk of adverse price movement	Equity as an asset class tends to be volatile
in portfolio	in the short term.
	A Thematic fund is likely to have a higher volatility as compared to a diversified fund.
Concentration risk: Risk of undue	The fund manager will have appropriate risk
concentration in a single stock	management policies to ensure that the portfolio is not unduly concentrated

I be delta add a Distriction in the control of	The foundation of the boundary to the
Liquidity risk: Risk of liquidity impact of	The fund manager will give due care to the
entering/ exiting the underlying stocks in	liquidity of the stocks while deciding its
the portfolio	allocation to the portfolio
<u>Liquid Schemes:</u>	
Quality risk: Risk of investing in	Stringent credit evaluation process to ensure high
unsustainable / weak companies	quality portfolio
Reinvestment risk: Risk of changes in	Close tracking of different maturity buckets.
interest rates impacting the fund as existing	Investors have to bear a certain amount of interest
securities mature or on fresh inflows/outflows	rate risk as it is the inherent nature of the fund.
into the fund	
Concentration risk: Risk of concentration	Create a well-distributed portfolio with defined
in the portfolio	issuer limits
Liquidity risk: High impact costs at the time	Create a high quality portfolio with liquid
of buying or selling.	securities which have low impact cost on buying/selling.
Income / Debt Schemes :	
Quality risk: Risk of investing in	Stringent credit evaluation process to ensure
unsustainable / weak	high quality portfolio companies
Market/Interest rate risk: Risk of bonds	To the extent of the scheme's allocation to
prices falling as compared to their purchase	'mark-to-market' securities investors will be
prices as a result of rise in interest rates	exposed to market risk
Concentration risk: Risk of concentration in	Create a well-distributed portfolio with defined
the portfolio	issuer limits
Basis risk: Movement in yields in the MTM	Create a high quality portfolio with liquid
bonds held by the schemes may be different	securities that minimize basis risk
from overall change in interest rates	
Liquidity risk: High impact costs at the time	Create a high quality portfolio with liquid
of buying or selling.	securities which have low impact cost on buying/selling
Fund of Funds Schemes:	
Quality risk: Risk of investing in fund with	Fund universe carefully selected to only include
poor performance	high quality schemes
Liquidity risk: Risk of liquidity impact of	Scheme will ensure that the investment made by
entering/exiting the underlying funds	the scheme underlying funds are not material to the overall AuM of the underlying scheme.
Concentration risk:	Invest in multiple funds with varying investment style and allocation to different segment of the equity and debt markets
Volatility: Price volatility due to volatility in the equity and debt markets	Control the asset allocation of the scheme to manage volatility.

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APPLICABLE NAY FOR PURCHASES / SUBSCRIPTION (including switch in)

APPLICABLE NAV FOR PURCHASES / SUBSCRIPTION (including switch in) Liquid schemes - IDFC Cash Fund

- In respect of valid application received upto 2.00 p.m on a day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase a per the application are credited to the bank account of the respective Liquid Scheme/Plans before the cut-off time ie available for utilization before the cut-off time- the closing NAV of the day immediately preceding the day of receipt of application shall be applicable.
- ii) In respect of valid application received after 2.00 p.m on a day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase a per the application are credited to the bank account of the respective Liquid Scheme/Plans on the same day i.e available for utilization on the same day-the closing NAV of the day immediately preceding the next business day shall be applicable and
- iii) Irrespective of the time of receipt of application at the official point(s) of acceptance, where the funds for the entire amount of subscription/purchase as per the application are not credited to the bank account of the respective Liquid Scheme/Plans before the cut-off time i.e not available before the cut-off time-the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.

Additional Provision for Switch-in to Liquid Scheme from other schemes of IDFC MF

- Application for switch-in is received before the applicable cut-off time. (3.00 p.m)
- Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in liquid schemes before the cutoff time. (3.00 p.m)
- iii) The funds are available for utilization before the cut-off time, (3.00 p.m) by the respective switchinschemes.

Non liquid schemes (Other than Liquid Schemes/Plans) i.e. IDFC Money Manager Fund Non liquid schemes (Other than Liquid Schemes/Plans) i.e. IDFC Money Manager Fund-Treasury Plan, IDFC Money Manager Fund-Investment Plan, IDFC Super Saver Income Fund - Short Term Plan, IDFC Super Saver Income Fund - Medium Term Plan, IDFC Super Saver Income Fund - Investment Plan, IDFC Ditra Short Term Fund, IDFC Dynamic Bond Fund, IDFC Government Securities Fund - Investment Plan, IDFC Government Securities Fund - Provident Fund Plan, IDFC Infrastructure Fund (IDFC IF), IDFC Banking Debt Fund (IDFC-BDF), IDFC Classic Equity Fund, IDFC Premier Equity Fund, IDFC Imperial Equity Fund, IDFC Sterling Equity Fund, IDFC Arbitrage Fund, IDFC Arbitrage Fund, IDFC Arbitrage Fund, IDFC Arbitrage Fund, IDFC Monthly Income Plan, IDFC All Seasons Bond Fund & IDFC Dynamic Equity Fund.

For subscriptions / switch - ins less than Rs 2 lakhs:

- In respect of valid applications received upto 3.00 p.m on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the official point(s) of acceptance where the application is received, the closing NAV of the day on which application is received shall be applicable.
- In respect of valid applications received after 3.00 p.m on a Business day by the Fund along with a local cheque or a demand draft payable at par at the official point(s) of acceptance where the application is received, the closing NAV of the next Business day shall be applicable.
- However, in respect of valid applications, with outstation cheques/demand drafts not payable at par at the official point(s) of acceptance where the application is received, closing NAV of the day on which cheque/demand draft is credited shall be

For subscriptions / switch - ins equal to or more than Rs 2 lakhs:

- In respect of valid applications received for an amount equal to or more than Rs. 2 lakhs upto 3.00 p.m on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the respective Scheme before the cut-off time i.e available for utilization before the cut-off time - the closing NAV of the day shall be applicable
- In respect of valid applications received for an amount equal to or more than Rs. 2 lakhs after 3.00 p.m on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the respective Scheme before the cut-off time of the next Business Day i.e available for utilization before the cut-off time of the next Business Day the closing NAV of the next Business Day shall be applicable.
- Irrespective of the time of receipt of application for an amount equal to or more than Rs. 2 lakhs at the official point(s) of acceptance, where funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Scheme before the cut-off time on any subsequent Business Day - i.e available for utilization before the cut-off time on any subsequent Business Day the closing NAV of such subsequent Business Day shall be applicable.

The aforesaid provisions shall also apply to systematic transactions i.e Systematic Investment Plan (SIP), Systematic Transfer Plan (STP).

Additional Provision for Switch-in Application / Schemes for amount of Rs 2 lakhs and above

- Application for switch-in is received before the applicable cut-off time. (3.00 p.m)
- Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in liquid schemes before the cut-off time. (3.00 p.m)
- iii) The funds are available for utilization before the cut-off time, (3.00 p.m) by the respective switch-in schemes.

Please note that further to SEBI circular Nos. SEBI/IMD/Cir. No. 11/142521/08 dated October 24, 2008, Cir/IMD/DF/19/2010 dated Nov 26, 2010 and CIR/IMD/DF/21/2012 dated Sept 13, 2012, the following will be effective from March 04, 2013 for all Equity and Debt schemes (excluding Liquid Schemes):

All transactions of purchases and additional purchases (excluding Switches, SIP/STP An trainsactions of purchases and adminish prichases (excluding switches, SiP/3) and triggered transactions) received on the same business day in the same scheme (including transactions at option level-dividend, Growth, Direct) will be aggregated, irrespective of whether individual transaction amount is above or below Rs. 2 lacs, on the basis of investor/s PAN where the investor holding pattern is the same and the closing NAV of the day on which funds are available for utilization will be applied if the aggregated amount of the investment so calculated is Rs. 2 lacs and above.

In case of joint holdings, transactions with similar holding structures would be considered for the purpose of aggregation. However, transactions in the name of minor received through guardian would not be aggregated with the transaction in the name of same guardian

APPLICABLE NAV (for Sales/Redemption Switch-out)

IDFC-CF: Applicable NAV for redemptions including switch-outs

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

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.

For other schemes - 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.

FOR INVESTOR GRIEVANCES PLEASE CONTACT

Name and Address of Registrar

Computer Age Management Services Private Limited

7th Floor, Tower II, Rayala Towers, No. 158, Anna Salai, Chennai - 600 002. Tal. + 91- 44 - 30407263 / 7262

1el. + 91- 44		
Name	Region	Address and Contact Number
Neeta Singh	West- Mahara- shtra	Ramon House, 169 Backbay Reclamation, H.T Parekh Marg, Churchgate, Mumbai - 400 020. Tel.: 22841378. Email id : neeta.singh@idfc.com
Bansari Soni	Gujarat and rest of West	B Wing, 3rd Floor, Chandan House, Opp. Gruh Finance, Mithakhali Sixth Road, Law Garden, Ahmedabad - 380 006. Tel:26460923/25, 64505881/57. Email: bansari.soni@idfc.com
Jincy John	North - Delhi	4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel. : 47311323. Fax: 43523626, 41524332. Email : jincy.john@idfc.com
Baldev Shandil	Rest of North	SCO:2475-76,1st Floor, Sector-22-C Chandigarh-160 022. Tel.: 25071922, Ext-17205. Email : baldev.shandil@idfc.com
Vijith Raghavan	East	Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel.: 4017 1000 to 1004. Fax: 3024 9793. Email : vijith.raghavan@idfc.com
Sai Ramanan Chandrasekhar	South (Including Tamil Nadu & Kerala)	KRM Towers, Harrington Road, Chetpet, Chennai, 600 031. Tel: 4564 4000 Fax: 4564 4022. Email id : sai.ramanan@idfc.com
Dipesh K. Shah	South - Andhra Pradesh & Karnataka	6th Floor, East Wing, Raheja Towers, #26 & 27, M. G. Road, Bangalore - 560 001. Tel.: 66111504/ 05/ 06. Email id : Dipesh.kshah@idfc.com
Ramya Adepu	South - Hyderabad	6-3-885/7/C/2/S2, 2nd Floor, Amit Plaza, Somajiguda, Hyderabad - 500 082. Tel no: 42014646/47, Fax: 40037521. E-mail id: ramya.adepu@idfc.com

UNITHOLDERS' INFORMATION

Account Statement:

- An allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of receipt of valid application to the Unit holders registered e-mail address and/or mobile number.
- Thereafter, a Consolidated Account Statement (CAS) containing details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month shall be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month.
- Unitholders who hold demat account, a Consolidated Account Statement is sent by the Depositories (based on PAN) for each calendar month within 10th of the succeeding
- month to the Investors in whose folios transactions have taken place during the month. In case of a specific request received from the Unit holders, the AMC/Fund will provide an account statement (reflecting transactions of the Fund) to the investors within 5 Business Days from the receipt of such request.
- Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/email on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical form.
- The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically.

For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

Annual Financial Results:

The Scheme wise annual report or an abridged summary thereof shall be sent:

(i) by e-mail to the Unit holders whose e-mail address is available with the Fund, (ii) in physical form to the Unit holders whose email address is not registered with the Fund and/or those Unit holders who have opted / requested for the same.

The scheme wise annual report or an abridged summary shall be sent by mail/e-mail not later than four months from the date of closure of the relevant accounting year (i.e. 31st

The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the registered office of the AMC.

