

KEY INFORMATION
MEMORANDUM (KIM) &
APPLICATION FORM

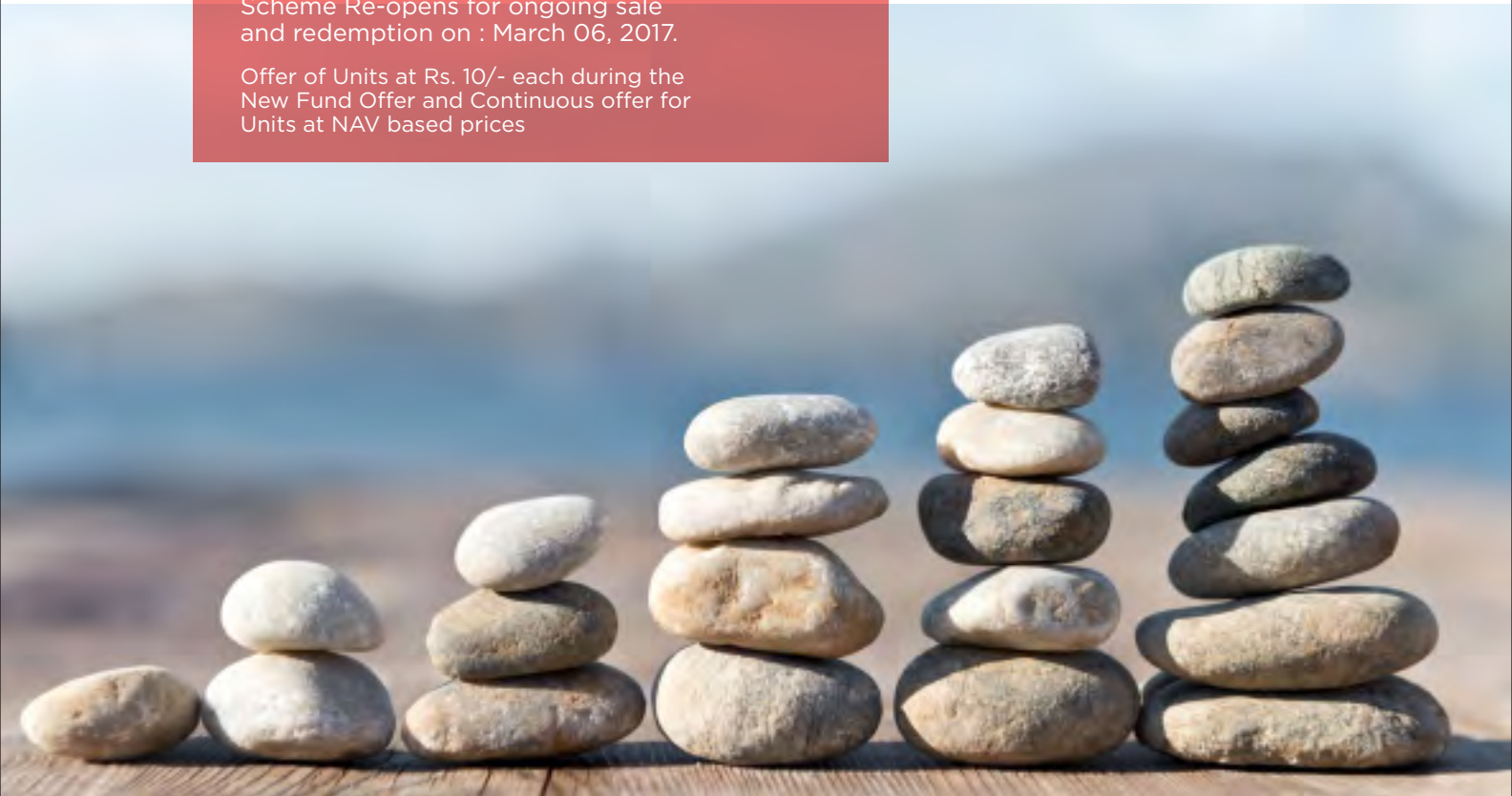
IDFC Credit Opportunities Fund

(An Open Ended Income Fund)

NFO Opens : February 14, 2017
NFO Closes : February 27, 2017

Scheme Re-opens for ongoing sale
and redemption on : March 06, 2017.

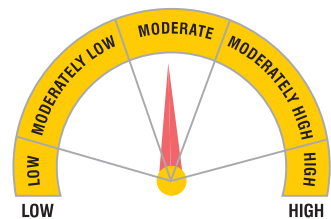
Offer of Units at Rs. 10/- each during the
New Fund Offer and Continuous offer for
Units at NAV based prices



This product is suitable for investors who are seeking*:

- To generate optimal returns over medium term.
- To predominantly invest in a portfolio of corporate debt securities across the credit spectrum.

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



Investors understand that their principal
will be at Moderate risk

INSTRUCTIONS

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

A) INVESTORS DETAILS

- Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient).
- 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/ DD payable locally/ RTGS/ NEFT/ Fund Transfer at any of the AMC offices or CAMS Collection Centres, crossed "A/c Payee only".
- Please mention the application form number and the name of the first applicant on the reverse of the instrument.

B) PAN DETAILS

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

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

Prevention of Money Laundering Act, the SEBI Circulars on Anti Money Laundering and the Client Identification implementation procedures prescribed by AMFI interalia require the AMC to verify the records of identity and address(es) of investors. To ensure adherence to these requirements, investors are required to approach Points of Service (POS) (list of POS available on amfiindia.com) appointed by 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.idfc.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 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; (b) Central Government, State Government, and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) and (c) investors participating only in micro-pension. SEBI, in its subsequent letters dated June 19, 2009 and July 24, 2012 has conveyed that systematic investment plans (SIP) and lumpsum investments (both put together) per mutual fund up to Rs. 50,000/- per year per investor shall be exempted from the requirement of PAN. Accordingly, investments in IDFC Mutual Fund (including SIP investment 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. However, eligible Investors (including joint holders) should comply with the KYC requirement through registered KRA by submitting Photo Identification documents as proof of identification and the Proof of Address [self-attested by the investor / attested by the ARN Holder/AMFI distributor]. These exempted investors will have to quote the "PERN (PAN exempt KYC Ref No) in the application form. This exemption of PAN will be applicable only to investments by individuals (including NRIs but not PIOs), joint holders, Minors and Sole proprietary firms. PIOs, HUFs and other categories of investors will not be eligible for this exemption.

Thus, submission of PAN is mandatory for all other investors existing as well as prospective investors (except the ones mentioned above) (including all joint applicants/holders, guardians in case of minors, POA holders and NRIs but except for the categories mentioned above) for investing with mutual funds from this date. Investors are required to register their PAN with the Mutual Fund by providing the PAN card copy (along with the original for verification which will be returned across the counter). All investments without PAN (for all holders, including Guardians and POA holders) are liable to be rejected. Application Forms without quoting of PERN shall 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.

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.

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:

- 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 be a onetime 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.

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.idfc.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.

D) PAYMENT OPTIONS

RESIDENT INVESTORS

- The subscription amounts can be tendered by cheque/ DD payable locally/ RTGS/ NEFT/ Fund Transfer at any where we have an NFO Collection Centre and crossed "A/c Payee only". Application forms accompanied with outstation cheques/ post dated cheques will not be accepted.
- Cheque has to be drawn in favour of "IDFC Credit Opportunities Fund".
- Investors residing in cities with no NFO Collection Centre can apply through DD. The AMC will not accept any request for refund of demand draft charges.
- ASBA facility is available for investing in the Scheme. Investors wishing to avail such facility should fill in form titled "ASBA Form" and submit it to SCSS.

NON-RESIDENT INVESTOR APPLICATIONS THROUGH RUPEE DRAFTS / NRE / FCNR ACCOUNTS

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

E) INVESTMENT DETAILS AND DEFAULT OPTIONS

- Minimum investment amount is Rs. 5,000/- and any amount thereafter (for Direct & Regular Plan both).

Direct Plan: 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.

Regular Plan: Regular plan is for investors purchasing / subscribing units in this scheme through distributors.

- Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application i.e. "IDFC Credit Opportunities Fund, Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan and no commission will be paid to the distributor. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

You can opt for either Growth Option or Dividend Option (Payout or Reinvestment or Sweep) by selecting the option of your choice on the Application Form.

Treatment of applications under "Direct" / "Regular" Plans:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

- If no indication is given by the investor in the scheme, the default option will be Growth and within dividend option, the default facility shall be reinvestment.
- If the mandate of operation is not clearly ticked, the default option will be 'Anyone or Survivor' in case the number of holders is more than one.

F) APPLICATIONS UNDER POWER OF ATTORNEY

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

G) APPLICATIONS BY LIMITED COMPANY/ FIRM/ TRUST/ BODY CORPORATE/ REGD. SOCIETY

In case of an application by a Limited Company/ Body Corporate/ Registered Society/ Trust/ Partnership Firm, please submit the following documents, mandatorily alongwith the application form.

