

# KEY INFORMATION MEMORANDUM

## IDFC Tax Advantage (ELSS) Fund

(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit )

(Offer of Units at NAV based prices during the Continuous Offer Period)

### Product Label

This product is suitable for investors who are seeking\*:

- To create wealth over long term
- Investment predominantly in Equity and Equity related securities with income tax benefit u/s 80C and 3 years lock-in



Investors understand that their principal will be at moderately high risk

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

<b>Mutual Fund</b>	<b>: IDFC Mutual Fund</b>
<b>Asset Management Company</b>	<b>: IDFC Asset Management Company Limited</b>
<b>Trustee Company</b>	<b>: IDFC AMC Trustee Company Limited</b>
<b>Address</b>	<b>: 6th Floor, One IndiaBulls Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone (W), Mumbai – 400013</b>
<b>Website</b>	<b>: <a href="http://www.idfcmf.com">www.idfcmf.com</a></b>

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](http://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.

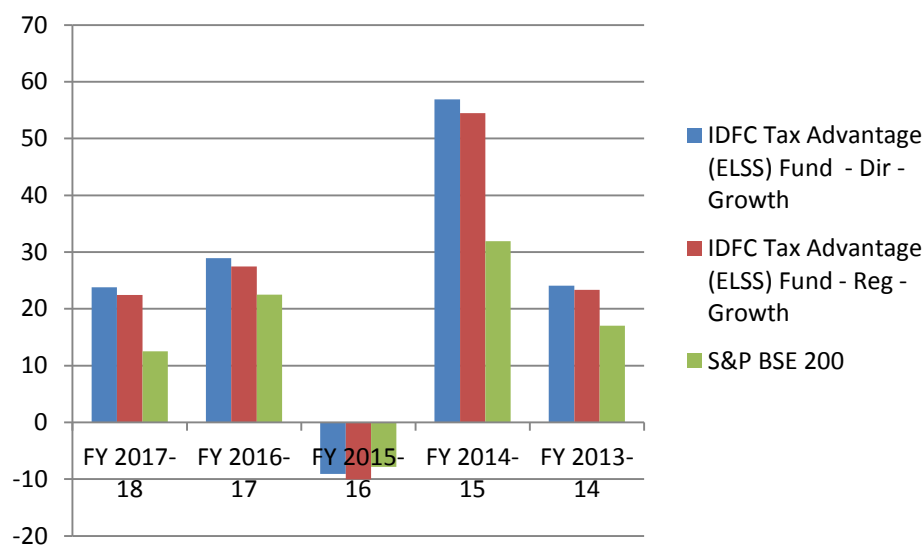
This Key Information Memorandum is dated June 30, 2018.

<b>Investment Objective</b>	<p>The investment objective of the scheme is to seek to generate long-term capital growth from a diversified portfolio of predominantly Equity and Equity related securities.</p> <p><u>Disclaimer:</u> 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.</p> <p>The investment policies shall be framed in accordance with SEBI (Mutual Funds) Regulations, 1996 and rules and guidelines for Equity Linked Savings Scheme (ELSS), 2005 (and modifications to them)</p>		
<b>Structure</b>	<p>An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.</p> <p>The Scheme has been prepared in accordance with the requirements of specified notifications dated November 3, 2005 and December 13, 2005 issued by the Department of Economic affairs, Ministry of Finance, Government of India.</p> <p>The Scheme is an Equity Linked Savings Scheme and intends to meet the requirements of any other notifications/ regulations that may be prescribed by the Government/ regulatory bodies from time to time.</p> <p>Specified 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.</p>		
<b>Asset Allocation Pattern of the scheme</b>	<b>Asset Class</b>	<b>Range of allocation (% of Net Assets)</b>	<b>Risk profile</b>
	Equities & Equity related instruments	80 - 100	High
	Debt & Money Market instruments	0 - 20	Low to Medium
	Securitized debt instruments	0 - 20	Low to Medium
	<p>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).</p> <p>The funds collected under the Scheme shall be invested in equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures and bonds including those issued on right basis subject to the condition that, as far as possible, the non- convertible portion of the debentures so acquired or subscribed, shall be disinvested for period of twelve months.</p> <p>The corpus of the assets of the Scheme shall be predominantly invested in equity and equity related instruments. In accordance with ELSS Guidelines, investments in equity and equity related instruments shall be to the extent of at least 80% of net assets of the Scheme. In exceptional circumstances, this requirement may be dispensed with by the Fund in order that the interest of the assesses are protected.</p> <p>Pending investment of funds in the required manner, the Fund may invest the funds in short -term money market instruments or other liquid instruments or both. After three years of the date of allotment of the units, the Fund may hold upto twenty percent of net assets of the plan in short term money market instruments and other liquid instruments to enable them redeem investment of those unitholders who would seek to tender the unit for repurchase.</p>		