A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).

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

The Mutual Fund shall within one month of the close of each half year i.e., 31st March and 30th September, upload the soft copy of its unaudited financial results containing the details specified in Regulation 59 on its website and shall publish an advertisement disclosing uploading of such financial results on its website, in one English newspaper having nationwide circulation and in one regional newspaper circulating in the region where the head office of the Mutual Fund is situated.

where the head office of the Mutual Fund is situated. The Scheme shall mail/e-mail (if an e-mail address is provided with the consent of the Unitholder) to all unitholders or publish, by way of an advertisement, in one English daily circulating in the whole of India and in a newspaper published in the language of the region where the head office of the Mutual Fund is situated the complete scheme portfolio before the expiry of one month of the close of each half year i.e., 31st March and 30th September. These shall also be displayed on the website of the Mutual Fund and that of AMFI. Additionally, the Mutual Fund shall disclose the scheme portfolios as on the last day of the month on its website on or before the tenth day of the succeeding month.

Common Application Form - Lumpsum Cum SIP Application Form (Form 1)



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For Financial Transactions Toll free 1-800-2-666688 Available between 8.00 am to 7.00 pm on business days only. For Non Financial Queries/Requests Toll free 1-800-300-66688 Available between 8.00 am to 7.00 pm on business days only.

Please note our investor service email id investormf@idfc.com

www.idfcmf.com

Form for Additional KYC, FATCA & CRS Annexure for



Individual Accounts (Form 1A) (Including Sole Proprietor) (Refer to instructions) (Please consult your professional tax advisor for further guidance on your tax residency) (Fields marked with * are mandatory for all and * are mandatory for PAN exempt cases)

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*To also include USA, where the individual is a citizen / green card holder of The USA *In case Tax Identification Number is not available, kindly provide its functional equivalent \$

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Source of Wealth																			
Occupation - Categories* Private Sector Service, Public Sector																			$\overline{}$
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Housewife, Student, Forex Dealer & Others																			
In case of business / profession, indicate																			$\overline{}$
the details (Including nature of goods/ services dealt in)																			
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signatories/Promoters/Karta/ Trustee /Whole time Directors)	I am a relative / associate of PE			am a rela ssociate							tive /				l am a associ				
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Note: Politically Exposed Persons (PEP) are States or of Governments, senior politicians																			
officials, etc.	, ,	,			,									,					
DECLARATION I/We hereby acknowledge and confirm that	the information provi	ided abo	ve is/are	e true, co	orrect ar	nd cor	nplete	e to	the k	oest	of my	//our	knov	vledg	ge and	l beli	ief. In	case	any
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Date

Place

FATCA & CRS TERMS & CONDITIONS

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with IDFC Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA & CRS INSTRUCTIONS

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

\$ It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS Indicia
U.S. place of birth	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;
	2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND
	3. Any one of the following documents:
	Certified Copy of "Certificate of Loss of Nationality
	or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship;
	or Reason the customer did not obtain U.S. citizenship at birth
Residence/mailing address in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and
	2. Documentary evidence (refer list below)
Telephone number in a country	If no Indian telephone number is provided
other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and
	2. Documentary evidence (refer list below)
	If Indian telephone number is provided along with a foreign country telephone number
	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR
	2. Documentary evidence (refer list below)
Telephone number in a country other than India	Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and
	2. Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

- 1. Certificate of residence issued by an authorized government body*
- $2. \quad \text{Valid identification is sued by an authorized government body* (e.g. Passport, National Identity card, etc.)}$
- * Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

ADDITIONAL KYC DETAILS INSTRUCTIONS

- Politically Exposed Persons (PEP) are defined as Individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/judicial/military officers, senior executives of stateowned corporations, important political party officials, etc.
- 2) Country of Tax Residence and Tax ID number: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the changes promptly. If you are a US citizen or resident, please include United States in this related field along with your US Tax Identification Number.

}≪-	IDFC MUTUAL FUND - ACKNOWLEDGMENT SLIP (To be filled in by the investor.) Received, subject to realisation, verification and conditions, form for application KYC Details, FATCA and CRS declarations for Individual Accounts	I D F C
	In Folio No. On Date D D M M Y Y Y Y	Stamp & Signature
	For Financial Transactions Toll free 1-800-2-666688 Available between 8.00 am to 7.00 pm on business days only. For Non Financial Queries/Requests Toll free 1-800-300-66688 Available between 8.00 am to 7.00 pm on business days only. For Non Financial Queries/Requests Toll free 1-800-300-66688 Available between 8.00 am to 7.00 pm on business days only.	www.idfcmf.com

Details of Ultimate Beneficial Owner including additional FATCA & CRS information (For Non-Individuals) (Form 1B)



(All fields are mandatory, please consult your professional tax advisor for further guidance on your tax residency)

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If we nereuy acknowledge and confirm that the information provided above is/are true, correct and complete to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/we shall be liable for it. I/We also undertake to keep you informed immediately in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to the Mutual Fund, its Sponsor, Asset Management Company, Trustees, their employees, agents / service providers, other SEBI registered intermediaries or any Indian or foreign governmental or statutory or judicial authorities / agencies, the tax /revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

INSTRUCTIONS: Country of Tax Residence and Tax ID number: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances

INSTRUCTIONS: Country of Tax Residence and Tax ID number: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the changes promptly. If you are a US citizen or resident, please include United States in this related field along with your US Tax Identification Number.

PART C UBO Declaration (Manda	atory for all entities except, a Publicly Trad	ed Company or a related entity of Public	ly Traded Company)
applicable category)	pany ☐ Partnership Firm ☐ Limited Lia☐ Public Charitable Trust ☐ Religious		rporated association / body of individuals
Please list below the details of controlling Numbers for EACH controlling person(s Owner-documented FFI's should provid (Refer 3(vi) of part D)	i). (Please attach additional sheets if nec	cessary)	/ citizenship and ALL Tax Identification s mentioned in Form W8 BEN E
Details	UBO1	UBO2	UBO3
Name (Beneficial Owner / Controlling Person) UBO Type code (refer 3 (iv) (A) of Part (D))			
Country of Tax residency*			
PAN*/ID No.			
Address	Zip State Country	Zip State Country	Zip State Country
Address Type	Residence Registered office Business	Residence Registered office Business	Residence Registered office Business
Tax ID* No. (or functional equivalent for each country)			
Tax ID Type			
Identification document type ss			
City of Birth			
Country of birth			
Occupation Type	Service Business Others	Service Business Others	Service Business Others
Nationality			
Father's Name			
Gender	☐ Male ☐ Female ☐ Others	☐ Male ☐ Female ☐ Others	☐ Male ☐ Female ☐ Others
Date of Birth	D D M M Y Y Y	D D M M Y Y Y	D D M M Y Y Y
Percentage of Holding / Beneficial Interest (%)			
seek additional personal, tax and benefici will have to be reported to tax authoriti withholding agents for the purpose of ensu Should there be any change in any inform Please note that you may receive more the important that you respond to our requestify you have any questions about your tax holder, please include United States in the	per GOVT. ID card, Deriving licence, UDAI of be enclosed, Else PAN or any other valide specified wherever applicable. It available, kindly provide functional equivalently appeared by Automatical Strategies. The second of the Incompal owner information and certain certificates and appointed agencies. Towards compiling appropriate withholding from the accuration provided by you, please ensure you han one request for information if you have already sugar of the incomposition of the information field along to the provided supportation of the information field along to the incomposition of the country information field along to the incomposition of the country information field along to the incomposition of the country in which you are all equivalent if the country in which you	d identify proof must be attached. Posiculvalent, athorized Signatory / company Secreta ms and Conditions ne-tax Rules, 1962, which Rules require Inctions and documentation from all our accance, we may also be required to provice ount or any proceeds in relation thereto. advise us promptly, i.e., within 30 days. We multiple relationships with IDFC Mutupiled any previously requested informations. If any controlling person of the entiwith the US Tax Identification Number.	dian financial institutions such as the Bank to count holders. In relevant cases, information de information to any institutions such as al Fund or its group entities. Therefore, it is
CERTIFICATION L/ We have understood the information r	equirements of this Form (read along wit	h tha EATCA & CDS Instructions) and ha	raby con2rm that the information provided
			reby con?rm that the information provided CA& CRS Terms and Conditions below and
Name			
Designation			
Signature	Sign	ature	Signature
Date D D M M Y Y Y Y	Place		

PART D FATCA Instructions & Definitions

- Financial Institution (FI) The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
 - Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
 - Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of
 - The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.
 - Investment entity is any entity:
 - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (1) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - (ii) Individual and collective portfolio management; or
 - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

 The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

(i) The three-year period ending on 31 March of the year preceding the year in which the determination is made:

OI

(ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
- FI not required to apply for GIIN:
 - A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

2. Non-financial entity (NFE) - Foreign entity that is not a financial institution Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

c. Active NFE: (is any one of the following):

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;

Central Bank, or an entity wholly owned by one or more of the foregoing;

Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold

The NFE is a Governmental Entity, an International Organization, a

O4 The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;

interests in those companies as capital assets for investment

- O5 The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution:
- 07 Any NFE that fulfills all of the following requirements:

purposes:

- It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;
- · It is exempt from income tax in India;
- It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;

The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and

The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.

Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-

- (I) an Investor Protection Fund referred to in clause (23EA);
- (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and
- (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

- (i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
- (ii) an investment entity defined in clause (b) of these instructions
- (iii) a withholding foreign partnership or withholding foreign trust;
- (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of:

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income

PART D FATCA Instructions & Definitions (Contd.)

- (7) The excess of gains over losses from transactions (including futures. forwards, options and similar transactions) in any financial assets.
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps

(10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:

7.00 pm on business days only.

Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangementtrust-trustee
06	CP of legal arrangementtrust-protector
07	CP of legal arrangementtrust-beneficiary
08	CP of legal arrangementtrust-other
09	CP of legal arrangement—Other-settlor equivalent
10	CP of legal arrangement—Other-trustee equivalent
11	CP of legal arrangement—Other-protector equivalent
12	CP of legal arrangement—Other-beneficiary equivalent
13	CP of legal arrangement—Other-other equivalent
14	Unknown

Specified U.S. person - A U.S person other than the following:

- a corporation the stock of which is regularly traded on one or more established securities markets;
- any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- the United States or any wholly owned agency or instrumentality (iii) thereof:
- any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;

- any bank as defined in section 581 of the U.S. Internal Revenue (vi) Code:
- any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code:
- any trust that is exempt from tax under section 664(c) of the U.S Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FF

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an ownerdocumented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(viii) Exemption code for U.S. persons

Code	Sub-category
А	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
В	The United States or any of its agencies or instrumentalities
С	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(C)(1)(I)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
Н	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
М	A tax exempt trust under a section 403(b) plan or section 457(g) plan

	DWLEDGMENT SLIP (To be filled in tion and conditions, form for application counts	•	I D F C
r Folio No.		on Date D D M M Y Y Y Y	Stamp & Signature
For Financial Transactions Toll free 1-800-2-666688 Available between 8.00 am to	For Non Financial Queries/Requests Toll free 1-800-300-66688 Available between 8.00 am to	Please note our investor service email id investormf@idfc.com	www.idfcmf.com

7.00 pm on business days only

Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 - Company A Company A Individual 1 Individual 3 Individual 2 Company Z Company Y 10% 10% 50% 25% 5% Individual 6 Company X Individual 4 Individual 5 Individual 7 Company W 15% 25% 60% 20% 20% Individual 8 Individual 9 Individual 10 Individual 11 Individual 12 Individual 13 50% 25% 25% 35% 30% 35%

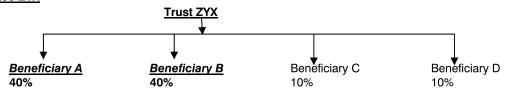
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 30% in Company A. Hence details of Individual 4 has to be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

Illustration No. 2 – Partner ABC



For Partnership Firm ABC, Partners 1, 2 & 5 are considered as UBO as each of them holds >=15% of capital. KYC proof for these partners needs to be submitted including shareholding

Illustration No. 3 - Trustee ZYX



For Trust ZYX, Beneficiaries A & B are considered as UBO as they are entitled to get benefitted for >15% of funds used KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

Instructions for Completing the Application Form

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

- 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" favouring 'Name of the Scheme'.