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

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

Partnership Firm : Duly certified copies of Partnership deed, Specimen signatures of the authorised signatories & relevant Resolution.

H) KYC & FATCA CRS COMPLIANCE

- KYC Status - KYC on hold and MF verified PAN cases are liable for rejection
- FATCA & CRS (for individuals) - Mandatory for new investors and required for existing investors
- UBO alongwith FATCA and CRS (for non-individuals) - Mandatory for new investors and required for existing investors

Note - PAN will become reportable in the absence of FATCA declaration

I) BANK DETAILS

Investors are requested to mention the bank account details where the redemption/ dividend proceeds are to be credited, 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.

J) DECLARATION AND SIGNATURES

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

INSTRUCTIONS (Contd.)

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

K) GENERAL INSTRUCTIONS

1. All Unitholders who have currently invested through channel distributors and intend to make their future investments through the Direct route, are advised to complete the procedural formalities prescribed by AMC from time to time. Any application may be accepted or rejected at the sole and absolute discretion of the Trustee, without assigning any reason whatsoever.
2. List of Officials points of Acceptance is available on the last page of the KIM.
3. 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.
4. Any communication /despatch of redemption /dividend proceeds, account statements etc. to the unitholders would be made by the Registrar/AMC in such a manner as they may consider appropriate in line with reasonable standards of servicing. Dividend /Redemption proceeds may also be credited to the Unitholder's bank accounts electronically.
5. CAMS / AMC will accept the NFO applications (duly filled) from the investors along with the Cheques / RTGS/NEFT instructions/ any other mode of payment.
6. Please note the application forms have to be strictly submitted to the nearest local CAMS ISC or the IDFC Mutual Fund branch (Except AMC Offices at Mangalore, Madurai & Mysore) present at your location. The collection Banks will not accept the NFO application forms. Please refer the list of local CAMS ISCs and the IDFC Mutual Fund branches to find the branch located nearest to you.
7. Only CTS 2010 Compliant Cheques will be accepted for clearing 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.
8. 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.
- L) (i) NFO Collection Bankers: Standard Chartered Bank, HDFC Bank Ltd., Kotak Mahindra Bank.
(ii) Payment shall be accepted through RTGS/NEFT as well as cheques drawn on the NFO collection bankers mentioned in point (i) above throughout the NFO of the scheme. Please note that the cheques drawn on banks other than the ones mentioned in point (i) shall be accepted upto 27th February, 2017 for this scheme.
(iii) Application with Non CTS cheques shall be rejected.

M) TRANSACTION CHARGES

In accordance with SEBI circular no. CIR/ IMD/ DF/ 13/ 2011 dated August 22, 2011, Transaction Charge per subscription of Rs.10, 000/- and above shall be charged from the investors and shall be payable to the distributors/ brokers (who have opted in for charging the transaction charge) in respect of applications routed through distributor/ broker relating to Purchases/ subscription / new inflows only, subject to the following:

- For Existing / New investors: Rs.100 / Rs.150 as applicable per subscription of Rs. 10,000/- and above.
- There shall be no transaction charge on subscription below Rs.10,000/-.
- There shall be no transaction charges on direct investments.

The distributors shall have the option to either opt in or opt out of levying transaction charge based on type of the product.

The Transaction Charge as mentioned above shall be deducted by the AMC from the subscription amount of the Unit Holder and paid to the distributor and the balance shall be invested in the Scheme. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and display the number of units allotted against the net investment.

The requirement of minimum application amount shall not be applicable if the investment amount falls below the minimum amount required due to deduction of transaction charges from the subscription amount.

The AMC shall not be responsible for any malpractice/mis-selling by the distributor while charging transaction costs.

N) AMC shall not bear Demand Draft charges.

O) "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, CBSE, 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.
- P) Employee Unique Identification Number (EUIIN) : Pursuant to SEBI guidelines, investor(s) have the provision in the application form to specify the unique identity number ("EUIIN") of the employee/relationship manager/sales person ("RM") of the distributor interacting with the investor(s) for the sale of mutual fund products, along with the AMFI Registration Number ("ARN") of the mutual fund distributor. AMFI has allotted EUIIN to all the RM's of AMFI registered mutual fund distributors. Investors are required to specify the valid ARN of the distributor (including sub-broker where applicable), and the valid EUIIN of the distributor's/sub-broker's RM in the application form in the place provided for it. This will assist in handling the complaints of mis-selling, if any, even if the RM on whose advice the transaction was executed leaves the employment of the distributor.
- Q) 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 state-owned corporations, important political party officials, etc.
- R) 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.

S) SYSTEMATIC WITHDRAWAL PLAN (SWP)

Fixed Plan :

Start date for Fixed Plan under SWP is the date from which the first withdrawal will begin.

Capital Appreciation :

Start date for Capital appreciation under SWP is the date from which capital appreciation, if any, will be calculated till the first withdrawal date.

T) Attach the PAN proofs of all holders.

U) 14 digit KYC Identification Number (KIN) will be allotted on completion of the CKYC. This number can be quoted in application forms. CAMS will download CKYC information from CKYCR (Central KYC Records Registry) system and update their records.

INSTRUCTIONS FOR NOMINATION

1. The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate.
2. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unitholder. If no guardian is provided, nomination of minor will be invalid. The guardian should be a person other than the Unitholder. Nomination can also be in favour of the Central Govt., State Govt., local authority, any person designated by virtue of his office or a religious charitable trust.
3. The Nominee shall not be a trust other than a religious or charitable trust, society, body corporate, Partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non - resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
4. Nomination in respect of the units stands rescinded upon the transfer of units.
5. Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir(s). In case of nomination by joint unit holders, transfer to nominee is possible only on the death of all the Unit holders.
6. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. (Please note this, if one of the joint holder dies other surviving holder cannot cancel.)
7. 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.
8. Nomination shall be registered only if the form is filled in completely.
9. Unitholders should mention number of nominees who shall receive the amounts to the deceased unitholder's credit in the event of his/her death in ratio mentioned by the unitholder. In case the ratio is not mentioned the holding will be equally split. However, the AMC reserves the right to treat such requests as incomplete. Decision of AMC in this regard shall be final.
10. The investor/s by signing this nomination form is/are deemed to have read and understood the provisions of Regulation 29 A of SEBI (Mutual Funds) Regulations, 1996, [inserted vide SEBI (Mutual Funds) (Second Amendment) Regulations, 2002 w.e.f. June 11, 2002] read with SEBI Circular dated Feb. 16, 2004 and / or any amendments thereto or any rules / regulations framed in pursuant thereof governing the nomination facility and agree/s to be bound by the same.

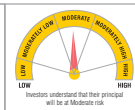
IDFC Credit Opportunities Fund

New Fund Offer Period : February 14, 2017 to February 27, 2017
Application Form For New Investors



This product is suitable for investors who are seeking*:

- To generate optimal returns over medium term.
 - To predominantly invest in a portfolio of corporate debt securities across the credit spectrum.
- *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Application No.

Distributor Code	ARN-	Sub-Distributor Code	ARN-	Internal Code for Sub-broker/ Employee	EUIN No.	RIA Code	
EUIN Declaration I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.					First Holder	Second Holder	Third Holder
RIA Declaration "I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the above mentioned SEBI-Registered Investment Adviser/ RIA"					First Holder	Second Holder	Third Holder

TRANSACTION CHARGES (Please ✓ any one of the below) (Refer Instruction No. M)

I am a first time investor in mutual funds (₹ 150 will be deducted) OR I am an existing investor in mutual funds (₹ 100 will be deducted)

Applicable for transactions routed through a distributor who has 'opted in' for transaction charges. Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investors' assessment of various factors including service rendered by the distributor.

1. INVESTOR DETAILS (Please refer to the Instruction No. A, C, D, N, T & U)

Existing Folio Number *Date of Birth Existing Investor may not fill in Section 1, 2 & 6. *Mandatory for Minor

FIRST HOLDER DETAILS (please ✓) Individual Non Individual (Please refer instruction C for UBO)

PAN/PERN (Mandatory) PAN/PERN Proof enclosed KYC Compliant KIN KYC Identification Number

Name

Correspondence Address

City State Pin Code

Overseas Address for NRIs / PIOs / FIIs (Mandatory)

City Country Zip Code

You must fill in Mobile No. Email ID

Status of First / Sole Applicant Resident Individual (Indian National) NRI - Repatriable NRI - Non Repatriable PIO HUF Minor (through Guardian) FII / Sub-account Sole-proprietor Partnership Firm LLP Company (other than Bank/FI) Bank Financial Institution Other Body Corporate Government Body Charitable / Religious / Non-profit organisation Educational Institution Mutual Fund PF Trust Gratuity Fund NPS Trust Pension / Retirement / Superannuation Fund Private Trust Co-op. Society Society / AOP/ BOI Other [Please specify]

Note : • For Individual investor: Please attach the mandatory Form for Additional KYC, FATCA & CRS Annexure for Individual Accounts - **Form 1A**.
• For Non-individual investor: Please attach the mandatory Details of Ultimate Beneficial Owner including additional FATCA & CRS information - **Form 1B**.