	<p>As per ELSS Guidelines, the Scheme after 3 years from the date of allotment or holding of units could hold investments in short term money market instruments or other liquid instruments or both only upto 20 % of its net assets.</p> <p>In case the investments are made in partly convertible issues of debentures and bonds including those issued on right basis, the non-convertible portion of the debentures/bonds so acquired will be disinvested within a period of 12 months as specified in ELSS Guidelines.</p> <p>The Scheme is an Equity Linked Savings Scheme and intends to meet the requirements of any other notifications/ regulations that may be prescribed by the Government/ regulatory bodies with respect to ELSS from time to time.</p>
<p><b>Investment Strategy</b></p>	<p><b>Equity:</b> 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 :</p> <ol style="list-style-type: none"> <li><b>1) Sustainable company profits drives long term share value :</b> 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.</li> <li><b>2) Acquire stocks at reasonable value:</b> 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.</li> <li><b>3) Monitor market interest to ensure consistent performance:</b> 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.</li> </ol> <p><b>Debt:</b> 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.</p>
<p><b>Risk Profile of the Scheme</b></p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</p> <p>The scheme(s) proposes to invest in equity and equity related instruments. Equity instruments by nature are volatile and prone to price fluctuations on a daily basis due to both micro and macro factors. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of financial 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.</p>

<b>Risk Mitigation Factors</b>	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.			
	<b>Risk</b>		<b>Risk mitigants / management strategy</b>	
	<b>Quality risk</b> : Risk of investing in stocks with poor performance		Portfolio carefully selected to only include high quality stocks	
	<b>Market risk</b> : Risk of adverse price movement in portfolio		Equity as an asset class tends to be volatile in the short term. A Thematic fund is likely to have a higher volatility as compared to a diversified fund.	
	<b>Concentration risk</b> : Risk of undue concentration in a single stock		The fund manager will have appropriate risk management policies to ensure that the portfolio is not unduly concentrated	
<b>Liquidity risk</b> : Risk of liquidity impact of entering/ exiting the underlying stocks in the portfolio		The fund manager will give due care to the liquidity of the stocks while deciding its allocation to the portfolio.		
<b>Plans and Options</b>	<b>Plan</b>	<b>Options and sub options available</b>	<b>Default option under the plan</b>	<b>Default Dividend option</b>
	Regular/ Direct*	Growth and Dividend (Payout & Sweep)	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.				
<b>No. of Folios and AUM (As on May 31, 2018)</b>	<b>Folios – 2,41,031; AUM - Rs. 1493.47Cr.</b>			
<b>Applicable NAV (after the scheme opens for repurchase and sale)</b>	<p><b>Cut-off timing for Subscriptions including Switch-ins</b></p> <p><b>For amount less than Rs 2 Lakhs:</b></p> <p>(i) 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.</p> <p>(ii) 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.</p> <p>(iii) 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 applicable.</p> <p><b>For amount of Rs 2 Lakhs and above:</b></p> <p>(i) In respect of valid application received upto 3.00 p.m on a day at the official point(s) of acceptance and 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 i.e available for utilization before the cut-off time - the closing NAV of the day shall be applicable.</p> <p>(ii) In respect of valid application received after 3.00 p.m on a day at the official point(s) of acceptance and 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 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</p> <p>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</p>			

	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.				
	<p><b>Cut-off timing for Redemption including Switch-outs</b></p> <p>i) In respect of valid applications received upto 3.00 p.m. at the Official Points of Acceptance of Transactions, the closing NAV of the day of receipt of application shall be applicable.</p> <p>ii) In respect of valid applications received after 3.00 p.m. at the Official Points of Acceptance of Transactions, the closing NAV of the next business day shall be applicable.</p>				
<b>Minimum Application</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>		
	Rs 500/- and in multiple of Rs. 500/- thereafter	Rs. 500/- and in multiple of Rs. 500/- thereafter	Rs.500 and any amount thereafter		
	<b>SIP</b> - Rs. 500 and in multiples of Rs. 500 thereafter; <b>SWP</b> - Rs. 500 and any amount thereafter; <b>STP (in)</b> - Rs. 500 and in multiple of Rs. 500 thereafter				
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund.				
<b>Benchmark Index</b>	S&P BSE 200 Index				
<b>Dividend Policy</b>	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.				
<b>Name of the Fund Manager</b>	Mr. Daylynn Pinto (Managing the scheme since October 20, 2016)				
<b>Name of the Trustee Company</b>	IDFC AMC Trustee Company Limited				
<b>Performance of the scheme</b>	Return (%) of Growth Option as at May 31, 2018				
	<b>Period</b>	<b>Direct Plan</b>		<b>Regular Plan</b>	
		<b>Returns%</b>	<b>Benchmark%</b>	<b>Returns%</b>	<b>Benchmark%</b>
	<b>1 Year</b>	19.03	17.61	13.28	13.28
	<b>3 Years</b>	14.23	12.95	11.13	11.13
	<b>5 Years</b>	23.18	21.78	15.66	15.66
	<b>Since Inception</b>	20.62	20.52	14.19	17.98
<p><b>*Date of Inception : Direct Plan : 1-Jan-13 Regular Plan : 26-Dec-08</b></p> <p><i>[With effect from 1st February 2018, we are comparing the performances of the funds with the total return variant of the benchmark instead of the price return variant. Return &gt; 1 year are compounded annualised, Return &lt; 1 year are absolute.]</i></p>					



**Expenses of the Scheme**

**(i) Load Structure:**

Exit Load: NIL

(ii) Actual expenses for the previous financial year 2017-2018 (inclusive of Goods & Service Tax and Additional TER, if any):

**Regular Plan – 2.73%; Direct Plan - 1.52%.**

**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)**

Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his 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](http://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](http://www.idfcmf.com).

**For Investor Grievances please contact**

**Name and Address of Registrar**

Computer Age Management Services Private Limited (CAMS) 7th Floor, Tower II, Rayala Towers, No.158, Anna Salai, Chennai 600 002.