Regular and Direct Plans

In compliance with SEBI circular no CIR/IMD/DF/21/2012 the 'Direct Plans' have been introduced in all the eligible schemes of IDFC Mutual Fund along with the 'Surviving Plans', which have been renamed as Regular Plan', effective January 01, 2013 ("Effective Date").

The Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through Distributor. All Plans / Options / Sub-Options offered under the Schemes ("Regular Plan") will also be available for subscription under the "Direct Plan". Thus, there shall be two Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan.

two Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan. Accordingly, investors subscribing under Direct Plan of XYZ Equity Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Equity Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column, in case Distributor code is mentioned on the application form, the Distributor code will be ignored and no commission will be paid to the distributor. Switch of investments from Regular Plan (whether the investments were made before or after the Effective Date) to Direct Plan shall be subject to applicable exit load, if any. However, no exit load shall be levied in case of switches from Direct Plan to Regular Plan. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan.

PAN details

PANdetails

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.

Details for compliance with Anti Money Laundering (AML) regulations

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 any of the KYC Registration Agency 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.idfcm.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 investors (including joint holders, NRIs, POA holders and guardians in the case of minors) to furnish such documents and information as may be required to comply with the Know Your Customers (KYC) policies under the AML Laws. Applications without such documents and information may be rejected.

In terms of SEBI circulars dated April 27, 2007, April 03, 2008 and June 30, 2008 read

required to comply with the Know Your Customers (KYC) policies under the AML Laws. Applications without such documents and information may be rejected.

In terms of SEBI circulars dated April 27, 2007, April 03, 2008 and June 30, 2008 read with SEBI letter dated June 25, 2007, Permanent Account Number (PAN) would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, except (a) investors residing in the state of Sikkim; (O Central Government, State Government, and the officials appointed by the control of the amount of transaction and the officials appointed by the control of th

After completion of KYC compliance, investors need to approach KRA for Change of Address and not Registrar (CAMS). In respect of KYC compliant Folio, prospective Change of Address received along with transaction slip will not be processed by Registrar (CAMS). The AMC reserves the right to reject subscription requests in the absence of appropriate compliance with the AML Laws.

- absence of appropriate compliance with the AML Laws.

 In line SEBI circular No. MIRSD/Cir-5/2012 dated April 13, 2012 and various other guidelines issued by SEBI on the procedural matters for KYC Compliances, the following additional provisions are applicable effective December 1, 2012:

 1) In case of an existing investor who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase-Additional Purchase (or ongoing SIPS/STPs, etc.) in the existing folios/accounts which are KYC compliant. Existing Folio holder cannot open a new folio with IDFC Mutual Fund with the erstwhile centralized KYC.
- In case of an existing investor who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.cvlkra.com along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase/ new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission. This uniform KYC submission would a one-time submission of documentation.
- Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA or CAMS-KRA as "MF VERIFIED BY CVLMF") and not invested in the schemes of IDFC Mutual Fund i.e. not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements.
- In case of Non Individual investors, complied with KYC process before December 31, 2011, KYC needs to be done afresh due to significant and major changes in KYC requirements. Further, investors investing under a SIP up to Rs. 50, 000 per year i.e. the aggregate of installments in a rolling 12 month period ("Micro SIP"), are also required to comply with the above mentioned KYC procedure. However, they are exempt from the requirement of providing PAN as a proof of identification.

the requirement of providing PAN as a proof of identification.

Ultimate Beneficial Owner(s): As per the requirements of Anti-Money Laundering related laws and regulatory guidelines on client due diligence and identification of Beneficial Ownership, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) [UBO(s)]. For the purpose of these guidelines, UBO means the natural person or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes those persons who exercise ultimate effective control over a legal person or arrangement. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided. Non-individual applicants/investors are mandated to provide the details on Ultimate Beneficial Owner(s), (UBOs) by filling up the declaration form for 'Ultimate Beneficial Ownership. Please contact the nearest Investor Service Centre (ISC) of IDFC Mutual Fund or visit our website www.idfcmf.com for the Declaration Form.

In case of any change in the KYC and / or beneficial ownership information, the investor should immediately intimate IDFC AMC / its Registrar / KRA, as may be applicable, about such changes.

All investments in IDFC Mutual Fund need to comply with the PAN/PERN and KYC (including UBO) requirements as stated above, failing which the AMC/Trustee reserve the right to reject the application.

Investment details and default options

- All Plans are available for investments by all categories of investors. (Subject to applicable conditions).
- In case you wish to opt for multiple Plans/Options, please fill separate application forms.

In case of an application under a Power of Attorney please submit a notarized 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.

Applications by Limited Company / Body Corporate / Registered Society / Trust/Partnership Firm have to be submitted with required documents. (Please refer section "Q" for the applicable list of documents)

Applications through Rupee Drafts / NRE / FCNR accounts

In case of FPI / FII / NRIs / Persons of Indian Origin applying on repatriation basis, payment may be made by Cheques drawn out of NRE / FCNR Accounts. In case of Indian Rupee Drafts purchased abroad or payments from FCNR / NRE accounts 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.

Bank details

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

Systematic investment Pla			
	IDEC-GSF-ST, IP, PF, IDEC-SSIF-IP, ST, MT, IDEC-ASBF, IDFC-DBF, IDFC-MMF-TP, IP, IDFC-BDF, IDFC-CEF, IDFC-EF, IDFC-EF, IDFC-SEF, IDFC-MIP & IDFC-AA FOF (CP, MP, AP), IDFC-IF, IDFC-AF, IDFC-AF, IDFC-AF, IDFC-BF,		IDFC-TA(ELSS)F IDFC-NF
Minimum Initial Investment in lumpsum to commence SIP	Rs. 1,000	Rs. 2,000	Rs. 500
Minimum installment amount	Rs. 1,000	Rs. 2,000	Rs. 500
Minimum tenure for SIP	6 months	6 months	6 months

Differential SIP is not allowed in IDFC-PEF.

- If the fund fails to get the proceeds from three 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.
- 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.
- In accordance with SEBI letter no MRD/DoP/PAN/PM/166999/2009 dated 19 June 2009 issued to Association of Mutual Funds in India (AMFI) and subsequent guidelines issued by AMFI vide its circular no 35P/MEM-COR/4/09-10 dated 14 July 2009 in this regard, only those SIPs up to Rs 50,000/- per year per investor i.e., aggregate of investments in a rolling 12-months period or in a financial year ie April to March would be classified as 'Micro SIP'.
- Investments in Mutual Funds (including SIP investments where the aggregate of SIP installments in a rolling 12 months period or in a financial year i.e April to March) of upto Rs. 50,000/- per investor per year shall be exempt from the requirement of PAN. They can submit any of the following Photo identification documents in lieu of PAN.
 - (a) Voter Identity Card
 - (b) Driving License
 - (c) Government / Defense identification card
 - (d) Passport
 - Photo Ration Card
 - Photo Debit Card (Credit card not included because it may not be backed up by a bank account).
 - Employee ID cards issued by companies registered with Registrar of Companies.
 - Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament
 - ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks.
 - Senior Citizen / Freedom Fighter ID card issued by Government.
 - Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI.
 - Permanent Retirement Account No (PRAN) card isssued to New Pension System (NPS) subscribers by CRA (NSDL).
 - (m) Any other photo ID card issued by Central Government / State Governments/ Municipal authorities / Government organizations like ESIC/EPFO.

vii. SIP registration using NACH facility:

- 1) NACH facility is being offered to investors having Accounts with such Banks which are participating in NACH Platform;
- For registration under NACH, Investors are required to submit registration form and documents atleast 31 days in advance, before the first SIP instalment date;
- The investor agrees to abide by the terms and conditions of NACH facility of NPCI and Reserve Bank of India, as may be issued from time to time;
- Requests for any changes/ cancellation in the NACH Bank Mandate request should be submitted atleast 31 days in advance and shall be subject to approval from Investors Bank;
- For list of National Automated Clearing House (NACH) banks please visit www.npci.org.co.in;
- Investor will not hold IDFC AMC/IDFC Trustee Company/IDFC Mutual Fund and its service providers responsible if the transaction is delayed, rejected or not effected by the Investor's Bank or if debited in advance or after the specific SIP date due to various reasons or for any bank charges debited by his banker in his account towards NACH Registration/ Cancellation/ Rejections;
- IDFC AMC reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever;
- IDFC AMC/IDFC Trustee Company shall not be responsible and liable for any damages/ compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the Auto Debit facility of NACH and takes full responsibility for the same;

 IDFC AMC/ Trustees reserve the right to discontinue or modify the SIP facility at any time in future on a prospective basis or in case of rejection by the Investors Bank for any reasons;

- 10) IDFC AMC reserves the right to reject any application without assigning any reason thereof.
- ACH mandate not adhering to the specified size of 8 inches * 3.75 inches, is liable to be rejected.
- viii. SIP Top-up Facility:

Top-up SIP is a facility whereby an investor has an option to increase the amount of the SIP Installment by a fixed amount at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP. Terms and conditions of top-up SIP are as follows:

- The Top-up option must be specified by the investors at the time of SIP registration.
- The minimum SIP Top-up amount is Rs. 500 and in multiples of Rs. 500 thereafter.
- The Top-up details cannot be modified once registered. In order to make any changes, the investor must cancel the existing SIP and re-register for a fresh SIP with Top-up option.
- In case of Monthly SIP, Half-yearly as well as Yearly frequency are available under SIP Top-up. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Yearly. Top-up SIP will be allowed in all schemes in which SIP facility is being offered. SIP Top-up Facility is not available under Micro SIPs
- All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
- $\begin{tabular}{ll} SIP Top-up facility shall be available for SIP Investments only through ACH. \end{tabular}$
- Registration for this facility is subject to the investor's bankers accepting the mandate for SIP Top-up registration.

SIP Frequency

Any day of the month. Monthly

In case SIP day falls on non-business day, the SIP transaction shall be processed on the next business day.

- In case of SIP transactions, AMC shall auto terminate SIP transactions on account of six continuous failures including but not limited to below stated reasons:

 1) Insufficient funds/payment stopped by Investor;

 - Electronic Clearing Service (ACH) mandate not received;
 - Bank Account provided by the investor does not exist;
 - Bank Account closed or transferred by the investor;
 - Investors account description does not tally with the description maintained by RTA/Mutual Fund; V)
 - In case of specific court order.
- As per the revised guidelines on KYC procedures, investors investing in Micro SIP would have to undergo detailed KYC procedure as mentioned in Statement of Additional Information (SAI) including IPV and will have to submit additional documents as specified in addendum dated December 29, 2010.