SECOND Holder Details PAN/PERN (Mandatory) KYC Compliant KIN KYC Identification Number

Name DOB

Third Holder Details PAN/PERN (Mandatory) KYC Compliant KIN KYC Identification Number

Name DOB

Guardian/POA/Proprietor PAN/PERN (Mandatory) KYC Compliant KIN KYC Identification Number

Name DOB

Mode Of Holding / Operation Single Anyone or Survivor Joint As per resolution (Default option is anyone or survivor)

2. BANK DETAILS (Mandatory) Redemption / Dividend / Refund payouts will be credited into this bank account in case it is in the current list of banks with whom IDFC MF has DC facility (Please refer to the Instruction No. I)

Name of the Bank Branch

Account Number City

Account Type Current Savings NRO NRE FCNR Others (please specify)

MICR Code RTGS/NEFT Code

Note : In case the registered bank mandate is different from that used to source the investment, please enclosed the a cheque copy.

I / We understand that the instructions to the bank for Direct Credit / NEFT will be given by the Mutual Fund, and such instructions will be adequate discharge of the Mutual Fund towards redemption / dividend / refund proceeds. In case the bank does not credit my /our bank account with / without assigning any reason thereof, or if the transaction is delayed or not effected at all or credited into the wrong account for reasons of incomplete or incorrect information, I / We would not hold IDFC Mutual Fund responsible. Further the Mutual Fund reserves the right to issue a demand draft / payable at par cheque in case it is not possible to make payment by DC/NEFT.

IDFC MUTUAL FUND - ACKNOWLEDGMENT SLIP (To be filled in by the investor.)

Received, subject to realisation, verification and conditions

Application for purchase of Units of IDFC Credit Opportunities Fund FACTA / CRS / UBO Declaration, as applicable.

From

Instrument No. Dated Amount (Rs.) Scheme

Stamp & Signature

3. INVESTMENT & PAYMENT DETAILS (Please refer to the Instruction No. E, I, N)

Payment Type (Please ✓) Self Third Party Payment (Please fill the 'Third Party Payment Declaration Form' available on the website)

From **IDFC Credit Opportunities Fund** Plan Regular Direct

Option Growth Div - Reinvest Div - Payout Div Sub-Option Quarterly Half yearly Annual Periodic

Dividend Sweep Option to (Scheme & Plan Name) IDFC Growth Div - Payout Div - Reinvest

LUMPSUM	Payment Mode <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> RTGS/NEFT <input type="checkbox"/> Funds Transfer	Instrument No.	Date	D	D	M	M	Y	Y
	Amount (₹) (i)	Account No.							
	DD charges, (₹)(ii)	Bank Name							
	Total Amount (₹) (i) + (ii) in figs	Branch & City							
	in words	Account Type	<input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR						

4. UNIT HOLDING OPTION (Switch not allowed for Demat holdings. Redemption through Stock Exchange Platforms/ DPs only)

Physical Mode Demat Mode

(Investors opting for units in demat form may please fill the details below. Nomination provided in Demat Account shall be considered.)

DEMAT MODE	<input type="checkbox"/> NSDL OR <input type="checkbox"/> CDSL	Depository Participant Name							
	Depository Participant (DP) ID (NSDL only)	Beneficiary Account Number (NSDL only)							
		Depository Participant (DP) ID (CDSL only)							

5. SYSTEMATIC WITHDRAWAL PLAN (SWP) (Please refer to instruction S)

From **IDFC Credit Opportunities Fund** Plan Regular Direct

Option Growth Div-Payout Div - Reinvest Div Sub-Option Quarterly Half yearly Annual Periodic

SWP Period Start M M Y Y End M M Y Y

Option#	Frequency	Date	Amount (Rs.)
<input type="checkbox"/> Fixed Amount	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual	<input type="checkbox"/> 1 st <input type="checkbox"/> 10 th <input type="checkbox"/> 20 th	
<input type="checkbox"/> Capital Appreciation	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual	<input type="checkbox"/> 1 st <input type="checkbox"/> 10 th <input type="checkbox"/> 20 th	N. A.
	<input type="checkbox"/> Payout only in March (2 nd last business day)		N. A.

#Please tick only one Option

6. NOMINATION DETAILS Individuals (single or joint applicants) are advised to avail Nomination facility.

I/We wish to nominate.

I/We DO NOT wish to nominate and sign here 1st Applicant signature (mandatory)

Witness Name	Signature

Nominee Name & Address	In case of Minor		Allocation %	Relationship with Investor	Nominee/ Guardian sign
	Guardian Name & Address	Date of birth			
Nominee 1		D D M M Y Y Y Y			
Nominee 2		D D M M Y Y Y Y			
Nominee 3		D D M M Y Y Y Y			

7. DECLARATION & SIGNATURES (Please refer to the Instruction No. J)

1. I/We have read and understood the terms and features of the scheme(s) and associated risk factors. 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 the units of the Scheme(s) and agree to abide by the terms, conditions, rules and regulations governing the Scheme(s). I/ We hereby declare that the amount invested in the Scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the 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 am/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. 2. 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. 3. I/We hereby 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. 4. 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. 5. 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. 6. 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 maintained in accordance with applicable RBI guidelines.

I/We hereby confirm that, I/We have read and understood the Privacy Policy hosted on www.idfcmf.com. I/ We hereby consent IDFC AMC/IDFC MF/Trustee to share information (including sensitive personal data or information) provided in relation to our Investment in IDFC MF to any Associate / Group company / Affiliate of IDFC AMC/IDFC MF / Trustee, for offering, marketing or solicitation of their products and services.

First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant	Third Applicant	POA Holder	Date	D	D	M	M	Y	Y	Y	Y
				Place								

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)



IDFC MUTUAL FUND

FIRST / SOLE APPLICANT

Name

PAN or PAN Exempt KYC Ref No. (PERN)

Place of Birth Country of Birth

Nationality Indian U.S. Others (Please specify) Tax Residence Address Residential Registered Office Business (for KYC address)

Are you a tax resident (i.e. are you assessed for Tax) in any other outside India? → Yes No

If 'NO' please proceed for the signature of declaration

If 'YES', please fill for ALL countries **(other than India)** in which you are Resident for tax purposes i.e. where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type <small>(TIN or Other, please specify)</small>	If TIN is not available, please tick <input checked="" type="checkbox"/> the reason A, B or C (as defined overleaf)
1.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____
2.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____
3.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____

SECOND APPLICANT

Name

PAN or PAN Exempt KYC Ref No. (PERN)

Place of Birth Country of Birth

Nationality Indian U.S. Others (Please specify) Tax Residence Address Residential Registered Office Business (for KYC address)

Are you a tax resident (i.e. are you assessed for Tax) in any other outside India? → Yes No

If 'NO' please proceed for the signature of declaration

If 'YES', please fill for ALL countries **(other than India)** in which you are Resident for tax purposes i.e. where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type <small>(TIN or Other, please specify)</small>	If TIN is not available, please tick <input checked="" type="checkbox"/> the reason A, B or C (as defined overleaf)
1.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____
2.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____
3.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____

THIRD APPLICANT

Name

PAN or PAN Exempt KYC Ref No. (PERN)

Place of Birth Country of Birth

Nationality Indian U.S. Others (Please specify) Tax Residence Address Residential Registered Office Business (for KYC address)

Are you a tax resident (i.e. are you assessed for Tax) in any other outside India? → Yes No

If 'NO' please proceed for the signature of declaration

If 'YES', please fill for ALL countries **(other than India)** in which you are Resident for tax purposes i.e. where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type <small>(TIN or Other, please specify)</small>	If TIN is not available, please tick <input checked="" type="checkbox"/> the reason A, B or C (as defined overleaf)
1.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____
2.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____
3.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____

GUARDIAN / POA / PROPRIETOR

Name

PAN or PAN Exempt KYC Ref No. (PERN)

Place of Birth Country of Birth

Nationality Indian U.S. Others (Please specify) Tax Residence Address Residential Registered Office Business

Are you a tax resident (i.e. are you assessed for Tax) in any other outside India? → Yes No

If 'NO' please proceed for the signature of declaration

If 'YES', please fill for ALL countries (other than India) in which you are Resident for tax purposes i.e. where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or Other, please specify)	If TIN is not available, please tick <input checked="" type="checkbox"/> the reason A, B or C (as defined overleaf)
1.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____
2.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____
3.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____