Name	Region	Address and Contact Number	E-Mail
Additi Bhardwaj	West - Maharashtra & Goa	Ramon House, 169, Backbay Reclamation, H.T Parekh Marg, Churchgate, Mumbai - 400 020. Tel.: 022-66289999	additi.bhardwaj@idfc.com
Bansari Soni	Gujarat & Madhya Pradesh	B-Wing, 3 <sup>rd</sup> Floor, Chandan House, Opp Gruh Finance, Mithakhali Six Roads, Law Garden, Ahmedabad-380 006. Tel.:079-26460923, 079- 26460925	bansari.soni@idfc.com
Shweta Agarwal	North - Delhi & Rajasthan	4 <sup>th</sup> Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel: 011-47311323	shweta.agarwal1@idfc.com

Baldev Shandil	Rest of North	SCO:2475-76,1 <sup>st</sup> Floor, Sector-22-C, Chandigarh - 160 022. Tel: 0172-5071918, 0172-5071919	baldev.shandil@idfc.com
Vijith Raghavan	East and Chhattisgarh	Oswal Chambers, 1 <sup>st</sup> Floor, 2 Church Lane, Kolkata - 700 001. Tel: 033-40171000	vijith.raghavan@idfc.com
Vithya Kumar	South (Tamil Nadu & Kerala)	7 <sup>th</sup> Floor, KRM Towers, No.1, Harrington Road, Chetpet, Chennai-600 031. Tel.:044-45644200	vithya.kumar@idfc.com
Nalini Devi V	South (Karnataka, Andhra Pradesh & Telangana)	6 <sup>th</sup> Floor, East Wing, Raheja Towers, #26 & 27, M. G. Road, Bangalore - 560 001. Tel: 080-43079005	nalini.deviv@idfc.com

**Unitholders' Information**

**For NFO allotment and fresh purchase during ongoing sales with creation of a new Folio:**

- The AMC shall allot the units to the applicant whose application has been accepted and also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number within five working days from the date of closure of the NFO / transaction.
- The AMC shall issue to the investor whose application has been accepted, an account statement specifying the number of units allotted within five business days of closure of NFO/transaction. For allotment in demat form the account statement shall be sent by the depository / depository participant, and not by the AMC.
- For NFO allotment in demat form, the AMC shall issue an intimation of allotment.
- For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail instead of physical statement.
- The unitholder may request for an account statement by writing / calling us at any of the ISC and the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.

Pursuant to sub regulation (1), (2) and (4) of Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circulars no. Cir/ IMD/DF/16/ 2011 dated September 08, 2011, no. Cir/MRD/D9/31/2014 dated November 12, 2014, no. SEBI/HO/IMD/DF2/CIR/P/2016/42dated March 18, 2016 and no. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016, investors are requested to note the following regarding dispatch of account statements:

**A) Consolidated Account Statement (CAS) - for Unitholders who have registered their PAN / PEKRN with the Mutual Fund:**

Investors who hold demat account and have registered their PAN with the mutual fund:

For transactions in the schemes of IDFC Mutual Fund, a Consolidated Account Statement, based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month within 10th day of the succeeding month to the investors in whose folios transactions have taken place during that month.

Due to this regulatory change, AMC has now ceased sending account statement (physical / e-mail) to the investors after every financial transaction including systematic transactions.

The CAS shall be generated on a monthly basis. AMCs/ RTAs shall share the requisite information with the Depositories on monthly basis to enable generation of CAS. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be the PAN of the first holder and pattern of holding. Based on the PANs provided by the AMCs/MF-RTAs, the Depositories shall match their PAN database to determine the common PANs and allocate the PANs

among themselves for the purpose of sending CAS. For PANs which are common between depositories and AMCs, the Depositories shall send the CAS.

In case investors have multiple accounts across the two depositories, the depository having the demat account which has been opened earlier shall be the default depository which will consolidate details across depositories and MF investments and dispatch the CAS to the investor. However, option shall be given to the demat account holder by the default depository to choose the depository through which the investor wishes to receive the CAS.

In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send the account statement to the investor as specified under the regulations applicable to the depositories.

Consolidated account statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialized securities across demat accounts of the investors and holding at the end of the month. The CAS shall also provide the total purchase value / cost of investment in each scheme.

Further, a consolidated account statement shall be sent by Depositories every half yearly (September/March), on or before 10th day of succeeding month, providing the following information:

- holding at the end of the six month
- The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as service tax (wherever applicable, as per existing rates), operating expenses, etc.
- The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.

Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

Investors whose folio(s)/demat account(s) are not updated with PAN shall not receive CAS. Investors are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.

For Unit Holders who have provided an e-mail address to the Mutual Fund or in KYC records, the CAS will be sent by e-mail. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered in the Depository system.

Investors who do not wish to receive CAS sent by depositories have an option to indicate their negative consent. Such investors may contact the depositories to opt out.

Other investors:

The Consolidated Account Statement (CAS) for each calendar month shall be issued on or before tenth day of succeeding month to the investors who have provided valid Permanent Account Number (PAN) / PAN Exempt KYC Registration Number (PEKRN).

Due to this regulatory change, AMC has now ceased sending physical account statement to the



investors after every financial transaction including systematic transactions.

The CAS shall be generated on a monthly basis. The Consolidated Account Statement issued is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and holding at the end of the month. The CAS shall also provide the total purchase value / cost of investment in each scheme.

Further, a consolidated account statement shall be issued every half yearly (September/March), on or before 10th day of succeeding month, providing the following information:  
holding at the end of the six month

The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as service tax (wherever applicable, as per existing rates), operating expenses, etc.