In case the application for subscription does not comply with the aboye provisions, The AMC/ Trustees retain the sole and absolute discretion to reject/ not process such application and refund the subscription money and as such not be liable for any such rejection.

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.

General instructions

- List of Official Points of Acceptance is available on the website of the Mutual Fund. www.idfcmf.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 Chennal Incomplete forms are liable to be rejected.

 Only CTS 2010 Compliant Cheques will be accepted for clearing from 31st July 2013 as per the RBI guidelines. The word 'CTS 2010' should appear on the face of the cheque. Please check with your bank for details on issuance of CTS cheque books.
- In case the cheque is returned on account of whatever reasons the applicant would have to fill a new application form and submit the same along with a fresh cheque 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, HDFC, Kotak Mahindra Bank, ICICI Bank 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.
- Applications rejected by AMC/CAMS ISC post time stamping cannot be represented.
- represented.

 Kindly ensure you update the Bank Mandate for redemption payout correctly. IDFC will not be responsible for any delay or wrong credit due to the incorrect information. Any communication/ dispatch 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 se to be sent by cheque/ draft using postal /courier service, the unitholders shall provide appropriate instructions for the same to the AMC/ Registrar.

these to be sent by cheque/ draft using postal /courier service, the unitholders shall provide appropriate instructions for the same to the AMC/ Registrar.

- Subscription cheque should be locally payable and drawn in favour of the scheme in which the investment is intended to be made. For example For investment in to IDFC Nifty Fund, the cheque should be drawn in favour of "IDFC Nifty Fund".
- incruming rund, the cheque should be drawn in favour of "IDFC Nifty Fund".

 'Dividend Payout Option' of Regular Plan & Direct Plan of all Open ended Scheme(s) of IDFC Mutual Fund, dividend amount payable of upto Rs.100/- under a folio shall compulsorily be reinvested in the same option of the Scheme. Such dividend shall be re-invested at the prevailing ex-dividend Net Asset Value per Unit on the Record Date.
- Minimum period of 7 business days are required for execution of Dividend Sweep / STP option from the date of receiving the application.
- List of Schemes: IDFC Premier Equity Fund (IDFC-PEF), IDFC Classic Equity Fund (IDFC-CEF), IDFC Imperial Equity Fund (IDFC-IEF), IDFC Arbitrage Fund (IDFC-AFF), IDFC Arbitrage Fund (IDFC-AFF), IDFC Equity Fund (IDFC-EF), IDFC Sterling Equity Fund (IDFC-SEF), IDFC All Seasons Bond Fund (IDFC-ASEF), IDFC Tax Advantage (ELSS) Fund (IDFC-TA(ELSS)F), IDFC Super Saver Income Fund Investment Plan (IDFC-SIF-IP)

List of ACH Banks

Investors can refer to the latest list of ACH Banks on our website www.idfcmf.com

List of documents to be submitted with the application form:

Document submitted Kindly (✓)		Documents	Individuals	Companies	Trusts	Societies	Partnership Firm	NRIs	Investments through POA	HUF
	1	Resolution / Authorisation to invest		✓	✓	✓	✓			
	2	List of Authorised Signatories with Specimen Signature(s)		√	√	√	✓		√	
	3	Memorandum & Articles of Association		✓						
	4	Trust Deed			√					
	5	Bye-Laws				√				
	6	Partnership Deed					✓			
	7	Notarised Power of Attorney							✓	
	8	Account Debit Certificate in case payment is made by DD from NRE/FCNR A/c where applicable						√		
	9	PAN/PERN Proof (not required for existing investors)	✓	✓	✓	✓	✓	✓	✓	✓
	10	KYC acknowledgment letter	✓	✓	✓	✓	✓	✓	✓	✓
	11	Copy of cancelled Cheque	✓	✓	✓	✓	√	✓	✓	✓
	12	UBO Form		✓	✓	✓	✓			

Note: Financial Institutional Investors (FIIs) should submit the Certificate of Registration (CR), Constitution Document, Resolution and Banker's Certificate / Authorized Signatory List (ASL) along with the Application Form. All documents in 1 to 6 above should be originals or true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public / Partner as applicable. Originals will be handed over after verification.

AMC will bear Demand Draft charges, only for Equity Schemes, except Fund of Fund and Nifty Fund, in locations where CAMS and AMC offices are not present.

Amount of Investment: Rs. 10,000/-, Actual, subject to maximum Rs. 50/
AboveRs. 10,000/-, Rs. 3/- per 1,000/-, subject to maximum of Rs. 10,000/"On Behalf of Minor" Accounts:

R)

- "On Behalf of Minor" Accounts:

 a) The minor shall be the first and the sole holder in the folio.
 b) Guardian, being a natural guardian (i.e. father or mother) or a court appointed legal guardian should submit requisite documentary evidence to AMC/registrar of fund to ascertain relationship/status of guardian.
 c) Date of birth of the minor along with supporting documents (i.e. Birth certificate, School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, GBSE, Passport, PAN card etc., or other prescribed documents) should be provided while opening the folio.
 d) The minor cannot nominate any one on his / her investment.

 Transaction Charges: As per the SEBI circular No Cir /IMD / DF / 13/2011 dated 22nd August 2011 transaction charges shall be applicable for purchase / Subscription receive from investors through distributor, who have opted to received transaction charges as detailed below:

 1. For existing investors in a Mutual Fund, the distributor may be paid Rs. 100/- as
- - charges as detailed below:

 1. For existing investors in a Mutual Fund, the distributor may be paid Rs. 100/- as transaction charge per subscription of Rs. 10,000/- and above.

 2. As an incentive to attract new investors, the distributor may be paid Rs. 150/- as transaction charge for a first time investor in Mutual Funds.

 3. The transaction charge, if any, shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance shall be invested.

 4. There shall be no transaction charge on subscription below Rs. 10,000/
 5. In case of SIPs the transaction charge shall be applicable only if the total commitment

 - In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. $10,000^4$ and above. In such cases the transaction charge shall be recovered in 3-4 installments.

shall be recovered in 3-4 installments. AMC will follow the concept of cooling period as enumerated in AMFI circular number 135/BP/17/10-11 dated October 22, 2010, whenever any change of bank mandate request is received / processed few days prior to submission of a redemption request or on the same day as a standalone change request. The entire activity of verification of cooling period cases and release of redemption payment shall be carried out within the period of 10 working days from the date of redemption. This is in accordance with sub clause (c) of Regulation 53 of the Securities and Exchange Board of India (Mutual Fund) regulations, 1996 and SEBI circular no. SEBI/MFD/CIR/2/266/2000 dated 19th May 2000.

de originals or true copies certified by the Director / Trustee / Company Secretary / er verification.

In case a redemption request is received before the change of bank details has been validated and registered, the redemption request would be processed to the currently registered (old) bank account.

The request for updation of bank accounts in the folio should be submitted either through the Multiple Bank Account Registration Form or a standalone separate Change of Bank Mandate form only.

Any one of the following documents in Original or copy attested by bankers should accompany the change request form. Cancelled cheque of the new bank mandate with first unit before that any and the change request form. Cancelled cheque of the new bank mandate with first unit before that any and the change request of the provided of the new bank mandate with first unit before that any any account number printed on the face of the pass box with current entries (not older than 3 months) OR Bank Letter duly signed by branch manager/authorized personnel AND

Cancelled cheque of the existing (old) bank mandate with first unit holder name and confirming the bank account holder with the account details, duly signed by the Branch Manager OR in case such bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of said account.

Employee Unique Identification Number (EUIN): Pursuant to SEBI guidelines, investor(s) have the provision in the application form to specify the unique identify number ("EUIN") of the employee/relationship manager/sales person ("RM") of the distributor interacting with the investor (s) for the sale of mutual fund distributor. AMFI has allotted EUIN to all the RM's of AMFI registered mutual fund distributor. AMFI has allotted EUIN to all the RM's of AMFI registered mutual fund distributor. Investors are required to specify the valid ARN of the distributor (including sub-broker where applicable), and the valid EUIN of all the in V)

X)

SIP & SIP-Top up Registration / Renewal Form 2



Application No.

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Systematic Transfer Plan/Systematic Withdrawal Plan (FORM 3)



Application No.

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4.4. Having read and understood the contents of the Statement of Additional Information (SAI) of IDFC Mutual Fund, Scheme Information Document (SID) and Key Information Memorandum (KIM) of the scheme(s) and the Addenda issued till date, I/we hereby apply for registration of Systematic Transfer Plan (STP) / Systematic Withdrawal Plan (SWP) as indicated above and agree to abide by the terms, conditions, rules and regulations governing the Scheme(s) and the STP/SWP. 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 Taxation Laws, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws as applicable to me/us from time to time. I / We confirm that the funds invested in the Scheme(s), legally belong to me / us and I / we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We amr/are eligible Investor(s) as per the scheme related documents and am/are authorised to make this investment as per the Constitutive documents/authorisation(s). I/We further confirm that I am not /we are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any judicial or regulatory authority.

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 subject to applicable exit load and undertake such other action with such funds that may be required by the Law.

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

For micro-investments only: I/We confirm that I/we do not have any other existing investment in the schemes of IDFC Mutual Fund which together with this proposed investment will result in aggregate investments exceeding Rs.50,000/- in a year.

For NRIs / PIOs / FPIs only: I / We confirm that I am / we are Non Residents Indians / Person(s) of Indian Origin / Foreign Portfolio Investors but not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada, 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 most of the professional proceedings are remarked in the professional procedure of the professional profession maintained in accordance with applicable RBI guidelines.

First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant	Third Applicant	POA Holder
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Bank Accounts Registration Form (Multiple Banks / Bank Change / Default Bank / Deletion)



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C-BANK ACCOUNT DELETION REQUEST Bank Account Number Bank Name Bank Account Number Bank Name_ Bank Account Number Bank Name Bank Account Number Bank Name Deletion of an existing default bank account is not permitted unless the investor mentions another registered bank account as a default account in Section B of this Form.

Declaration and Signatures (for Part C) (Mandatory)

I/We have read and understood the terms and conditions of bank accounts registration and agree to abide by the same. I/We understand that my/our request will be executed only if it is filled properly with all details mentioned properly and necessary documents are attached, as applicable, failing which the request will be rejected. I/We will not hold IDFC Mutual Fund, the AMC and the Registrar liable for any loss due to delayed execution or rejection of the request.

Sole / First Applicant / Unit holder

Second Applicant / Unit holder

Third Applicant / Unit holder

(To be signed by all applicants/unitholders if mode of holding is 'Joint'.)