- Reason A → The country where the Account Holder is liable to pay tax does not issue Tax Identification Number to its residents.
- Reason B → No TIN required. (select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected)
- Reason C → others, please state the reason thereof

Additional KYC Information*	First Applicant (Including Minor)	Second Applicant	Third Applicant	Guardian/POA/Proprietor
Gross Annual Income (Rs.) - Categories * Below 1 Lac, 1 - 5 Lac, 5 Lac - 10 Lac, 10 Lac - 25 Lac, 25 Lac - 1 Cr, 1 Cr - 5 Cr, 5 Cr - 10 Cr, above 10 Cr	Gross annual Income (Rs.) <input type="text"/> Please write from options given	Gross annual Income (Rs.) <input type="text"/> Please write from options given	Gross annual Income (Rs.) <input type="text"/> Please write from options given	Gross annual Income (Rs.) <input type="text"/> Please write from options given
Net-worth (Mandatory for Non-Individuals) (Rs.)	Rs. <input type="text"/> as on D D M M Y Y Y Y (Not older than 1 year)	Rs. <input type="text"/> as on D D M M Y Y Y Y (Not older than 1 year)	Rs. <input type="text"/> as on D D M M Y Y Y Y (Not older than 1 year)	Rs. <input type="text"/> as on D D M M Y Y Y Y (Not older than 1 year)
Source of Wealth				
Occupation - Categories* Private Sector Service, Public Sector Service, Government Service, Business, Professional, Agriculturist, Retired, Housewife, Student, Forex Dealer & Others	<input type="text"/> Please write from options given	<input type="text"/> Please write from options given	<input type="text"/> Please write from options given	<input type="text"/> Please write from options given
In case of business / profession, indicate the details (Including nature of goods/ services dealt in)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Politically Exposed Person (PEP) Status* (Also applicable for authorised signatories/Promoters/Karta/Trustee /Whole time Directors)	<input type="checkbox"/> I am PEP <input type="checkbox"/> I am a relative / associate of PEP <input type="checkbox"/> None of these	<input type="checkbox"/> I am PEP <input type="checkbox"/> I am a relative / associate of PEP <input type="checkbox"/> None of these	<input type="checkbox"/> I am PEP <input type="checkbox"/> I am a relative / associate of PEP <input type="checkbox"/> None of these	<input type="checkbox"/> I am PEP <input type="checkbox"/> I am a relative / associate of PEP <input type="checkbox"/> None of these
Any other KYC related information which you wish to provide				

Note : 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 state-owned corporations, important political party officials, etc.

*Under Rule 9 of PMLA Rules, 2005, investments in MF schemes of upto Rs. 50,000/- per investor per Mutual Fund per Financial year shall be exempted from requirement of Additional KYC information.

DECLARATION

I/We hereby 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.

CERTIFICATION

I / We have understood the information requirements of this Form (read along with the FATCA, Additional KYC & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant	Third Applicant	POA Holder
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Date

Place

FATCA & CRS TERMS & CONDITIONS

Note : The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

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. 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	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND 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	<ol style="list-style-type: none"> 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 Documentary evidence (refer list below)
Telephone number in a country other than India	<p>If no Indian telephone number is provided</p> <ol style="list-style-type: none"> 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 Documentary evidence (refer list below) <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none"> 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 Documentary evidence (refer list below)

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

- Certificate of residence issued by an authorized government body*
- Valid identification issued 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 state-owned corporations, important political party officials, etc.
- 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



From

Stamp & Signature

In Folio No. on Date

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

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

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



Name of the entity

Type of address given at KRA Residential or Business Residential Business Registered Office
 "Address of residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

PAN Date of incorporation

City of incorporation Country of incorporation

Please tick the applicable tax resident declaration:

1. Is "Entity" a tax resident of any country other than India Yes No (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number*	Identification Type (TIN or Other, please specify)

*In case Tax Identification Number is not available, kindly provide its functional equivalent⁵.
 In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.
 In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here _____
 (Refer Instruction No. viii)

FATCA & CRS Declaration

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

We are a, Global Intermediary Identification Number (GIIN)

Financial institution³ Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

or Direct reporting NFE⁴ Name of sponsoring entity

(please tick as appropriate)

GIIN not available (please tick as applicable) Applied for

If the entity is a financial institution Not required to apply for - please specify 2 digits sub-category Not obtained - Non-participating FI

PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1	Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market). No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange <input type="text"/>
2	Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market). No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company <input type="text"/> Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange <input type="text"/>
3	Is the Entity an active ¹ Non Financial Entity (NFE) No <input type="checkbox"/>	Yes <input type="checkbox"/> Nature of Business <input type="text"/> Please specify the sub-category of Active NFE <input type="text"/> (Mention code-refer 2c of Part D)
4	Is the Entity a passive ² Non Financial Entity (NFE) No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section.) Nature of Business <input type="text"/>

¹Refer 2 of Part D | ²Refer 3(ii) of Part D | ³Refer 1(i) of Part D | ⁴Refer 3(vi) of Part D |

ADDITIONAL KYC INFORMATION

*Gross Annual Income (Rs.) [Please tick (✓)] Below 1 Lacs 1 Lacs - 5 Lacs 5 Lacs - 10 Lacs 10 Lacs - 25 Lacs 25 Lacs - 1 Crore
 1 Crore - 5 Crore 5 Crore - 10 Crore above 10 Crore

*Net-worth (Mandatory for Non-Individuals) Rs. _____ as on (Not older than 1 year) *Mandatory

In case of business / profession, indicate the details (including nature of goods/ services dealt in) _____

Non-Individual Investors involved/ providing any of the mentioned services

Foreign Exchange / Money Changer Services Gaming/Gambling/Lottery/Casino Services Money Lending / Pawning None of these

DECLARATION

I/We hereby 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.

UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)

Category (Please tick applicable category) Unlisted Company Partnership Firm Limited Liability Partnership Company Unincorporated association / body of individuals Private Trust Public Charitable Trust Religious Trust Others _____

Details	UBO1	UBO2	UBO3
Name (Beneficial Owner / Controlling Person)			
UBO Type code (refer 3 (iv) (A) of Part (D))			
PAN/ Any other identification Number@			
Type of ID Document@ (If PAN not Provided)			
City of Birth			
Country of Birth			
Occupation Type	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____
Nationality			
Father's Name (Mandatory if PAN is not available)			
Date of Birth	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
Percentage of Holding / Beneficial Interest			

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:

@ PAN, Aadhaar, Passport, Election Id, Government ID, Driving Licence, NREGA Job Card, Others (Please Specify)

* To include US, where controlling person is a US citizen or green cardholder.

% In case Tax identification number is not available, kindly provide functional equivalent.

The Central Board of Direct Taxes has notified Rules 114 F 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.

If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the 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.

PART C CERTIFICATION

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Name _____

Designation _____

Signature	Signature	Signature
-----------	-----------	-----------

Date D D M M Y Y Y Y

Place _____

PART D FATCA Instructions & Definitions

1 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 its 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

- (i) 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

- (I) 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;

or

- (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;

02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	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 interests in those companies as capital assets for investment purposes;
04	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;
05	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;
06	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: <ul style="list-style-type: none"> • 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; <p>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</p> <p>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.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ol style="list-style-type: none"> (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:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. 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:

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 arrangement--trust-trustee
06	CP of legal arrangement--trust-protector
07	CP of legal arrangement--trust-beneficiary
08	CP of legal arrangement--trust-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

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

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) 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);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) 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;
- (v) 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;

- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) 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;
- (x) 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;
- (xi) 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 Code; or
- (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 FFI

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 owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) Direct reporting NFFE

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
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	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
H	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)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

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 Non Individual Accounts



From

Stamp & Signature

In Folio No. on Date

For Financial Transactions
Toll free 1-800-2-666688
Available between 8.00 am to 7.00 pm on business days only.

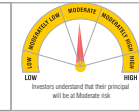
For Non Financial Queries/Requests
Toll free 1-800-300-66688
Available between 8.00 am to 7.00 pm on business days only.