The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.

Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

The CAS will be sent via email (instead of physical statement) where any of the folios consolidated has an email id or to the email id of the first unit holder as per KYC records.

**B) For Unitholders who have not registered their PAN / PEKRN with the Mutual Fund:**

For folios not included in the Consolidated Account Statement (CAS):

- The AMC shall allot the units to the applicant whose application has been accepted and also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number within five working days from the date of transaction.
- The AMC shall issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before tenth day of succeeding month. The account statement shall contain the details relating to all financial transactions made by an investor during the month, the holding as at the end of the month and shall also provide the total purchase value / cost of investment in each scheme.
- For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail instead of physical statement.
- The unitholder may request for an account statement by writing / calling us at any of the ISC and the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.

Further, an account statement shall be sent by the AMC every half yearly (September/March), on or before 10th day of succeeding month, providing the following information:

- holding at the end of the six month
- The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as service

tax (wherever applicable, as per existing rates), operating expenses, etc.

- The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.
- Such half-yearly account statement shall be issued to all investors, excluding those investors who do not have any holdings in IDFC MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

### **C) For all Unitholders**

In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request

#### **Monthly and Half Yearly Portfolio Disclosures:**

(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/AMC shall e-mail to all unitholders (if an e-mail address is provided) the complete scheme portfolio as at the end of each month and each half year (i.e., 31st March and 30th September) within ten days of end of the month/half year. These shall also be displayed on the website of the Mutual Fund ([www.idfcmf.com](http://www.idfcmf.com)) and that of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) in a user-friendly and downloadable spreadsheet format. Investors may also place a specific request to the Mutual Fund for sending the half yearly portfolio through email. The Mutual Fund shall publish an advertisement disclosing uploading of such half yearly scheme portfolios on its website, in all India editions of one English and one Hindi daily newspaper. The Mutual Funds shall provide a physical copy of the scheme portfolio, without charging any cost, on specific request received from a unitholder.

#### **Half Yearly Financial Results**

The Mutual Fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website and shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.

The unaudited financial results will be displayed on the website of the Mutual Fund ([www.idfcmf.com](http://www.idfcmf.com)) and that of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

#### **Annual Report**

The Scheme wise annual report or an abridged summary hereinafter shall be sent by AMC/Mutual Fund as under:

- (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 available with the Fund and who have expressly opted-in to receive physical copy of 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 March each year).

The physical copy of the scheme wise annual report or abridged summary shall be made available to the investors at the registered office of the AMC. Physical copy of the abridged summary of the Annual Report shall be provided to the unitholder, without charging any cost, on such specific request by the unitholder.

A link of the scheme annual report shall be displayed prominently on the website of the Mutual Fund

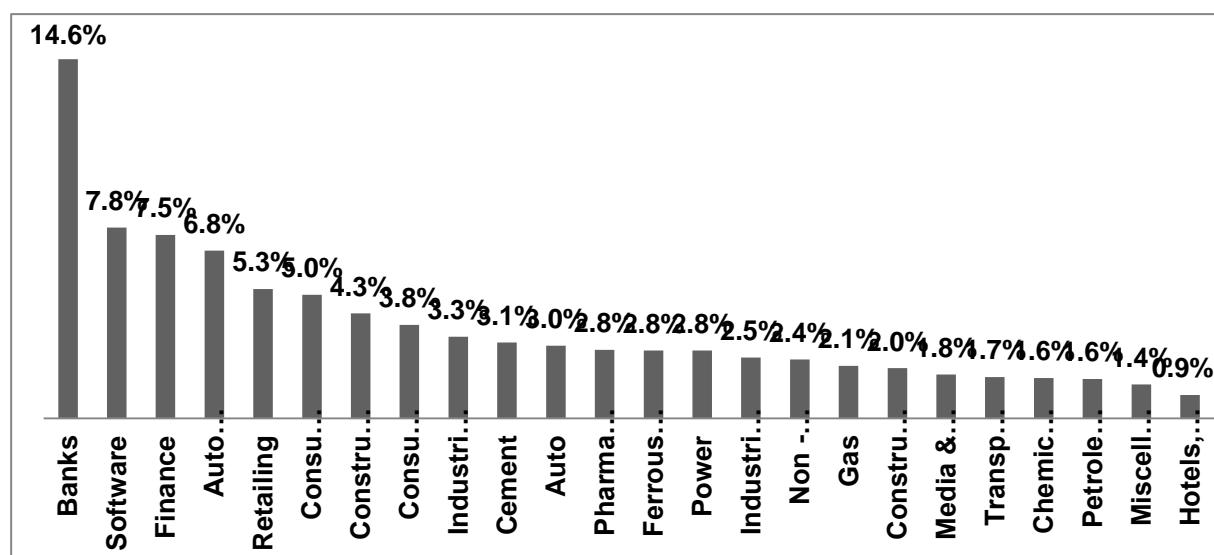
(www.idfcmf.com) and that of AMFI ([www.amfiindia.com](http://www.amfiindia.com)). The Mutual Fund shall publish an advertisement disclosing uploading of such scheme annual report thereof on its website, in all India editions of one English and one Hindi daily newspaper.