INSTRUCTIONS AND TERMS AND CONDITIONS

- IDFC Mutual Fund offers it's unitholders, a facility to register more than one bank account in their folio/s. Individuals, HUFs, Sole proprietor firms can register upto five bank accounts and a non-individual investor can register upto ten bank accounts in a folio. Any more bank accounts, even if mentioned or provided, will not be registered unless accompanied by deletion request to delete any existing bank accounts.
- Unitholder(s) are strongly advised to register their various bank accounts and continuously update the bank account details with the mutual fund, using this facility well in advance and specify any one of registered bank account for payment of redemption proceeds with each redemption request. If any of the registered bank accounts are closed/ altered, please intimate such change with an instruction to delete/alter it from of our records using this form.
- Bank registration/deletion request from unitholder/s will be accepted and processed only if all the details and necessary documents are attached. The request is liable to be rejected if it is not filled completely and in case of any ambiguous/incorrect/incomplete information.
- The first/sole unit holder in the folio should be amongst any one of the bank account holders. Unit holder(s) cannot provide the bank account(s) of any other person or where the first/sole unitholder is not an account holder in the bank account provided.
- Unitholder(s) need to attach any one of the following mandatory documents in original, in respect of each bank account for registering the bank accounts, failing which the particular bank account will not be registered. This will help in verification of the account details and register them accurately.

Cancelled cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque OR a Self attested bank statement OR self-attested copy of the Bank passbook with current entries (not older than 3 months) OR Bank Letter duly signed by branch manager/authorized personnel

AND Cancelled cheque of the existing (old) bank mandate with first unit holder name and bank account number printed on the face of the cheque OR original bank account statement / Pass book OR original letter issued by the bank on the letterhead confirming the bank account holder with the account details, duly signed and stamped by the Branch Manager OR in case such bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of said account

- If photocopy of any documents is submitted, the copy should be certified by the bank or investors must produce original for verification.
- b. All documents submitted should clearly evidence the bank name, account number and name of all account holders.
- While registering multiple bank accounts, the unitholder(s) has to specify any one bank account as the 'Default Bank Account'. If the 'Default Bank Account' is not specified, the fund reserves the right to designate any of the bank accounts as 'Default Bank Account'. Default Bank Account will be used for all dividend payouts and redemption payouts under circumstances mentioned below.
 - No other registered bank account is specified in the specific a. redemption request for receiving redemption proceeds.
 - A new non-registered bank account is specified in the specific $redemption\, request\, for\, receiving\, redemption\, proceeds.$
 - Maturity proceeds of investments in Fixed Maturity Plans (i.e. FMPs).

- The investors can change the default bank account by submitting this form. In case multiple bank accounts are opted for registration as default bank account, the mutual fund retains the right to register any one of them as the default bank account at it's discretion.
- Bank Account Details with Redemption Request: Please note the following important points related to payment of redemption proceeds:
 - Proceeds of any redemption request will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing.
 - Investor may choose to mention any of the existing registered bank account with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used.
 - If unitholder(s) provide a new and unregistered bank mandate with a specific redemption request (with or without necessary supporting documents) such bank account will not be considered for payment of redemption proceeds.

AMC will follow the concept of cooling period as enumerated in AMFI circular number 135/BP/17/10-11 dated October 22, 2010, whenever any change of bank mandate request is received / processed few days prior to submission of a redemption request or on the same day as a standalone change request.

The entire activity of verification of cooling period cases and release of redemption payment shall be carried out within the period of 10 working days from the date of redemption. This is in accordance with sub clause (c) of Regulation 53 of the Securities and Exchange Board of India (Mutual Fund) regulations, 1996 and SEBI circular no. SEBI/MFD/CIR/2/266/2000 dated 19th May 2000.

In case a redemption request is received before the change of bank details has been validated and registered, the redemption request would be processed to the currently registered (old) bank account.

- The registered bank accounts will also be used to identify the pay-in proceeds. Hence, unit holder(s) are advised to register their various bank accounts in advance using this facility and ensure that payments for ongoing purchase transactions are from any of the registered bank accounts only, to avoid fraudulent transactions and potential rejections due to mismatch of pay-in bank details with the accounts registered in the folio.
- This facility of multiple bank registration request or any subsequent addition/ change/ deletion in the registered bank accounts would be effected within 10 business days from the receipt of a duly completed application form and a confirmation letter will be sent within 15 business days. Unitholder(s) should preserve this letter for their reference, as the account statement will reflect default bank mandate only.
- If in an NRI folio, purchase investments are vide SB or NRO bank account, the bank account types for redemption can be SB or NRO only. If the purchase investments are made vide NRE account(s), the bank accounts types for redemption can be SB/NRO/NRE.
- The requests for addition/change/deletion/modification in the registered bank account(s) should be submitted using the designated application form only. Requests received on a plain paper are liable to be rejected.
- IDFC Mutual Fund, AMC, it's registrar and other service providers shall not be held liable for any loss arising to the unit holder(s) due to the credit of the redemption proceeds into any of the bank accounts registered in the folio.

Third Party Payment Declaration Form



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4. DECLARATIONS & SIGNATURE/S (Refer Instruction 5)

THIRD PARTY DECLARATION

I/We confirm having read and understood the Third Party Payment rules, as given below and hereby agree to be bound by the same.

I/We declare that the information declared herein is true and correct, which IDFC Mutual Fund is entitled to verify directly or indirectly. l agree to furnish such further information as IDFC Mutual Fund may require from me/us. I/We agree that, if any such declarations made by me/us are found to be incorrect or incomplete, IDFC Mutual Fund/IDFC AMC is not bound to pay any interest or compensation of whatsoever nature on the said payment received from me/us and shall have absolute discretion to reject / not process the Application Form received from the Beneficial Investor(s) and refund the subscription monies.

I/We hereby declare that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We will assume personal liability for any claim, loss and/or damage of whatsoever nature that IDFC Mutual Fund/IDFC AMC may suffer as a result of accepting the aforesaid payment from me/us towards processing of the transaction in favour of the beneficial investor(s) as detailed in the Application Form.

Applicable to NRIs only:

Please (✓) Ves No

behalf of the minor.

I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account /FCNR Account.

If yes, (✓) Repatriation basis Non-repatriation basis		
Signature of the Third Party		
BENEFICIAL INVESTOR(S) DECLARATION	N	
I/We certify that the information declared herein by the Third Party is true and correct. I/We acknowledge that IDFC Mutual Fund reserves the right in its sole discretion to reject/not process the Application Form and refund the payment received from the aforesaid Third Party and the declaration made by the Third Party will apply solely to	s/:	First / Sole Applicant / Guardian
my/our transaction as the beneficial investor(s) detailed in the Application Form. IDFC Mutual Fund/ IDFC AMC will not be liable for any damages or losses or any claims of whatsoever nature arising out of any delay or failure to process this transaction due to occurrences beyond the control of IDFC Mutual Fund/IDFC AMC. Applicable to Guardian receiving funds on behalf of Minor only:	GNATURE	Second Applicant

THIRD PARTY PAYMENT RULES

In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, Association of Mutual Funds of India (AMFI) issued best practice guidelines on "risk mitigation process against third party instruments and other payment modes for mutual fund subscriptions". AMFI has issued the said best practice guidelines requiring mutual funds/asset management companies to ensure that Third-Party payments are not used for mutual fund subscriptions

I/We confirm that I/We are the legal guardian of the Minor, registered in folio and have

no objection to the funds received towards Subscription of Units in this Scheme on

- 2a. The following words and expressions shall have the meaning specified herein:
 - (a) "Beneficial Investor" is the first named applicant/investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
 - (b) "Third Party" means any person making payment towards subscription of Units in the name of the Beneficial Investor.
 - (c) "Third Party payment" is referred to as a payment made through instruments issued from a bank account other than that of the first named applicant/ investor mentioned in the application form.

Illustrations

Illustration 1: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of B, C & Y. This will be considered as Third Party payment.

Illustration 2: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of C, A & B. This will not be considered as Third Party payment.

Illustration 3: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in name of A. This will not be considered as Third Party payment.

2b. IDFC Mutual Fund/ IDFC Asset Management Company Limited ('IDFC AMC') will not accept subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/declarations:

Third

Applicant

- (i) Payment by Parents/Grand-Parents/Related Persons* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- each regular Purchase or per SIP installment.
- (ii) Payment by Employer on behalf of employee(s) under Systematic Investment Plan (SIP) Payroll deductions and Lumpsum.
- (iii) Custodian on behalf of an FII or a Client.

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- * 'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.
- 2c. Applications submitted through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed / refunded.
 - (i) Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. third party.
 - (ii) Submission of a complete and valid 'Third Party Payment Declaration Form' from the investors (guardian in case of minor) and the person making the payment i.e. third party.
- 2d. Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of IDFC Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

The above mentioned Third Party Payment Rules are subject to change from time to time. Please contact any of the Investor Service Centres of IDFC AMC or visit our website www.ldfcmf.com for any further information or updates on the same.

INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM

1. GENERAL INSTRUCTIONS

Please read the terms of the Key Information Memorandum, the Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before filling the Third Party Payment Declaration Form (hereinafter referred to as 'Declaration Form').

The Declaration Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant declarations wherever applicable. Please do not overwrite. For any correction / changes (if any) made in the Declaration Form, the corrections made shall be authenticated by canceling and re-writing the correct details and counter-signed by the Third Party and the Beneficial Investor(s).

Applications along with the Declaration Form completed in all respects, must be submitted at the Official Points of Acceptance / Investor Service Centres (ISCs) of IDFC Mutual Fund.

In case the Declaration Form does not comply with the above requirements, IDFC Mutual Fund /IDFC AMC retains the sole and absolute discretion to reject / not process such Declaration Form and refund the subscription money and shall not be liable for any such rejection.

2. BENEFICIAL INVESTOR INFORMATION

The Third Party should provide the Folio Number of the Beneficial Investor already having an account in any of the IDFC Mutual Fund Schemes in Section 1. In case the Beneficial Investor does not have a Folio Number, the Third Party should mention the Application Number as stated in the Application Form. Name must be written in full.

3. THIRD PARTY INFORMATION

"Third Party" includes the Parent, Grand Parent, Related Person, Custodian, or Employer, making payment towards subscription of Units in the name of the Beneficial Investor(s).

Full Name and relationship of Third Party with the Beneficial Investor must be provided.

The Relationship declared by the Third Party will suggest that the payment made on behalf of Beneficial Investor(s) is:

- a. On behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (which includes each regular purchase or per SIP installment) made by Parents/Grand Parents/ Related Persons or
- b. On behalf of employee under Systematic Investment Plans through Payroll deductions made by Employer; or
- c. On behalf of an FII or a Client made by the Custodian.

Mailing address and contact details of Third Party must be written in full.

4. THIRD PARTY PAYMENT DETAILS

Third Party must provide in the Declaration Form the details of the Pay-in Bank Account i.e. account from which subscription payment is made in the name of the Beneficial Investor (s).

The Declaration Form with incomplete payment details shall be rejected. The following document(s) is/are required to be submitted by Third Party as per the mode of payment selected:

(i) Source of funds - if paid by cheque

In case the account number and account holder name of the third party is not pre-printed on the cheque, then the third party should provide any one of the following documents:

- a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- a letter (in original) from the bank on its letterhead certifying that the third party maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available). The said letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

the original documents along with the documents mentioned above should be submitted to the ISCs / Official Points of Acceptance of IDFC Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the IDFC AMC/ IDFC Mutual Fund / Registrar and Transfer Agent. The original documents will be returned across the counter after due verification.

(ii) Source of funds - if funded by pre-funded investments such as Pay Order, Demand Draft, Banker's cheque etc.

A Certificate (in original) from the issuing banker with the purchase application, stating the Account holder's name and

the Account Number which has been debited for issue of the instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

(iii) Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT, ACH, etc.

Acknowledged copy of the instruction to the bank stating the account number debited.