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

www.idfcmf.com

This product is suitable for investors who are seeking*:

- To generate optimal returns over medium term.
 - To predominantly invest in a portfolio of corporate debt securities across the credit spectrum.
- *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Distributor Code	ARN-	Sub-Distributor Code	ARN-	Internal Code for Sub-broker/ Employee	EUIN No.	RIA Code
EUIN Declaration	I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.				First Holder	Second Holder Third Holder
RIA Declaration	"I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the above mentioned SEBI-Registered Investment Adviser/ RIA"				First Holder	Second Holder Third Holder

I	IDFC Credit Opportunities Fund	APPLICATION FORM	New Fund Offer Opens : February 14, 2017 New Fund Offer Closes : February 27, 2017
	NFO		
II	SCSB	IFSC CODE	APPLICATION NUMBER
III	Please read the SID / SAI and instruction carefully before filling this form.		Date : D D M M Y Y Y Y
IV	(INVESTMENT DETAILS) IDFC Credit Opportunities Fund		

V Investor Category - please tick, as applicable

- Resident Individuals
 Bank
 HUF
 Proprietor
 On Behalf of Minor
 Society
 FII
 NRI - NRE
 Partnership Firm
 NRI - NRO
 PIO
 Trust
 Company
 Others (specify) _____

VI NAME OF SOLE/ FIRST APPLICANT (in block letters) Mr. / Ms. _____

VII INVESTORS' DEPOSITORY ACCOUNT DETAILS

National Securities Depository Limited (NSDL)		Central Depository Services (India) Limited (CDSL)	
Depository	Participant Name	Depository	Participant Name
DP ID No.	Beneficiary A/c. No.	Client ID No.	

VIII PAN (Permanent Account Number) _____

IX PAYMENT DETAILS

PAYMENT AMOUNT	Rs. in figures
	Rs. in words

X DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS

Bank Account Number	_____
Bank and Branch where account is held	_____
Total Amount to be blocked (Rs. in figures)	_____ (Rs. in words) _____

UNDERTAKING BY ASBA INVESTOR AND ACCOUNT HOLDER:

1) I/ We hereby undertake that, I/ we have read the instructions contained in this Application Form and Scheme Information Document (SID) and Statement of Additional Information (SAI) I am/ we are an eligible ASBA applicant(s) as per the applicable provisions of the SEBI Circular no. SEBI / CFD / DIL / DIP / 31 / 2008 / 30 / 7 dated July 30 2008. 2) In accordance with provisions of ASBA in the SEBI Circular no. SEBI / IMD / CRR No. 18 / 198647 / 2010 dated March 15, 2010 and as disclosed in the SID / SAI, I/We authorize (a) the Self Certified Syndicate Bank (SCSB) to do all acts as are necessary to make an application in the New Fund Offer, including uploading of bid, blocking the amount to the extent mentioned in 'X' above in "DETAILS OF BANK ACCOUNT" or unblocking of funds in the bank account maintained with the SCSB specified above, transfer of funds to the Fund / Scheme account on receipt of instructions from the Registrar to the Fund / Scheme after finalisation of the basis of allotment, entitling me/us to receive Units on such transfer of funds etc. (b) Registrar to the Fund / Scheme to issue instructions to the SCSB to unblock the funds in the bank account specified above upon finalisation of the basis of allotment and to transfer the requisite money to the Scheme account. 3) In case the amount available in the bank account specified above is insufficient, the SCSB shall reject the application. 4) If the DP ID, Beneficiary or PAN furnished by me/us above is incorrect or incomplete or not matching with the depository records, my/ our application shall be rejected and IDFC Mutual Fund or SCSB shall not be liable for losses, if any.

SIGNATURE OF THE APPLICANT/S	SIGNATURE OF BANK ACCOUNT HOLDER(S)
------------------------------	-------------------------------------

TO BE RETAINED WITH APPLICANTS

IDFC Credit Opportunities Fund

APPLICATION FORM New Fund Offer Period : February 14, 2017 to February 27, 2017

Date : D D M M Y Y Y Y	Application Number :
IDFC Credit Opportunities Fund	Amount Blocked (Rs.):
All future communication in connection with Applications made in this Issue should be addressed to the SCSB quoting the full name of the Sole/First Applicant, Application number, Investor's Depository Account Details, application amount, date of application form, and the account number from where application amount was blocked. Note: Only application registered on the electronic bidding system will be considered for allocation. Therefore, kindly ensure that you get a Transaction Registration Slip/ Order number confirming upload of your application, from the SCSB.	Bank Account no. :
	SCSB (Bank and Branch) :
	Name Of Sole/ First Applicant :
	Date & Time of Submission :

IDFC Credit Opportunities Fund

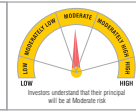
New Fund Offer Period : February 14, 2017 to February 27, 2017

Transaction Slip for Existing Investors



This product is suitable for investors who are seeking*:

- To generate optimal returns over medium term.
 - To predominantly invest in a portfolio of corporate debt securities across the credit spectrum.
- *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Application No. _____

Distributor Code	ARN-	Sub-Distributor Code	ARN-	Internal Code for Sub-broker/ Employee	EUIN No.	RIA Code	
EUN Declaration	I/We hereby confirm that the EUN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.				First Holder	Second Holder	Third Holder
RIA Declaration	"I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the above mentioned SEBI-Registered Investment Adviser/ RIA"				First Holder	Second Holder	Third Holder
FOLIO NO:	INVESTOR NAME						

Additional Purchase Request (Cheque/DD to be drawn in favour of "IDFC Credit Opportunities Fund")

Scheme Name **IDFC Credit Opportunities Fund** Plan Regular Direct

Option Growth Div - Reinvest Div - Payout Div Sub-Option Quarterly Half yearly Annual Periodic

Cheque / DD No. _____ Drawn on Bank Name & Branch _____

Cheque / DD Date Amount of cheque/ DD in figures (Rs.) _____

Bank A/c No. _____

Account Type Current Savings NRO NRE FCNR Others Please specify

Documents attached to avoid Third Party Payment Rejection where applicable: Bank Certificate - for DD Third Party Declaration

For third party investment/pre-funded instrument, please fill in a separate declaration form as available with AMC. In case, the additional purchase amount is Rs. 10,000 or above and distributor has opted to receive transaction charges, Rs. 100/- will be deducted from the Purchase amount and paid to the distributor. Units shall be allotted for the balance amount only. Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including service rendered by the distributor.

Switch Request (Please refer to the SID of the scheme you are switching from)

I wish to switch Rs. _____ or Units _____ From (Scheme) _____

Plan _____ Option _____

To Scheme **IDFC Credit Opportunities Fund** Plan Regular Direct

Option Growth Div - Reinvest Div - Payout Div Sub-Option Quarterly Half yearly Annual Periodic

Dividend Sweep Option

Source Scheme: IDFC Credit Opportunities Fund Target Scheme: (Please select any of the open-ended schemes)

IDFC _____

(If an investor fails to specify the option, he will be allotted units under the default option/sub-option of the target scheme.)

SYSTEMATIC WITHDRAWAL PLAN (SWP) (Please refer to instruction S)

Scheme Name **IDFC Credit Opportunities Fund** Plan Regular Direct

Option Growth Div - Reinvest Div - Payout Div Sub-Option Quarterly Half yearly Annual Periodic

SWP Period Start End

Option (Please tick only one Option)	Frequency	Date	Amount (Rs.)
<input type="checkbox"/> Fixed Amount	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual	<input type="checkbox"/> 1 st <input type="checkbox"/> 10 th <input type="checkbox"/> 20 th	
<input type="checkbox"/> Capital Appreciation	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual	<input type="checkbox"/> 1 st <input type="checkbox"/> 10 th <input type="checkbox"/> 20 th	N. A.
	<input type="checkbox"/> Payout only in March (2 nd last business day)		N. A.

YOUR CONFIRMATION/DECLARATION

Having read and understood the contents of the Scheme Information Document of the Scheme, I/We hereby apply for the units of the Scheme and agree to abide by the terms, conditions, rules and regulations governing the Scheme. 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 the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/We have understood the details of the Scheme & I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme, legally belong to me / us. In the event "Know Your Customer" process is not completed by me / us to the satisfaction of the Mutual Fund, I/We hereby authorise the Mutual Fund, to redeem the funds invested in the Scheme, in favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the Law. 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 NRIs only: I/We confirm that I am / we are Non Residents of Indian nationality / origin and that I / We have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account. I / We confirm that the details provided by me / us are true and correct.

Sole/First Applicant _____ Second Applicant _____ Third Applicant _____

DEBIT MANDATE

(For Standard Chartered Bank account holders only.)

Application No. _____

To Branch Manager - Standard Chartered Bank

I/We (Name of the account holder) _____

authorise you to debit my/our Account no. _____ for

Rs. (in figures) _____ Rs. (in words) _____

to pay for the purchase of IDFC Credit Opportunities Fund.

Date

Signature of Applicant(s) / Authorised Signatory(ies) _____

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

Application No. _____

IDFC Mutual Fund

Scheme : IDFC Credit Opportunities Fund

Investor Name _____

Instrument no. _____

Rs. (in figures) _____

Stamp & Signature _____

KEY INFORMATION MEMORANDUM

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 Investor Service Centres or distributors or from the website www.idfcmf.com.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with 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.