**Portfolio Holdings and fund allocation towards various sectors**

Top 10 holdings of the Scheme as on May 31, 2018 is stated here below:

Company	Industry	(%) NAV
HDFC Bank Limited	Banks	4.31%
ICICI Bank Limited	Banks	3.45%
Future Retail Limited	Retailing	2.73%
RBL Bank Limited	Banks	2.70%
Infosys Limited	Software	2.48%
Magma Fincorp Limited	Finance	2.28%
MRF Limited	Auto Ancillaries	1.88%
VRL Logistics Limited	Transportation	1.68%
The Ramco Cements Limited	Cement	1.56%
Kotak Mahindra Bank Limited	Banks	1.52%

**Exposure of the Scheme across various sectors:**



**Portfolio Turnover ratio (for the period June 1, 2017 to May 31, 2018)**

**0.36**

[Portfolio Turnover Ratio is calculated as lower of purchase or sale during the period Average AUM for the last one year (includes Fixed Income securities and Equity derivatives)].

Please refer to the Statement of Additional Information and Scheme Information Document for any further details.

Dated: June 30, 2018

**Comparison with Other equity schemes of IDFC Mutual Fund:**

<b>Name of the scheme</b>	<b>Category of the scheme</b>	<b>Type of scheme</b>
IDFC Focused Equity Fund	Focused Fund	An open ended equity scheme investing in maximum 30 stocks with multi cap focus
IDFC Dynamic Equity Fund	Dynamic Asset Allocation or Balanced Advantage	An open ended dynamic asset allocation fund
IDFC Sterling Value Fund	Value Fund	An open ended equity scheme following a value investment strategy
IDFC Core Equity Fund	Large & Mid Cap Fund	Large & Mid Cap fund - An open ended equity scheme investing in both large cap and mid cap stocks
IDFC Arbitrage Fund	Arbitrage Fund	An open ended scheme investing in arbitrage opportunities
IDFC Equity Savings Fund	Equity Savings	An open ended scheme investing in equity, arbitrage and debt
IDFC Tax advantage (ELSS) Fund	ELSS	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit
IDFC Multi Cap Fund	Multi Cap Fund	Multi Cap Fund – An open ended equity scheme investing across large cap, mid cap, small cap stocks.
IDFC Large Cap Fund	Large Cap Fund	Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks
IDFC Infrastructure Fund	Sectoral / Thematic	An open ended equity scheme investing in Infrastructure sector
IDFC Nifty Fund	Index Fund	An open ended scheme tracking Nifty 50 Index
IDFC Nifty ETF	ETF	An open ended scheme tracking Nifty 50 Index
IDFC Sensex ETF	ETF	An open ended scheme tracking S&P BSE Sensex Index
IDFC Hybrid Equity Fund	Aggressive Hybrid Fund	An open ended hybrid scheme investing predominantly in equity and equity related instruments.

**Name, address and contact no. of Registrar and Transfer Agent (R&T), email id of R&T, website address of R&T, official points of acceptance, collecting banker details etc.**

**REGISTRAR:**

Computer Age Management Services Private Limited (CAMS)  
7<sup>th</sup> Floor, Tower II, Rayala Towers,  
No.158, Anna Salai,  
Chennai 600 002  
Tel. + 91 – 44 – 30407263/7262

E-Mail ID: p\_madhu@camsonline.com  
Website: www.camsonline.com

**Official Points of Acceptance of Transactions, CAMS**

Agartala: Advisor Chowmuhan (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 Brahmपुरi, 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, Ramghat Road, 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 - 688011. • 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. Phone: 02692 - 240982 • Anantapur : 15-570-33, I Floor, Pallavi Towers, Anantapur, Andhra Pradesh - 515001. • Andheri : 351, Icon, 501, 5th Floor, Western Express Highway, Andheri East, Mumbai - 400 059 Maharashtra. Phone: 022-26820727 • 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. • Ballari: 18/47/A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Ballari, Karnataka - 583 102. • Bangalore: Trade Centre, 1st Floor, 45, Dikensen Road, Next to Manipal Centre, Bangalore, Karnataka - 560042. • Bangalore: First Floor, 17/1,-(272) 12th Cross Road, Wilson Garden, Bangalore - 560 027. • Bareilly: F-62-63, Second Floor, Butler Plaza, Civil Lines, Bareilly- 243001. Ph.No.: 0581-6450121. • Belgaum: Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum, Karnataka - 590006. Ph. No.: +91-9243689047 • Ballari : 18/47/A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Ballari, Karnataka - 583 102. • Berhampur: Kalika Temple Street, Beside SBI Bazar Branch, Berhampur- 760 002, Ganjanm (Odisha). • 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: First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai, District Durg - 490020. • Bhilwara:Indraparstha Tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhilwara, Rajasthan - 311001. • Bihar Sharif (Nalanda); R – C Palace, Amber Station Road, Opp.: Mamta Complex, Bihar Sharif (Nalanda), Bihar – 803101 • 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: Behind Rajasthan Patrika, In front of Vijaya Bank, 1404, Amar Singh Pura, 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. • Borivali: Hirji Heritage, 4 Floor, Office No. 402, Landmark : Above Tribhuwandas Bhimji Zaveri (TBZ), L.T. Road, Borivali - (West), Mumbai - 400 092. Email id: camsbor@camsonline.com • Burdwan: 1st Floor, Above Exide Showroom, 399, G. T. Road Burdwan - 713101 Email id: camsbdw@camsonline.com Phone: 9831938054 • Calicut:29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut, Kerala - 673016. Phone: 0495 -2742276 • Chandigarh:Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh, Punjab - 160017. • Chennai No. 158, Anna Salai, 7th Floor, Tower II, Rayala Towers, Chennai 600002 • Chennai:Ground