(iv) Source of funds - if paid by a pre-funded instrument issued by the Bank against Cash

IDFC AMC/IDFC Mutual Fund will not accept any purchase applications from investor if accompanied by a pre-funded instrument such as Pay Order, Demand Draft, Banker's cheque etc. issued by a bank against cash funded by third party for investments of Rs. 50,000/- or more. The third party should provide a Certificate (in original) obtained from the bank giving name, address and PAN (if available) of the person who has requested for the payment instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

5. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language. Declarations on behalf of minors should be signed by their Guardian.

6. PERMANENT ACCOUNT NUMBER

It is mandatory for the Third Party to mention the permanent account number (PAN) irrespective of the amount of Purchase*. In order to verify that the PAN of Third Party has been duly and correctly quoted therein, the Third Party shall attach along with the Declaration Form, a photocopy of the PAN card duly self-certified along with the original PAN card. The original PAN Card will be returned immediately across the counter after verification. *includes fresh/additional purchase, Systematic Investment Plan. Declaration Forms not complying with the above requirement

7. PREVENTION OF MONEY LAUNDERING

will not be accepted/processed.

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The Third Party should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the Third Party and with a view to monitor transactions for the prevention of money laundering, IDFC AMC/ IDFC Mutual Fund reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the third party, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

IDFC Mutual Fund, IDFC AMC, IDFC AMC Trustee Company Limited ("IDFC Trustee") and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/ rejection of any application/allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the Act, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI/AMFI circular(s) and reporting the same to FIU-IND.

For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website www.idfcmf.com.

8. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

It is mandatory for the Third Party to quote the KYC Compliance Status and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or Printout of KYC Compliance Status downloaded from any KRA website using the PAN Number. Declaration Form without a valid KYC Compliance of Third Party will be rejected.

In the event of non-compliance of KYC requirements, IDFC Trustee/IDFC AMC reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load if any.

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Form for Nomination/ Cancellation of Nomination/ Re-nomination **after cancellation of existing nomination** (To be filled in by Individual(s) applying singly or jointly) (Please read the instructions overleaf)



To, Computer Age Manageme 7th Floor, Tower II, Rayala No. 158 , Anna Salai, Cheni	Towers,	Ltd.,		Dat	e: D D M M Y Y Y			
Dear Sir,								
I/We, the undersigned Application no.		ve do not wish to d	opt for the nomination fac	ility for th	ne investments made in the folio/			
I/We, the undersigned credit in the folio/ Appl	, nominate the pication no	erson(s) more part	ticularly described hereun e transferred by IDFC AMC	der to wh	nom the units standing to my/our event of my / our death.			
I/We, the undersigned, respect of the units star	wish to cancel the nding to my/our c	e nomination made redit in the folio/ A _l	by me / us in favour of oplication no		in			
I/We, the undersigned, in respect of the units the person(s) more part of my / our death.	wish to cancel the standing to my/o rticularly describ	he nomination mac our credit in the foli ed hereunder to w	de by me / us in favour of oo/ Application nohom the said units can be	transferre	and nominate ed by IDFC AMC Ltd in the event			
(Please tick the appropria	te box above)							
Particulars			Nomination Deta	ails				
	Non	ninee 1	Nominee 2		Nominee 3			
Name and address of the nominee								
Relationship with investor								
Date of birth (mandatory in case of minor)	D D M M	Y Y Y Y	D D M M Y Y	YY	D D M M Y Y Y Y			
Proof of minor DOB submitted (Optional)	Yes_Specify na	ature of the document	Yes_Specify nature of the control No	document	Yes Specify nature of the document No			
Name and address of the Guardian (in case the nominee is minor)"								
Specimen Signature of Nominee/ Guardian (optional)								
Percentage of Allocation/Share								
my/our death during the minority I/We have read the rules and in amendments that may be made	y of the nominee. Istructions overleaf from time to time.	on nomination speci	fied herein and I/We hereby o	confirm to	on behalf of the nominee, in the event of comply and adhere to such rules or any there of shall be valid discharge of duty			
Unitholder (s) (To be sig	ned by all joint h	olders, even if the	mode of holding is not 'Jo	oint')				
Name:		Name:		Name:	Name:			
First Unitholder Sig	gnature	Second Un	itholder Signature	Third Unitholder Signature				
Witnesses (could be the	same for all unit	holders)						
Name:		Name:		Name:				
First Witness Sign	nature	Second V	Vitness Signature	Third Witness Signature				

Scheme Option Chart

							Option										Optic	n
Scheme Name	Plan	Growth		Dividend Frequency								Scheme	Plan	Growth	Divi Freq	Dividend Frequency		
			Daily	Weekly	Fortnightly	Monthly	Bi- Monthly	Quarterly	Half Yearly	Annua	Periodic	Normal/ Regular	Dividend Sweep	Name	Fidil		Dividend Sweep	Divide
IDFC-GSF-PF	*□	✓ ■						✓ •		1	✓		✓	IDFC-CEF	*□	✓ ■	✓	✓
IDFC-GSF-PF	**													IDFC-PEF	*□	✓ ■	✓	✓
IDFC-MMF-IP	*□	✓ ■	✓ ▮	✓ ■		✓ ●		✓		✓	✓		✓	IDFC-IEF	*□	✓ ■	✓	✓
IDEC ACDE	*□	✓ ■	/	✓	_			✓ ●	√		-			IDFC-EF	*□	✓ ■	✓	✓
IDFC-ASBF	~⊔		*	V	· ·				· · · · · · · · · · · · · · · · · · ·	✓			√	IDFC-SEF	*□	✓ ■	✓	✓
IDFC-DBF	*□	✓ ■						✓ ●	✓	~	✓	✓	✓	IDFC-TAF- ELSS	*□	✓ ■	✓	/
IDFC-GSF - IP	*□	✓ ■						✓ •	✓	1	✓		✓	IDFC AAF- AP	*□	✓ ■	✓	✓
IDFC-GSF - ST	*□	✓ ■		✓ ▮		✓ ●		✓			√		✓	IDFC AAF- CP	*□	✓ ■	✓	✓
IDFC-SSIF-IP	*□	✓ ■						✓ •	✓	✓	✓		✓	IDFC AAF- MP	*□	✓ ■	✓ ·	√
IDFC-SSIF-MT	*□	✓ ■	✓ ▮		✓	✓ ●	✓	✓			~		✓	IDFC Nifty	*□	✓ ■	/	_
IDFC-SSIF-ST	*□	✓ ■			✓	✓ ●					✓		✓	Fund			V	·
IDFC- Cash Fund	*□	✓ ■	√ ■ •	✓		✓					✓		✓	IDFC Infra Fund	*□	✓ ■	✓	✓
IDFC-MMF-TP	*□	✓ ■	✓	✓ ■ •		✓					✓		✓	IDFC-DEF	*□	✓ ■	✓	✓
IDFC-USTF	*□	✓ ■	✓ ■	√₽ •		✓		✓			√		✓					
IDFC MIP	*□	✓ ■						✓				✓ •	✓					
IDFC BDF	*□	✓ ■	✓ ■		✓	✓		✓▲		✓▲								
IDFC-AF	*□	✓ ■								✓		✓	✓					
IDFC-APF	*□	✓ ■								1		√	✓					

Dividend reinvest shall be default Sub option for all Schemes.

Frequency Applicable	✓
Scheme Default	
Compulsory Re-investment	- 6
Compulsory Payout	A
Dividend Default	•
Regular Plan	*
Direct Plan	П

Instructions for completing the Nomination Section

- The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. If the units are held jointly, all joint holders will sign the nomination form irrespective whether mode of holding is Either or Surviyor.
- Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Similarly, nomination cannot be registered in folio's held in the name of the minor/s.
- 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 unit holder.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or 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.
- 6. 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.
- 8. Transfer of units in favour of a Nominee shall be valid discharge by the asset management company against the legal heirs.
- 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.
- 10. 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 can be made for a maximum of 3 nominess. In case of multiple nomination (nomination in favour of more than one person),

- the Unitholder(s) must clearly and unambiguously specify the exact share of each of the nominees as a percentage of the Units held by the Unitholder(s), making a total of 100%. In absence of such clear and unambiguous indication by the Unitholder regarding the exact share of each of the nominees, it will be assumed that the Unitholder(s) has opted for the Default Option, which is the Units to be allocated equally among all the nominees and settled accordingly.
- 12. If the mode of holding is single and the existing nomination (s) is cancelled without any further nomination, it shall be construed as a deemed consent of that investor for not having any nominee in the existing folio.
- 13. Nomination by a unitholder shall be applicable for investments in all schemes in the folio or account.
- Every new nomination for a folio/ account will overwrite the existing nomination. Nomination will be subject to the provisions of the respective Scheme Information Document.
- 15. Nomination shall be mandatory for new folios/ accounts opened by an individual especially with sole holding and no new folio/ accounts for individuals (with sole holding) would be opened without nomination. However, investors who do not wish to nominate must sign the confirmation communicating their non-intention to nominate. Else, application is liable to be rejected.
- 16. In case of investors opting to hold the units in demat form, the nomination details provided by the investor to the depository participant, will be applicable.
- 17. In order to receive the amount standing to the credit of the account, in the event of the death of the unitholder, the nominee (s) shall be obliged to furnish such documents as may be required by IDFC AMC Ltd., to its satisfaction.
- Nomination will get rescinded in the event the death of the nominee preceds the death of the unit holder(s).