Investment Objective	<p>The Fund seeks to generate returns by predominantly investing in a portfolio of corporate debt securities across the credit spectrum within the investment grade.</p> <p><u>Disclaimer:</u> There is no assurance or guarantee that the objectives of the scheme will be realised.</p>																				
Asset Allocation Pattern	<p>The asset allocation under the scheme will be as follows:</p> <table border="1" data-bbox="344 422 1520 632"> <thead> <tr> <th data-bbox="344 422 1077 499" rowspan="2">Instrument</th> <th colspan="2" data-bbox="1077 422 1332 499">Indicative Allocation (% of Net Asset)</th> <th data-bbox="1332 422 1520 499" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="1077 499 1204 548">Minimum</th> <th data-bbox="1204 499 1332 548">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="344 548 1077 604">Debt securities (including Securitised debt) with long term credit rating below AAA or equivalent (including unrated securities)</td> <td data-bbox="1077 548 1204 604">50</td> <td data-bbox="1204 548 1332 604">100</td> <td data-bbox="1332 548 1520 604">Medium to High</td> </tr> <tr> <td data-bbox="344 604 1077 661">Government Securities and debt securities (including Securitised debt) with long term credit rating of AAA or equivalent</td> <td data-bbox="1077 604 1204 661">0</td> <td data-bbox="1204 604 1332 661">50</td> <td data-bbox="1332 604 1520 661">Medium to High</td> </tr> <tr> <td data-bbox="344 661 1077 718">Money Market Instruments including CBLO, repo and cash</td> <td data-bbox="1077 661 1204 718">0</td> <td data-bbox="1204 661 1332 718">30</td> <td data-bbox="1332 661 1520 718">Low to Medium</td> </tr> </tbody> </table> <p>Investment in Securitised Debt - up to 50% of the net assets</p> <p>Investment in Securities lending - up to 20% of the net assets with maximum single party exposure restricted to 5% of the net assets.</p> <p>Investment in Derivatives - up to 50% of the net assets</p> <p>Gross Exposure to Repo of Corporate Debt Securities - up to the extent permitted by the Regulations</p> <p>The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations. The scheme may take exposure in repo / reverse repo transactions in G-Sec and Corporate Debt Securities in accordance with the applicable guidelines / regulations.</p> <p>The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable guidelines / regulations as and when permitted by SEBI/RBI.</p> <p>The cumulative gross exposure through repo transactions in corporate debt securities and credit default swaps along with debt & money market instruments and derivatives shall not exceed 100% of the net assets of the Scheme.</p>			Instrument	Indicative Allocation (% of Net Asset)		Risk Profile	Minimum	Maximum	Debt securities (including Securitised debt) with long term credit rating below AAA or equivalent (including unrated securities)	50	100	Medium to High	Government Securities and debt securities (including Securitised debt) with long term credit rating of AAA or equivalent	0	50	Medium to High	Money Market Instruments including CBLO, repo and cash	0	30	Low to Medium
Instrument	Indicative Allocation (% of Net Asset)		Risk Profile																		
	Minimum	Maximum																			
Debt securities (including Securitised debt) with long term credit rating below AAA or equivalent (including unrated securities)	50	100	Medium to High																		
Government Securities and debt securities (including Securitised debt) with long term credit rating of AAA or equivalent	0	50	Medium to High																		
Money Market Instruments including CBLO, repo and cash	0	30	Low to Medium																		
Investment Strategy	<p>The investment strategy would focus on managing long-term investor monies with a view to providing superior levels of yield across the credit spectrum. To manage credit risk, the Fund has put in place a strong rigorous process to evaluate credit risk and monitor the same on a continuous basis. The Fund will also emphasize on collaterals/covenants where it believes it is required. The Fund may invest in derivative instruments to hedge against interest rate and/or credit risks, if and when required and subject to availability. The Fund would invest predominantly in high yielding and relatively less liquid securities.</p>																				
Risk Profile of the Scheme & Risk management strategies	<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. Scheme specific Risk Factors are summarized below.</p> <p>The Fund by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in debt markets. The risk control process involves identifying & measuring the risk through various risk measurement tools.</p> <p>The Fund has identified following risks management strategies, which are embedded in the investment process to manage such risks.</p>																				
Risk Description		Risk Mitigants/management strategy																			
Market Risk																					
<p>As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.</p>	<p>In a rising interest rates scenario the Fund Managers will endeavor to increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity will be increased thereby mitigating risk to that extent.</p>																				
Liquidity or Marketability Risk																					
<p>This refers to the ease with which a security can be sold at or near to its valuation Yield-To-Maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.</p>	<p>The Scheme may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds. Liquidity risk is today characteristic of the Indian fixed income market. The fund will however, endeavor to minimise liquidity risk by investing in securities having a liquid market.</p>																				
Credit Risk																					
<p>Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security). Because of this risk corporate debentures are sold at a higher yield above those offered on Government Securities which are sovereign obligations and free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk.</p>	<p>A traditional SWOT analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken to review its ability to undergo stress on cash flows and asset quality. A detailed evaluation of accounting policies, off balance sheet exposures, notes, auditors' comments and disclosure standards will also be made to assess the overall financial risk of the potential borrower. In case of securitized debt instruments, the fund will ensure that these instruments are sufficiently backed by assets.</p>																				

Risk Profile of the Scheme & Risk management strategies (Contd.)	Risk associated with Debt Investment (Contd.,)																																							
	Risk Description		Risk Mitigants/management strategy																																					
	Reinvestment Risk																																							
	This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.		Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.																																					
Derivatives Risk																																								
As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives that Investors should understand. Derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.		The fund has provision for using derivative instruments for portfolio balancing and hedging purposes. Interest Rate Swaps will be done with approved counter parties under pre approved ISDA agreements. Mark to Market of swaps, netting off of cash flow and default provision clauses will be provided as per international best practice on a reciprocal basis. Interest rate swaps and other derivative instruments will be used as per local (RBI and SEBI) regulatory guidelines.																																						
Plans and Options	<p>The Scheme offers Regular Plan & Direct Plan.</p> <p><u>Regular Plan</u>: Regular plan is for investors purchasing / subscribing units in this scheme through distributors</p> <p><u>Direct Plan</u>: 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.</p> <p>Both the Plans under the Scheme offer Dividend Option & Growth Option. Dividend Option under both the Plans further offers Payout, Reinvestment & Sweep facility.</p> <p>The Dividend Options also offers choice of following dividend frequencies – Quarterly, Half yearly, Annual and Periodic.</p> <p>Please note that where the Unitholder has opted for Dividend Payout option and in case the amount of dividend payable to the Unitholder is Rs. 100/- or less under a Folio, the same will be compulsorily reinvested in the Scheme.</p> <p>Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application form e.g. "IDFC Credit Opportunities Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form.</p> <p>Treatment of applications under "Direct" / "Regular" Plans:</p> <table border="1"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p> <p>Default option: The investors must clearly indicate the Option/facility (Growth or Dividend / Reinvestment or Payout or Sweep) in the relevant space provided for in the Application Form. In case the investor does not select any Option, the default shall be considered as Growth Option. Within dividend Option if the investor does not select any frequency or facility, then default frequency of facility shall be Annual Dividend / Dividend Reinvestment.</p> <p>Both the Plans will have separate NAVs and a common portfolio. The face value of the Units is Rs. 10 per unit.</p>				Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>The Scheme is an open ended income scheme. Subscription facility is available on a continuous basis.</p> <p>For subscriptions / switch - ins less than Rs 2 lakhs:</p> <ol style="list-style-type: none"> 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 applicable. <p>For subscriptions / switch - ins equal to or more than Rs 2 lakhs:</p> <ol style="list-style-type: none"> 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 																																								