Floor, No. 178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tamil Nadu - 600034. • Chennai: III Floor, B R Complex, No. 66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600 045. • Cochin: Ittoop's Imperial Trade Center, Door No. 64/5871-D, 3rd Floor, MG. Road (North), Cochin, Kerala - 682035. Phone: 0484-4864818 • Cochin: Building Name :- Modayil, Door No. :- 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin - 682016. Ph. No.: 0484 - 4864818 • Coimbatore: Old #66 New #86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore, Tamil Nadu - 641002. • Cuttack: Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa - 753001. • Davenegere: 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J. Extension, Davengere, 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: Plot No. 3601, Nazrul Sarani, City Centre, Durgapur - 713216. • Erode: 197, Seshaiyer Complex, Agraharam Street, Erode, Tamil Nadu - 638001. • Faridhabad: B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad, Haryana - 121001. • Faizabad: 1/13/196, A, Civil Lines, Behind Tirupati Hotel, Faizabad, Uttar Pradesh - 224 001. Phone No. 9235406436 • Gaya: North Bisar Tank, Upper Ground Floor, Near I. M. A. Hall, Gaya - 823001. Ph. No: 9472179424 • Ghaziabad: B-11, LGF RDC, Rajnagar, Ghaziabad - 201002. Ph. No.: 0120-6510540. • Ghatkopar : Platinum Mall, Office No. 307, 3rd Floor, Jawahar Road, Ghatkopar (East), Mumbai - 400 077. • Goa: Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2, Next to Mahalaxmi Temple, Panaji, Goa - 403 001. • Firozabad: 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad - 283 203. • 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, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur, Andhra Pradesh - 522002. • Gurgaon: SCO-16, Sector-14, First floor, Gurgaon, Haryana - 122001. Phone: 0124-4048022 • Guwahati: Piyali Phukan Road, K. C. Path, House No - 1, Rebari, Guwahati - 781008. Ph. No. 07896035933 • Gwalior: G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior, Madhya Pradesh - 474002. • 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. Phone: 0731- 4979972 • Jabalpur: 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh - 482001. Phone: 0761-4922144 • 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. • Jalpaiguri: Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station PO, District: Jalpaiguri - 735101. West Bengal • 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: 372/18 D, 1st Floor, Above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi, Uttar Pradesh - 284001. • Jodhpur: 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur, Rajasthan - 342003. Phone : 0291 - 2628038 • Junagadh: 202-A, 2nd Floor, Aastha Plus 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 - 516001. • Kakinada: No. 33-1, 44 Sri Sathya Complex, Main Road, Kakinada, Andhra Pradesh - 533001. • 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. Phone: 8573000039 • Karimnagar: H.No. 7-1-257, Upstairs SBH Mangammathota, Karimnagar, Andhra Pradesh - 505001. • Karnal : 29, Avtar Colony, Behind Vishal Mega Mart, Karnal - 132 001 (Haryana). • 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 • Korba - Shop No. 6, Shriram Commercial Complex, Infront of Hotel Blue Diamond, Ground Floor, T. P. Nagar, Korba, Chhattisgarh - 495677 • Kolhapur: 2B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra - 416001. • Kolkata: Saket Building, 44 Park Street, 2nd Floor, Kolkata, West Bengal - 700016. • Kollam: Kochupilamoodu Junction, Near VLC, Beach Road, Kollam, Kerala - 691001. • Kota: B-33 Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota, Rajasthan - 324007. • Kottayam: Thamarapallil Building, Door No - XIII/658, M. L. Road, Near KSRTC Bus Stand Road, Kottayam - 686001. Ph.No.: 0481-6060018 • Kumbakonam: Jailani Complex, 47, Mutt Street, Kumbakonam, Tamil Nadu - 612001. • Kurnool: Shop Nos. 26 & 27, Door No. 39/265A & 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001, Andhra Pradesh. • 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 Pakhowal Road, Ludhiana, Punjab - 141002. Phone : 0161 - 4060315 • 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. • Goa: F4 – Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa - 403 601 • Meerut:108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut, Uttar Pradesh - 250002. • Mehsana:1st Floor, Subhadra Complex, UrbanBank Road, Mehsana, Gujarat - 384002. Phone: 02762-230169• Moradabad: H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad, Uttar Pradesh - 244001. • Mumbai:Rajabahdur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra - 400023. • Muzzafarpur:Brahman toli, Durgasthan, Gola Road, Muzaffarpur, Bihar - 842001. •Mysore:No.1, 1st Floor, CH.26 7th Main, 5th Cross(Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka - 570009. • Nagpur:145 Lendra, New Ramdaspath, Nagpur,Maharashtra - 440010. • Nasik: 1st Floor, "Shraddha Niketan", Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nasik, Maharashtra - 422002. Ph. No.: 0253 - 6450102 • 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. • New Delhi: 306, 3rd Floor, DDA -2 Building,District Centre, Janakpuri, New Delhi -110058• Noida: E-3, Ground Floor, Sector 3, Near Fresh Food Factory, Noida - 201301. • Pitampura - Aggarwal Cyber Plaza-II, Commercial Unit No 371, 3rd Floor, Plot No. C-7, Netaji Subhash Place, Pitampura, New Delhi 110 034. • 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: SCO-17, Opposite Amar Ashram, Near Hotel Polo Club, Lower Mall, Patiala-147001. • Patna:G-3, Ground Floor, Om ViharComplex, SP Verma Road, Patna, 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. Phone : 7447403213 • 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.Shastrri 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: SCO – 34, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak – 124001 Ph. No.: +91-9254303802. • Rourkela:1st 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. •Shillong: 3rd Floor, RPG Complex, Keating Road, Shillong, Meghalaya - 793 001 •Shimla:I Floor, Opp.Panchayat Bhawan Main gate, Bus stand, Shimla, Himachal Pradesh - 171001. • 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 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: Dev Corpora, 1st floor, Office No. 102, Cadbury Junction, Eastern Express way, Thane (West), Maharashtra -- 400 601. Ph. No.: 022-25395461 • 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: Shree Kalyanam, 50, Tagore Nagar, Sector - 4, Hiranmagri,Udaipur - 313 001. • Vadodara:103, Aries Complex, BPC Road, Off R.C.Dutt Road, Alkapuri, Vadodara, Gujarat - 390007. Phone: 0265 - 2330406 • Valsad:3rd floor, Gita Nivas,opp.Head Post Office, Halar Cross Lane, Valsad, Gujarat - 396001. Phone : 02632 - 245239 • 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. Phone: 8400890007. • Vashi: BSELTech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi RailwayStation, Vashi, Navi Mumbai - 400 705. Email id: camsvsh@camsonline.com • 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, Andhra Pradesh - 506001. • Yamuna Nagar:124-B/R, Model Town, Yamunanagar, Haryana - 135001.