CAMS TRANSACTION POINTS

Agartala: Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Tripura - 799001. • Agra: No.8, II Floor, Maruti Tower, Sanjay Place, Agra, Uttar Pradesh - 282002. • Ahmedabad :111-113, 1st Floor, Devpath Building, Off C. G. Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Gujarat - 380006. • Ajmer:AMC No.423/30, Near Church Brahampuri, Opp. T.B.Hospital, Jaipur Road, Ajmer, Rajasthan - 305001. • Akola: Opp.RLT Science College, Civil Lines, Akola, Maharashtra -444001. • Aligarh:City Enclave, Opp.Kumar Nursing Home, RamghatRoad, Aligarh, Uttar Pradesh - 202001. • Allahabad : 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad, Uttar Pradesh - 211001. • Alleppey: Doctor's Tower Building, Door No.14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey, Kerala - 688001. • Alwar: 256A, Scheme No.1, Arya Nagar, Alwar, Rajasthan -301001. • Amaravati: 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra - 444601. • Ambala: Opposite PEER, Bal Bhavan Road, Ambala, Haryana - 134003.• Amritsar: SCO-18J, 'C'BLOCK, RANJIT AVENUE, Amritsar, Punjab - 140001. • Anand: 101, A.P.Tower, B/H Sardhar Gunj, Next to Nathwani Chambers, Anand, Gujarat - 388001. • Anantapur: 15-570-33, I Floor, Pallavi Towers, Subash Road, Opp: Canara Bank, Anantapur, Andhra Pradesh - 515001. • Andheri : CTS No.411, Citipoint, Gundavali, Teli Gali, Above C.T.Chatwani Hall, Andheri, Maharashtra -400069. • Ankleshwar : Shop No.F-56, First Floor, Omkar Complex, Opp.Old Colony, Nr. Valia Char Rasta, GIDC, Ankleshwar-Bharuch, Gujarat - 393002. • Asansol:Block-G, 1st Floor, P.C.Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol, West Bengal - 713303. • Aurangabad : Office No.1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad, Maharashtra - 431001. • Balasore:B.C.Sen Road, Balasore, Orissa - 756001. • Bangalore: Trade Centre, 1st Floor, 45, Dikensen Road, Next to Manipal Centre, Bangalore, Karnataka - 560042. • Bareilly:F-62-63, Butler Plaza, Civil Lines, Bareilly, Uttar Pradesh - 243001. • Belgaum:Ist Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum;Karnataka - 590006. • Bellary;Go/5, Mullangi Compound, Gandhinagar Main Road (Old Gopalswamy Road), Bellary, Karnataka - 583101. • Berhampur: First Floor, Upstairs of AaroonPrinters, Gandhi Nagar Main Road, Orissa, Berhampur, Orissa - 760001. • Bhagalpur:Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bihar - 812002. • Bhatinda:2907 GH,GT Road, Near Zila Parishad, BHATINDA, Punjab - 151001. • Bhavnagar:305-306, Sterling Point, Waghawadi Road, Opp.HDFC BANK, Bhavnagar, Gujarat - 364002. • Bhilai:26, Commercial Complex, Nehru Nagar (East), Bhilai, Chhattisgarh - 490020. Tel.: 0788 4060065. • Bhilwara:Indraparstha Tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden,Bhilwara, Rajasthan - 311001. • Bhopal:Plot no.10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh -462011. • Bhubaneswar:Plot No. 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar Unit 3, Bhubaneswar, Orissa - 751001. • Bhuj:Data Solution, Office No.17, Ist Floor, Municipal Building, Opp.Hotel Prince,Station Road, Bhuj-Kutch, Gujarat - 370001. • Bikaner:F4,5 Bothra Complex, Modern Market, Bikaner, Rajasthan - 334001. • Bilaspur:Beside HDFC Bank, Link Road, Bilaspur, Chattisgarh -495001. • Bokaro:Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand - 827004. • Burdwan:399, G.T.Road, Basement of Talk of the Town, Burdwan, WestBengal - 713101. • Calicut:29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut, Kerala - 673016. • Chandigarh:Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh, Punjab - 160017. • Chandrapur: Opp Mustafa Decor, Near Bangalore Bakery, Kasturba Road, Chandrapur, Maharashtra - 442402 • Chennai 7th Floor, Tower II, Rayala Towers, No.158, Anna Salai, Chennai 600002. , Chennai 600002 • Chennai:Ground Floor, No. 178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tamil Nadu -600034. • Cochin: Ittoop's Imperial Trade Center, Door No. 64/5871-D, 3rd Floor, MG. Road(North), Cochin, Kerala - 682035. • Coimbatore: Old #66 New #86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore, Tamil Nadu - 641002. • Cuttack:Near IndianOverseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa - 753001. • Davenegere:13, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere, Karnataka -577002. • Dehradun:204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun, Uttaranchal - 248001. • Deoghar:SSM Jalan Road, Ground floor, Opp.Hotel Ashoke, Caster Town,Deoghar, Jharkhand - 814112. • Dhanbad:Urmila Towers, Room No.111(1st Floor), Bank More, Dhanbad, Jharkhand - 826001. • Durgapur:City Plaza Building, 3rd floor, City Centre, Durgapur, West Bengal - 713216. • Erode: 197, Seshaiyer Complex, Agraharam Street, Erode, Tamil Nadu - 638001. • Faizabad: Amar Deep Building, 3/20/14, 2nd floor, Niyawan, Faizabad, Uttar Pradesh - 224001. • Faridhabad: B-49, Ist Floor, Nehru Ground, Behind Anupam SweetHouse, NIT, Faridhabad, Haryana - 121001. • Ghaziabad:113/6, I Floor, Navyug Market, Gazhiabad, Uttar Pradesh - 201001. • Goa: B-301, Reliance Trade Center, Opp. Grace Nursing Home, Near Cafe Tato V. V. Road (Varde Valaulikar), Margao, Goa - 403 601. Phone No.: 0832 6480250 email ID: camsmrg@camsonline.com • Gorakhpur:Shop No.3, Second Floor, The Mall, Cross Road, A.D.Chowk, Bank Road, Gorakhpur, Uttar Pradesh - 273001. • Guntur:Door No.5-38-44, 5/1BRODIPET, Near Ravi Sankar Hotel, Guntur, Andhra Pradesh -522002. • Gurgaon:SCO-16, Sector-14, First floor, Gurgaon, Haryana - 122001. • Guwahati:A.K.Azad Road, Rehabari,Guwahati, Assam - 781008. • Gwalior:G-6 Global Apartment, Kailash Vihar Colony, Opp.Income Tax Office, City Centre, Gwalior, Madhya Pradesh - 474002. • Haldia - 1st Floor, New Market Complex, Durgachak Post Office, Purba Mdnipur District, Haldia - 721602. Hazaribag:Municipal Market Annanda Chowk, Hazaribagh, Jharkhand - 825301. Hisar:12, Opp.Bank of Baroda, Red Square Market, Hisar, Haryana - 125001. • Hubli:No.204-205, 1st Floor, 'B' Block, Kundagol Complex, Opp.Court, Club Road, Hubli, Karnataka - 580029. • Hyderabad: 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad, Andhra Pradesh - 500003. • Indore: 101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp.Greenpark, Indore, Madhya Pradesh - 452001. • Jabalpur:8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh - 482001. • Jaipur:R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan - 302001. • Jalandhar:367/8, Central Town, Opp.Gurudwara Diwan Asthan, Jalandhar, Punjab - 144001. • Jalgaon:Rustomji Infotech Services, 70, Navipeth, Opp.Old Bus Stand, Jalgaon, Maharashtra - 425001. • Jalna:Shop No.6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra - 431203. • Jammu: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu, J&K - 180004. • Jamnagar: 217/218, Manek Centre, P.N.Marg, Jamnagar, Gujarat - 361008. • Jamshedpur: Millennium Tower, "R" Road, Room No.15 First Floor, Bistupur, Jamshedpur, Jharkhand - 831001. • Jhansi: Opp.SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi, Uttar Pradesh - 284001. • Jodhpur:1/5, Nirmal Tower, IstChopasani Road, Jodhpur, Rajasthan - 342003. • Junagadh:202-A, 2nd Floor, Aastha Plus Complex, Jnansi, Ottar Pradesh - 284001. • Jodnpuri Jorita Tower, istchopasani Road, Jodnpur, Rajasthan - 342003. • Junagadh:202-A, 2rid Floor, Aastra Pius Complex, Opp. Jhansi Rani Statue Near Alkapuri, Sardarbaug Road, Junagadh, Gujarat - 362001. • Kadapa:Bandi Subbaramaiah Complex, D.No.3/1718, Shop No.8, Raja Reddy Street, Kadapa, Andhra Pradesh - 513001. • Kalyani:A - 1/50, Block-A, Dist Nadia, Kalyani, West Bengal - 741235.• Kannur:Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kerala -670004. • Kanpur:I Floor, 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur, Uttar Pradesh - 208001. • Karimnagar:HNo.7-1-257, Upstairs SBH Mangammathota, Karimnagar,Andhra Pradesh -505001. • Karur:126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Tamil Nadu - 639002. • Kharagpur:H.NO.291/1, ward no.15, malancha main road,opposite UCO bank, Kharagpur, West Bengal - 721301. • Kolhapur:2B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra - 416001. • Kolkata:Saket Building, 44 ParkStreet, 2nd Floor, Kolkata, West Bengal - 700016. • Kollam:Kochupilamoodu Junction, Near VLC, Beach Road, Kollam, Kerala - 691001. • Kota:B-33 Kalyan Bhawan, Triangle Part, VallabhNagar, Kota, Rajasthan - 324007. • Kottayam: Jacob Complex, Building No-Old No-1319F, New No- 2512D, Behind Makkil Centre, Good Sheperd Road, Kottayam-686001. • Kobra - Shop No. 6, Shriram Commercial Complex, Infront of Hotel Blue Diamond, Ground Floor, T. P. Nagar, Korba, Chhattisgarh - 495677 • Kumbakonam:JailaniComplex, 47, Mutt Street, Kumbakonam, Tamil Nadu - 612001. •Kurnool:H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool, Andhra Pradesh - 518004. • Lucknow:Off #4,1st Floor,Centre Court Building, 3/c, 5-Park Road, Hazratganj, Lucknow, Uttar Pradesh - 226001. • Ludhiana:U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar, Pulli PakhowalRoad, Ludhiana, Punjab - 141002. • Madurai:Ist Floor, 278, North Perumal Maistry street, Nadar Lane, Madurai, Tamil Nadu - 625001. •Mangalore:No.G4 & G5, Inland Monarch, Opp.Karnataka Bank, Kadri Main Road, Kadri, Mangalore, Karnataka - 575003. • Margao:Virginkar Chambers | Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old StationRoad, Margao, Goa -403601. • Meerut:108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut, Uttar Pradesh - 250002. • Mehsana:1st Floor, Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut, Uttar Pradesh - 250002. • Mehsana:1st Floor, Subhadra Complex, UrbanBank Road, Mehsana, Gujarat - 384002. • Moradabad:H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad, Uttar Pradesh - 244 001. • Mumbai:Rajabahdur Compound, Ground Floor, Opp. AllahabadBank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra - 400023. • Muzzafarpur:Brahman toli, Durgasthan, Gola Road, Muzaffarpur, Bihar - 842001. • Mysore: CH 26, 2nd Floor, Veta Building, 7th Main, 5th Cross, Saraswathipuram, Mysore - 570009. • Nagpur:145 Lendra, New Ramdaspeth, Nagpur, Maharashtra - 440010. • Nasik:Ruturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik, Maharashtra - 422005. • Navsari:Dinesh Vasani& Associates. 103-Harekrishna Complex, above IDBI Bank, Nr.Vasant Talkies, Chimnabai Road, Navasari, Gujarat - 396445. Nellore:97/56, I Floor Immadisetty Towers, RanganayakulapetRoad, Santhapet, Nellore, Andhra Pradesh - 524001. • New Delhi:7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower JhandewalanExtension, New Delhi - 110055. • Noida:C-81, 1st floor, Sector-2, Noida - 201301. • Palakkad:10/688, Sreedevi Residency, Mettupalayam Street, Palakkad, Kerala - 678001. • Panipat:83,Devi Lal Shopping Complex, Opp.ABN Amro Bank, G.T.Road, Panipat, Haryana - 132103. • Patiala:35, New Ial Bagh Colony, Patiala, Punjab - 147001. • Patha:G-3, Ground Floor, Om ViharComplex, SP Verma Road, Patha, Bihar - 800001. • Pondicherry:S-8, 100, Jawaharlal Nehru Street(New Complex, Opp.Indian Coffee House), Pondicherry - 605001. • Pune:Nirmiti Eminence, Off No.6, I Floor, Opp.Abhishek Hotel Mehandale Garage Road, Erandawane, Pune, Maharashtra - 411004. • Raipur:HIG,C-23, Sector-1, Devendra Nagar, Raipur, Chhattisgarh - 492004. • Rajahmundry:Door No.6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry, Andhra Pradesh - 533101. • Rajkot:Office207-210, Everest Building, Harihar Chowk, Opp.Shastri Maidan, Limda Chowk, Rajkot, Gujarat - 360001. • Ranchi:4, HB Road, No.206, 2nd Floor Shri Lok Complex, H.B.Road Near Firayalal, Ranchi, Jharkhand - 834001. • Rohtak:205, 2ND Floor, Bl. No.2, Munjal Complex, Delhi Road, Rohtak, Haryana - 124001. • Rourkela:Ist Floor, Mangal Bhawan, Phase II, Power HouseRoad, Rourkela, Orissa - 769001. • Saharanpur:I Floor, Krishna Complex, Opp.Hathi Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. • Salem:No.2, I Floor Vivekananda Street, NewFairlands, Salem, Tamil Nadu - 636016. • Sambalpur:C/o Raj Tibrewal & Associates, Opp.Town High School, Sansarak, Sambalpur, Orissa - 768001. • Sangli:Diwan Niketan, 313,Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T.Stand, Sangli, Maharashtra - 416416. • Satara:117/A/3/22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra - 415002. • Shimla: I Floor, Opp.Panchayat Bhawan Main gate, Bus stand, Shimla, Himachal Pradesh - 171001. • Shillong: 3rd Floor, RPG Complex, Keating Road, Shillong, Meghalaya - 793 001. • Shimoga : Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Karnataka -577 201. • Siliguri:No 7, Swamiji Sarani, Ground Floor, Hakimpara, Siliguri, West Bengal - 734001. • Solapur:Flat No.109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, NearPangal Swarniji Sarani, Ground Filori, Hakimpara, Siliguri, West Berigai - 734001. * Solapur.Filat No.109, 1st Filori, A Wilig, Kalyani Tower, 126 Siddheshiwar Petri, Near-Paliyan High School, Solapur, Maharashtra - 413001. * Sriganganagar:18 L Block, Sri Ganganagar, Rajasthan - 335001. * Surat:Plot No.629, 2nd Floor, Office No.2-C/2-D Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat, Gujarat - 395001. * Thane:3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada,Thane, Maharashtra - 400602. * Thiruppur:1(1), Binny Compound, II Street, Kumaran Road, Thiruppur, Tamil Nadu - 641601. * Thiruvalla:Central Tower, Above Indian Bank, Cross Junction,Thiruvalla, Kerala - 689101. * Tirunelveli:1 Floor, Mano Prema Complex 182 / 6, S.N. High Road, Tirunelveli, Tamil Nadu - 627001. • Tirupathi:Door No.18-1-597, Near Chandana RameshShowroom, Bhavani Nagar, Tirumala Bypass Road, Tirupathi, Andhra Pradesh - 517501. • Trichur:Room No.26 & 27, DEE PEE PLAZA, Kokkalai, Trichur, Kerala - 680001. • Trichy:No.8, IFloor, 8th Cross West Extn, Thillainagar, Trichy, Tamil Nadu - 620018. • Trivandrum:RS Complex, Opposite of LIC Building, Pattom PO, Trivandrum, Kerala - 695004. • Udaipur:32 Ahinsapuri,Fatehpura Circle, Udaipur, Rajasthan - 313004. • Vadodara:103, Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara, Gujarat - 390007. • Valsad:3rd floor, Gita Nivas,opp.Head Post Office, Halar Cross Lane, Valsad, Gujarat - 396001. • Vapi:215-216, Heena Arcade, Opp.Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Gujarat - 396195. • Varanasi:C-28/142-2A, Near Teliya Bagh Crossing, Teliya Bagh, Varanasi, Uttar Pradesh - 221002. • Vellore:No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp.ICICI Bank, Krishna Nagar, Vellore, TamilNadu - 632001. • Vijayawada:40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G.Road, Labbipet, Vijayawada, Andhra Pradesh - 520010. • Visakhapatnam: Door No. 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam - 530 016. • Warangal: A.B.K Mall, Near Old Bus Depot road, F-7, Ist Floor, Ramnagar Hanamkonda, Warangal, AndhraPradesh - 506001. • Yamuna Nagar: 124-B/R, Model Town, Yamunanagar, Haryana - 135001.