## **IDFC AMC OFFICES:**

- Agra: IDFC Asset Management Company Limited, Office No. 307A, 3rd Floor, Block # 38/4A Sumridhi Business Suites, Sanjay Place, Agra – 282002 Tel.:+91 562 4064889.
- Ahmedabad: B Wing, 3rd Floor, Chandan House, Opp Gruh Finance, Mithakhali Six Roads, Law Garden, Ahmedabad 380006.Tel.:+9179-26460923 -26460925, 64505881 , 64505857.
- Amritsar: 6-FUF, 4th Floor, Central Mall,32, Mall Road, Amritsar - 143 001. Mobile: 09356126222, Tel.: +91-183-5030393.
- Bangalore: 6th Floor, East Wing, Raheja Towers, #26 & 27, M. G. Road, Bangalore - 560 001. Tel.: +91-80-43079000.
- Bhilai: 26, Commercial Complex, Nehru Nagar (E), Bhilai, Chhattisgarh- 490020. Tel.: 0788 4060065
- Bhopal: Plot No. 49, 1st floor, Above Tata Capital Ltd., Zone - II, M.P Nagar, Bhopal (M.P.) - 462011 Tel.: +91- 0755 - 428 1896.
- Bhubaneswar: Rajdhani House, 1st Floor, 77 Kharvel Nagar, Janpath, Bhubaneswar - 751001. Tel.: 0674 6444252 /0674 2531048 / 0674 2531148.
- Chandigarh: SCO 2475-76, 1st Floor, Sector 22 C, Chandigarh - 160 022. Tel.: +91-172-5071918/19/21/22, Fax: +91-172-5071918.
- Chennai: KRM Tower, 7th floor, No. 1, Harrington Road, Chetpet, Chennai - 600 031. Tel.: +91-44-45644201/202.
- Cochin:39/3993 B2, Gr. Floor, Vantage Point, VRM Rd, Ravipuram, Cochin - 682 016. Tel: +91- 484-3012639/4029291, Fax: +91-484-2358639.
- Coimbatore: A2 Complex , No. 49, Father Randy Street, Azad Road, R. S. Puram, Coimbatore - 641 002. Tel.: +91-422-2542645, 2542678.
- Dehradun: G-12 B NCR Plaza, Ground Floor, 24 A, 112/28, Ravindranath Tagore Marg, New Cantt Road, Dehradun - 248 001. Tel.: +91-9897934555, 8171872220
- \*Durgapur: 6/2A, Suhatta, 6th Floor, City Centre, Durgapur - 713216. Tel.: +91 8537867746.
- Goa: F-27 & F-28, 1st Floor, Alfran Plaza, M.G Road, Opp.Don Bosco High School, Panjim, Goa - 403 001. Tel.: 0832-2231603.
- Guwahati: 4E, 4th Floor, Ganapati Enclave, G. S. Road, Ulubari, Opp. Bora Service Station, Guwahati - 781 007. Tel.: 0361-2132178/88.
- Hyderabad: 3rd floor, SB towers, Banjara Hills Road no. 1, Nearby Nagarjuna circle, Hyderabad - 500034. Tel.: +91-40 - 23350744.
- Indore: 405, 4th Floor, 21/ 1, D. M. Tower, Race Course Road, Indore - 452 001. Tel.: +91-731-4206927/ 4208048. Fax: +91-731-4206923.
- Jaipur: 301-A, 3rd Floor, Ambition Tower, Agersen Circle, Malan Ka Chaurah, Subash Marg, C-Scheme, Jaipur-302001. Tel.: +91-0141-2360945, 0141-2360947, 0141-2360948.
- Jalandhar: 1st Floor, Satnam Complex, BMC Chowk, G.T.Road, Jalandhar-144001. Punjab-India. Tel. : 01815018264 / 01815061378/88.
- Jamshedpur: Room No - 111,1st Floor, Yash Kamal Complex, Main Road, Bistupur, Jamshepdur – 831 001. Tel.: 0657-2230112/111/222.
- Kanpur: Office No. 214-215, IInd Floor, KAN Chambers, 14/113, Civil Lines, Kanpur - 208 001. Tel.: +91 512-2331071, 2331119.
- Kolkata: Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel.: +91-33-40171000/1/2/3/4/5.
- Lucknow: 1st Floor, Aryan Business Park, Exchange cottage, 90MG Marg, Park Road, Lucknow-226 001. Tel.:+915224928100/106.
- Ludhiana: SCO 124, 1<sup>st</sup> Floor, Feroze Gandhi Market, Ludhiana - 141 001. Tel.: +91-161-5022155/56/57.
- \*Madurai: No.278, 1st Floor, Nadar Lane, North Perumal Maistry Street, Madurai-625 001. Tel. No. : 0452 -6455530.
- \*Mangalore: Raj Business Centre, 4th floor, Raj Towers, Balmatta Road, Mangalore – 575001. Tel.: +91 9845287279.
- Mumbai: 2nd Floor, Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Opp. Aakash Wani, Churchgate, Mumbai - 400 020. Tel.: +91-22-22021413/22020748.
- Mumbai: Office No. 308, Zest Business Spaces, M. G. Road, Ghatkopar (East), Mumbai- 400077.
- \*Mysore: CH 26, 2nd Floor, Veta Building, 7th Main, 5th Cross, Saraswathipuram, Mysore – 570009. Tel no.: (0821) 4262509
- Nagpur: P. N. 6, First Floor, Vasant Vihar, West High Court Road, Shankar Nagar, Nagpur-440010. Tel.: +91-712-6451428/ 2525657.
- Nashik: Shop No - 6, Rajvee Enclave, New Pandit Colony, Off. Sharanpur Road, Nashik - 422002. Tel. No. : 0253-2314611 / 9823456183.
- New Delhi: 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel.: +91-11-47311301/ 02/ 03/ 04/ 05.
- Patna: 406, Ashiana Hariniwas, New Dakbanglow Road, Patna - 800 001. Tel.: +91-612-6510353.
- Pune: 1st Floor, Dr. Herekar Park Building, Next to Kamala Nehru Park, Off. Bhandarkar Road, Pune - 411 004. Tel.:



+91-20-66020965/ 4.

- Raipur: Office No:T-19, III Floor, Raheja Tower, Near Hotel Celebration, Jail Road, Raipur (C.G.) - 492 001.Tel: +91-0771-4218890.
- Rajkot: “Star Plaza”, 2nd Floor, Office No. 201, Phulchab Chowk, Rajkot - 360 001. Tel.: +91-281-6626012.
- Ranchi: 306, Shrilok Complex,4 H.B. Road,Ranchi – 834001. Tel.: 0651-2212591/92.
- Surat: HG-12, Higher Ground Floor,International Trade Centre, Majura Gate Crossing, Ring Road, Surat- 395002.Tel.: +91-261-2475060, 2475070.
- Thane: Shop No. 1, Konark Towers, Ghantali Devi Road, Thane (West) 400602.
- \* Trivandrum: T.C.2/3262(6), 1st Floor, RS Complex, Opposite LIC Building, Pattom P O, Trivandrum - 695 004. Tel.: 0471-4010105.
- Vadodara: 301 2nd Floor, Earth Complex, opposite Vaccine Ground, Above Indian Overseas Bank, Old Padra Road, Vadodara – 390015. Tel.: +91-0265-2339623/2339624/2339325.
- Varanasi: 3rd Floor, Premise No. D-64/127, CH, Arihant Complex, Sigra Varanasi - 221010 (U.P) Phone No. 05422226527.
- Office No. Q 11, Qubexpro Business Center, 4th Floor, V Mall, Lifestyle Building, Facor Layout, Waltair Uplands, Visakhapatnam – 530003, Mob- 8825651768

Please note that the IDFC Branch offices at • **Durgapur** • **Madurai** • **Mangalore** • **Mysore** • **Trivandrum** and **Visakhapatnam** will not be an Official Point of Acceptance of transactions. Accordingly, no transaction applications / investor service requests shall be accepted at these branch offices and the same will continue to be accepted at Investor Service Centre (ISC) of Computer Age Management Services Pvt. Ltd. (CAMS), the Registrar of IDFC Mutual Fund.

#### **Point of Service locations (“POS”) of MF Utilities India Private Limited (“MFUI”)**

All the authorised MFUI POS designated by MFUI from time to time shall be the Official Points of Acceptance of Transactions. In addition to the same, investors can also submit the transactions electronically on the online transaction portal of MFUI ([www.mfuonline.com](http://www.mfuonline.com)). To know more about MFUI and the list of authorised MFUI POS, please visit the MFUI website ([www.mfuindia.com](http://www.mfuindia.com)).

**Website / Electronic modes** - IDFC AMC shall accept transactions through its website ([www.idfcmf.com](http://www.idfcmf.com)), mobile website ([m.idfcmf.com](http://m.idfcmf.com)) etc. Transactions shall also be accepted through other electronic means including through secured internet sites operated by CAMS with specified channel partners (i.e. distributors) with whom AMC has entered into specific arrangements. The servers of IDFC AMC and CAMS, where such transactions shall be sent shall be the official point of acceptance for all such online / electronic transaction facilities offered by the AMC.

**NSE MFSS / BSE STAR** - Eligible Brokers/Clearing Members/Depository Participants / Distributors will be considered as the Official Point of Acceptance for the transactions through NSE MFSS & BSE STAR platform.