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IDFC AMC Offices

Ahmedabad : B Wing, 3rd Floor, Chandan House, Opp.Gruh Finance, Mithakhali Sixth Road, Law Garden, Ahmedabad - 380 006

Tel.: +91-79-26460923,26460925

: 9/4, Shanker Point Ground Floor, Near Income Tax Building, Sanjay Place, Agra-282002, Tel.:+915624064889. Agra : 6-FUF, 4th Floor, Central Mall, 32, Mall Road, Amritsar - 143 001. Mobile: 09356126222, Tel.: +91-183-5030393. Amritsar : 6th Floor, East Wing, Raheja Towers, #26 & 27, M. G. Road, Bangalore - 560 001. Tel.: +91-80-43079000/ 01/ 02/ 03 Bangalore

Fax: +91-80-43079009

: Plot No. 49, First Floor, Above Tata Capital Limited, M P Nagar, Zone II, Bhopal [M.P.] - 462011. Tel.: +91-0755-4281896 Bhopal : Shop No. 208, 2nd Floor, Janpath Tower, Ashok Nagar, Bhubaneshwar - 751 009. Tel.: +91-0674-6444252/54/51 Bhubaneshwar SCO 2475-76, 1st Floor, Sector 22, Chandigarh - 160 022. Tel.: +91-172-5071918/ 19/ 21/ 22, Fax: +91-172-5071918. Chandigarh Chennai : KRM Tower, 8th floor, No. 1, Harrington Road, Chetpet, Chennai - 600 031. Tel.: +91-44-45644200/ 202.

Cochin 39/3993 B2, Gr. Floor, Vantage Point, VRM Rd, Ravipuram, Cochin - 682 O16. Tel: +91-484-3012639/ 4029291, Fax: +91-484-2358639.

: Red Rose Plaza, 509 H, II Floor, D. B. Road, R. S. Puram, Coimbatore - 641 002. Tel.: +91-422-2542645, 2542678. Coimbatore

: G-12 B NCR Plaza, Ground Floor, 24 A, 112/28, Ravindranath Tagore Marg, New Cantt Road, Dehradun-248001. Dehradun Mobile: 9897934555, 8171872220

* Goa : F-27 & F-28, 1 Floor, Alfran Plaza, M.G. Road, Opp. Don Bosco High School, Panjim - 403001 (Goa). Tel.:+91 0832 6631022

Guwahati : 4E, 4th Floor, Ganapati Enclave, G. S. Road, Ulubari, Opp. Bora Service Station, Guwahati - 781 007.

Mobile: 9207410763, 9207410764, 9207410765, 9207410766

Hyderabad : 6-3-885/7/C/2/S2, 2 Floor, Amit Plaza, Somajiguda, Hyderabad - 500 082. Tel. No.: +91-40-42014646/47 Fax: +91-40-40037521. : 405, 4th Floor, 21/1, D. M. Tower, Race Course Road, Indore - 452 001. Tel.: +91-731-4206927/ 4208048. Fax: +91-731-4206923. Indore

: 301-A, 3rd Floor, Ambition Tower, Agersen Circle, Malan Ka Chaurah, Subash Marg, C-Scheme, Jaipur-302001. Jaipur

Tel No. 0141 2360945, 2360947, 2360948.

: 1st floor, Satnam Complex, BMC Chowk, G.T. Road, Jalandhar-144001. Punjab-India. Tel.: 01815018264/ 01815061378/88. Jalandhar Jamshedpur : Room No. 111, Ist Floor, Yash Kamal Complex, Main Road, Bishtupur, Jamshedpur 831001, Tel. No.: 0657-2230112. : Office No. 214-215, IInd Floor, KAN Chambers, 14/113, Civil Lines, Kanpur - 208 001. Tel.: +91-512-2331071, 2331119. Kanpur

Kolkata Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel.: +91-33-40171000/1005. : 1st Floor, Aryan Business Park, Exchange Cottage, 90 M. G. Marg, Park Road, Lucknow -226 001. Lucknow

Tel.: +91-0522-4928100-106 Mobile : 9792999940 : SCO 122, 2nd Floor, Feroze Gandhi Market, Ludhiana - 140 001. Tel.: +91-161-5022155, 5022156. Ludhiana

* Madurai : Lakshmi Arcade, No. 278, 1st Floor, Nadar Lane, North Perumal Maistry Street, Madurai - 625 001. Tamilnadu Tel.: +91-0452-6455530.

: Aravinda Kumar, Raj Business Centre, 4th Floor, Raj Towers, Balmatta Road, Mangalore - 575001. Tel.: +91 9845287279.

: 2nd Floor, Ramon House, H.T. Parekh Marg, 169, Backbay Reclamation, Opp. Aakash Wani, Churchgate - 400 020. Mumbai

Tel.: +91-22-66289999-22965/958/959/11800. * Mysore CH 26, 2nd Floor, Veta Building, 7th Main, 5th Cross, Saraswathipuram, Mysore - 570 009. Tel.: (0821) 4262509.

Nagpur : Fortune Business Centre, First Floor, 6, Vasant Vihar, W. H. C. Rd., Shankar Nagar, Nagpur - 440 010. Tel.: +91-712-6451428/ 2525657.

Nashik

Shop No-6, Rajvee Enclave, New Pandit Colony, Off Sharanpur Road, Nashik - 422002. Tel.: 0253-2314611. New Delhi

4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel.: +91-011-47311300-005/11323/11326/11329.

: 406, Ashiana Hariniwas, New Dak Banglow Road, Patna - 800 001. Tel.: +91-612-6510353. Patna

Pune 1st Floor, Dr. Herekar Park Building, Next to Kamala Nehru Park, Off. Bhandarkar Road, Pune - 411 004. Tel.: +91-20-66020964. : Office No:T-19, III Floor, Raheja Tower, Near Hotel Celebration, Jail Road, Raipur (C.G.) - 492 001. Tel.: +91-0771-4218890. Raipur

: "Star Plaza", 2nd Floor, Office No. 201, Phulchab Chowk, Rajkot - 360 001. Tel.: +91-281-6626012. Raikot

Ranchi : 306, Shrilok Complex, 4 H B Road, Ranchi-834001 Phone: 0651-2212591/92/99. Surat : U 15/16, Jolly Plaza, Athvagate, Surat - 395 001. Tel.: +91-261-2475060, 2475070.

: T.C.2/3262(6), 1st Floor, RS Complex, Opposite LIC Building, Pattom P O, Trivandrum - 695 004. Mobile: 9962017640. Trivandrum : 301, 2nd Floor, Earth Complex, Opposite Vaccine Ground, Above Indian Overseas Bank, Old Padra Road, Vadodara - 390015. Vadodara

Tel No: 0265- 2339623/2339624/2339325

Varanasi : Premise 2, 3rd Floor, Kuber Complex, Rathyatra, Varanasi-221010. Tel.: 0542 - 2226527, 6540214.

* Visakhapatnam: Visakha Business Centre, D No: 46-19-5, Cabin No: F-3, 1st Floor, Mandavari Peta, Behind Big Bazaar Lane, Dondaparthy, Visakhapatnam - 530016, Ph: 0891-2531123

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* Mangalore

IDFC Limited (IDFC Ltd.)

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IDFC AMC Trustee Company Limited (IDFC ATC)

Tower 1, 6th Floor, One India Bulls Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400 013.

Investment Manager

IDFC Asset Management Company Ltd. (IDFC AMC)

Registered & Corporate Office

Tower 1, 6th Floor, One India Bulls Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400 013.

Computer Age Management Services Private Limited

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India Bulls Financial Centre - Tower 3, 31st Floor, Senapati Bapat Marg, Elphinstone (W), Mumbai 400 013. INDIA