	<p>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.</p> <p>4. The aforesaid provisions shall also apply to systematic transactions i.e Systematic Investment Plan (SIP), Systematic Transfer Plan (STP).</p> <p>Applicable NAV (for sales/Redemption/Switch out) Where the application is received upto 3.00 pm, closing NAV of the day on which the application is received shall be applicable and if the application is received after 3.00 pm closing NAV of the next business day shall be applicable.</p>																								
Minimum Application Amount/ Number of Units	<p>Subscription: Fresh Purchase - Rs. 5000/- and any amount thereafter Additional Purchase - Rs. 1,000/- and any amount thereafter</p> <p>Redemption: Rs. 500/- and any amount thereafter or 'All Units' if the account balance is less than Rs. 500/-.</p>																								
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	80% Crisil AA Medium Term Bond Index + 20% Crisil AAA Short Term Bond Index																								
Dividend Policy	Dividend declaration and distribution shall be in accordance with SEBI Regulations as applicable from time to time. The AMC reserves the right to declared dividend from time to time, depending on availability of distributable surplus.																								
Name of the Fund Manager	Mr Arvind Subramanian (Managing this Fund since inception)																								
Name of the Trustee Company	IDFC AMC Trustee Company Limited																								
Performance of the scheme Expenses of the scheme	<p>The scheme does not have any performance track record as it is New scheme</p> <p>NFO EXPENSES: New Fund offer expenses will be borne by the AMC.</p> <p>(i) Load Structure Entry load: Nil Exit Load: 1% if redeemed/switched out within 365 days from the date of allotment</p> <p>Transaction charges In accordance with SEBI circular no. CIR/ IMD/ DF/ 13/ 2011 dated August 22, 2011, Transaction Charge per subscription of Rs.10, 000/ - and above shall be charged from the investors and shall be payable to the distributors/ brokers (who have opted in for charging the transaction charge for this scheme) in respect of applications routed through distributor/ broker relating to Purchases / subscription / new inflows only (lump sum and SIP), subject to the following:</p> <ul style="list-style-type: none"> • For Existing / New investors: Rs. 100 / Rs. 150 as applicable per subscription of Rs. 10,000/ - and above • Transaction charge for SIP shall be applicable only if the total commitment through SIP amounts to Rs. 10,000/ - and above. In such cases the transaction charge would be recovered in maximum 4 successful installments. • There shall be no transaction charge on subscription below Rs. 10,000/-. • There shall be no transaction charges on direct investments. <p>The Transaction Charge as mentioned above shall be deducted by the AMC from the subscription amount of the Unit Holder and paid to the distributor and the balance shall be invested in the Scheme. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.</p> <p>The requirement of minimum application amount shall not be applicable if the investment amount falls below the minimum amount required due to deduction of transaction charges from the subscription amount.</p> <p>The AMCs shall be responsible for any malpractice/mis-selling by the distributor while charging transaction costs.</p> <p>(ii) Recurring Expenses As per SEBI (MF) Regulations, 1996, recurring expenses will not exceed the following limits :</p> <ol style="list-style-type: none"> 1. on the first Rs. 100 crore of the Scheme's daily net assets, will not exceed 2.25% 2. on the next Rs. 300 crore of the Scheme's daily net assets, will not exceed 2% 3. on the next Rs. 300 crore of the Scheme's daily net assets, will not exceed 1.75% and 4. on the balance of the Scheme's daily net assets, will not exceed 1.50%. <p>In addition to the recurring expense mentioned above, additional expenses of 0.20% of daily net assets of the scheme shall be chargeable.</p> <p>The total fees and expenses for operating the scheme as listed hereunder would be 2.45% (2.25% plus 0.20%) of the daily net assets which includes expenses towards management fees, commission, marketing expense and other expense relating to operating the scheme.</p> <table border="1"> <thead> <tr> <th>Expense Head</th> <th>% of daily Net Assets</th> </tr> </thead> <tbody> <tr> <td>Investment Management and Advisory Fees</td> <td rowspan="15">Upto 2.25%</td> </tr> <tr> <td>Trustee fee</td> </tr> <tr> <td>Audit fees</td> </tr> <tr> <td>Custodian fees</td> </tr> <tr> <td>RTA Fees</td> </tr> <tr> <td>Marketing & Selling expense incl. agent commission</td> </tr> <tr> <td>Cost related to investor communications</td> </tr> <tr> <td>Cost of fund transfer from location to location</td> </tr> <tr> <td>Cost of providing account statements and dividend redemption cheques and warrants</td> </tr> <tr> <td>Costs of statutory Advertisements</td> </tr> <tr> <td>Cost towards investor education & awareness (at least 2 bps)^</td> </tr> <tr> <td>Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.</td> </tr> <tr> <td>Service tax on expenses other than investment and advisory fees</td> </tr> <tr> <td>Service tax on brokerage and transaction cost[®]</td> </tr> <tr> <td>Other Expenses</td> </tr> <tr> <td>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)</td> <td>Upto 2.25%</td> </tr> <tr> <td>Additional expenses under regulation 52 (6A) (c)</td> <td>Upto 0.20%</td> </tr> <tr> <td>Additional expenses for gross new inflows from specified cities</td> <td>Upto 0.30%</td> </tr> </tbody> </table>	Expense Head	% of daily Net Assets	Investment Management and Advisory Fees	Upto 2.25%	Trustee fee	Audit fees	Custodian fees	RTA Fees	Marketing & Selling expense incl. agent commission	Cost related to investor communications	Cost of fund transfer from location to location	Cost of providing account statements and dividend redemption cheques and warrants	Costs of statutory Advertisements	Cost towards investor education & awareness (at least 2 bps)^	Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	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	<p>The scheme can charge upto 2.45% of the daily net assets as management fees.</p> <p>^ In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.</p> <p>@ Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, not exceeding 0.12 per cent of the value of trades of cash market transactions. Thus, in terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades of cash market transactions. Any payment towards brokerage and transaction costs (including service tax, if any) incurred for the execution of trades, over and above the said 0.12 per cent for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations</p> <p>The expense of 30 bps shall be charged if the new inflows from such cities as specified from time to time are at least -</p> <p>(i) 30 per cent of gross new inflows in the scheme, or; (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:</p> <p>Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis.</p> <p>Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from such cities. Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment;</p> <p>In case inflows from beyond top 15 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows:</p> <p style="text-align: center;">Daily net assets X 30 basis points X New inflows from beyond top 15 cities</p> <p style="text-align: center;">-----</p> <p style="text-align: center;">365* X Higher of (i) or (ii) above</p> <p>* 366, wherever applicable.</p> <p>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.</p> <p>At least 0.10 % of the TER is charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/ commission (at least 0.10 %) which is charged in the Regular Plan. For example, in the event that the TER of the Regular Option is 2.25% p.a., the TER of the Direct Option would not exceed 2.15 % p.a.</p> <p>Disclosure on service tax:</p> <p>Service tax on investment management and advisory fees shall be in addition to the above expense.</p> <p>Further, with respect to service tax on other than management and advisory fees:</p> <ul style="list-style-type: none"> • Service tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per regulation 52 of the Regulations. • Service tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of service tax, if any, shall be credited to the scheme. • Service tax on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under regulation 52 of the Regulations. <p>For the actual current expenses being charged, the investor should refer to the website of the mutual fund at www.idfcmf.com</p> <p>As per the Regulations, the total recurring expenses that can be charged to the Scheme in this Scheme information document shall be subject to the applicable guidelines. Expenses over and above the permitted limits will be borne by the AMC. The total recurring expenses of the Scheme, will, however, be limited to the ceilings as prescribed under Regulation 52(6) of the Regulations.</p>																											
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	NAV will be determined for every Business Day except in special circumstances and published in two daily newspapers. NAV calculated upto four decimal places. NAV can also be viewed on www.idfcmf.com and www.amfiindia.com . You can also contact us at 1-800-300-66688 and the Registrar CAMS website of the (www.camsonline.com).																											
For Investor Grievances Please Contact	<p>Name and Address of Registrar Computer Age Management Services Private Limited (CAMS) 7th Floor, Tower II, Rayala Towers, No. 158, Anna Salai, Chennai - 600002. Tel. + 91- 44 - 30407263 / 7262</p> <table border="1" data-bbox="370 1392 1528 1850"> <thead> <tr> <th>Name</th> <th>Region</th> <th>Address and Contact Number</th> </tr> </thead> <tbody> <tr> <td>Neeta Singh</td> <td>West- Maharashtra</td> <td>Ramon House, 169, Backbay Reclamation, H.T Parekh Marg, Churchgate, Mumbai 400020. Tel.: 43422876. Email id: neeta.singh@idfc.com</td> </tr> <tr> <td>Bansari Soni</td> <td>Gujarat and rest of West</td> <td>B Wing, 3rd Floor, Chandan House, Opp Gruh Finance, Mithakhali Six Roads, Law Garden, Ahmedabad 380006. Tel.:+9179-26460923 -26460925, 64505881, 64505857 Email id: bansari.soni@idfc.com</td> </tr> <tr> <td>Additi Bhardwaj</td> <td>North- Delhi</td> <td>4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel: 011-47311323 Fax: 011-43523626, 41524332. Email Id: additi.bhardwaj@idfc.com</td> </tr> <tr> <td>Baldev Shandil</td> <td>Rest of North</td> <td>Sco:2475-76,1st Floor, Sector-22-C Chandigarh-160022. Tel.:+911725071922, Ext-17205 Mobile: 8146388668. Email Id: baldev.shandil@idfc.com</td> </tr> <tr> <td>Vijith Raghavan</td> <td>East</td> <td>Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata 700001. Phone: +91 33 4017 1000 to 1004; Fax: +91 33 3024 9793 Email id: vijith.raghavan@idfc.com</td> </tr> <tr> <td>Vithya Kumar</td> <td>Tamil Nadu & Kerala</td> <td>8th Floor, KRM Towers, No.1, Harrington Road, Chetpet, Chennai 600031 Tel.:+914445644000 Extn:44211. Email Id: Vithya.kumar@idfc.com</td> </tr> <tr> <td>Dipesh K. Shah</td> <td>South - Andhra Pradesh & Karnataka</td> <td>6th Floor, East Wing, Raheja Towers, #26 & 27, M. G. Road, Bangalore - 560 001. Tel.: +91-80-66111504/ 05/ 06. Email id: dipesh.kshah@idfc.com</td> </tr> <tr> <td>Ramya Adepu</td> <td>South- Hyderabad</td> <td>6-3-885/7/C/2/S2, 2nd Floor, Amit Plaza, Somajiguda, Hyderabad 500082. Phone +40 42014646. Email id: ramya.adepu@idfc.com</td> </tr> </tbody> </table>	Name	Region	Address and Contact Number	Neeta Singh	West- Maharashtra	Ramon House, 169, Backbay Reclamation, H.T Parekh Marg, Churchgate, Mumbai 400020. Tel.: 43422876. Email id: neeta.singh@idfc.com	Bansari Soni	Gujarat and rest of West	B Wing, 3rd Floor, Chandan House, Opp Gruh Finance, Mithakhali Six Roads, Law Garden, Ahmedabad 380006. Tel.:+9179-26460923 -26460925, 64505881, 64505857 Email id: bansari.soni@idfc.com	Additi Bhardwaj	North- Delhi	4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel: 011-47311323 Fax: 011-43523626, 41524332. Email Id: additi.bhardwaj@idfc.com	Baldev Shandil	Rest of North	Sco:2475-76,1st Floor, Sector-22-C Chandigarh-160022. Tel.:+911725071922, Ext-17205 Mobile: 8146388668. Email Id: baldev.shandil@idfc.com	Vijith Raghavan	East	Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata 700001. Phone: +91 33 4017 1000 to 1004; Fax: +91 33 3024 9793 Email id: vijith.raghavan@idfc.com	Vithya Kumar	Tamil Nadu & Kerala	8th Floor, KRM Towers, No.1, Harrington Road, Chetpet, Chennai 600031 Tel.:+914445644000 Extn:44211. Email Id: Vithya.kumar@idfc.com	Dipesh K. Shah	South - Andhra Pradesh & Karnataka	6th Floor, East Wing, Raheja Towers, #26 & 27, M. G. Road, Bangalore - 560 001. Tel.: +91-80-66111504/ 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 500082. Phone +40 42014646. Email id: ramya.adepu@idfc.com
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Ramya Adepu	South- Hyderabad	6-3-885/7/C/2/S2, 2nd Floor, Amit Plaza, Somajiguda, Hyderabad 500082. Phone +40 42014646. Email id: ramya.adepu@idfc.com																										
Unitholders' Information	<p>Account Statements</p> <p>For NFO allotment and fresh purchase during ongoing sales with creation of a new Folio:</p> <ul style="list-style-type: none"> • 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/2016/42 dated 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 dematerialised 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 portfolio disclosure:

The Mutual fund shall disclose portfolio (along with ISIN) as on the last day of the month for this scheme on www.idfcmf.com on or before the tenth day of the succeeding month.

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 shall within one month from the close of each half year, that is on 31st March and on 30th September, publish the portfolios of the Scheme in at least 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 said portfolios shall also be hosted on the website of IDFC Mutual Fund i.e. www.idfcmf.com.

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

Half Yearly Results

The Mutual Fund 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 at least 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.

Annual Report:

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

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

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. A link of the scheme annual report or abridged summary shall be displayed prominently on the website of the Fund.

The Annual Report, portfolio statement and the un audited financial results will also be displayed on the website of the Mutual Fund (www.idfcmf.com) and Association of Mutual Funds in India (www.amfiindia.com).

Schemes Portfolios Holdings

This scheme is a new scheme and does not have any portfolio holdings.

Portfolio Turnover Ratio

This scheme is a new scheme and does not have any portfolio turnover ratio

Comparison with other Debt (non-liquid) schemes of IDFC Mutual Fund:	Name of the scheme	What is the Fund about / Investment Strategy		AUM & Folio count of the Scheme as on December 31, 2016
	IDFC Dynamic Bond Fund	Asset Allocation Pattern:		AUM: Rs. 4,889.64 Cr.
		Asset Class	(% of Net Assets)	Folio: 16412
		Money Market and Debentures with residual maturity of less than 1 year	10% - 100%	
		Debt instruments with maturity more than 1 year	0% - 90%	
		Investment in Securitised Debt upto 50%. Gross Exposure to Repo of Corporate Debt Securities upto 10% Investment in Foreign Debt Instruments upto 50% Investment Strategy: The fund seeks to generate optimal returns with high liquidity by active management of the portfolio by investing in high quality money market & debt instruments. The fund is positioned in the income fund category to take exposure across the curve depending upon the fund manager's underlying interest rate view where we employ the majority of the portfolio. It is a wide structure and conceptually can go anywhere on the curve. The fund plays the trade of the season which we think will sustain for a longer period of time. However, a part of the fund can be used to opportunistically play trading opportunities. Differentiation: Active duration management		
	IDFC Ultra Short Term Fund	Asset Allocation Pattern:		AUM: Rs. 4,757.92 Cr.
		Asset Class	(% of Net Assets)	Folio: 6559
		Money Market Instruments, debt instruments	0% - 100%	
		Debt instruments with maturity up to 365 days	0% - 75%	
		Debt instruments between 1-3 years	0% - 50%	
		Securitized instruments 0% - 25% Investments in Derivatives - Upto 50% Gross Exposure to Repo of Corporate Debt Securities - Upto 10% Investment in Securities lending (Stock lending) - Upto 35% Investment in Foreign Debt instruments - Upto 35% Investment Strategy: The scheme offers an investment avenue for short term savings by looking to generate stable returns with a low risk strategy. The scheme will have a portfolio that is invested in good quality debt and money market instruments such that the fund will offer a blend of liquidity with stability of returns. IDFC Ultra Short Term Fund is an income scheme that endeavors to invest in short term duration which has an ideal maturity of 30 to 360 days. Differentiation: Endeavour to maintain the average maturity between 30 to 360 days depending on the interest rate view		
	IDFC Money Manager Fund - Investment Plan	Asset Allocation Pattern:		AUM: Rs. 1,800.22 Cr.
		Asset Class	(% of Net Assets)	Folio: 1468
		Floating Rate debt instruments (including securitized debt instruments), money market instruments and fixed rate debt instruments swapped for floating rate returns	65% - 100%	
		Fixed rate debt instruments (including securitized debt Medium instruments) and floating rate debt instruments swapped for fixed rate returns	0% - 35%	
		Investment in Securitised Debt up to 50%. Gross Exposure to Repo of Corporate Debt Securities upto 10% Investment in Foreign Debt Instruments up to 50% Investment Strategy: The fund seeks to generate stable returns with a low risk strategy by creating a portfolio that is substantially invested in good quality floating rate debt or money market instruments, fixed rate debt or money market instruments swapped for floating returns and fixed rate debt and money market instruments. The Scheme aims to invest only in highly rated money market instruments including floating rate instruments with short term benchmarks. The Scheme seeks to generate returns predominantly through accrual income. IDFC Money Manager Fund is an income scheme that endeavors to invest in short term duration which has an ideal maturity of 90 - 360 days. Differentiation: Endeavour to maintain the average maturity between 90 to 360 days depending on the interest rate view.		
	IDFC Money Manager Fund - Treasury Plan	Asset Allocation Pattern:		AUM: Rs. 1,474.54 Cr.
		Asset Class	(% of Net Assets)	Folio: 14811
		Floating Rate debt instruments (including securitized debt instruments), money market instruments and fixed rate debt instruments swapped for floating rate returns	65% - 100%	
		Fixed rate debt instruments (including securitized debt Medium instruments) and floating rate debt instruments swapped for fixed rate returns	0% - 35%	
		Investment in Securitised Debt up to 50%. Gross Exposure to Repo of Corporate Debt Securities upto 10% Investment in Foreign Debt Instruments up to 50% Investment Strategy: The fund seeks to generate stable returns with a low risk strategy by creating a portfolio that is substantially invested in good quality floating rate debt or money market instruments, fixed rate debt or money market instruments swapped for floating returns and fixed rate debt and money market instruments. The Scheme aims to invest only in highly rated money market instruments including floating rate instruments with short		

Comparison with Other Equity Schemes of IDFC Mutual Fund: (Contd.,)	Name of the scheme	What is the Fund about / Investment Strategy	AUM & Folio count of the Scheme as on December 31, 2016						
	IDFC Money Manager Fund - Treasury Plan (Contd.)	<p>term benchmarks. The Scheme seeks to generate returns predominantly through accrual income.</p> <p>IDFC Money Manager Fund is an income scheme that endeavors to invest in short term duration which has an ideal maturity of 30 - 180 days.</p> <p>Differentiation: Endeavour to maintain the average maturity between 30 to 180 days depending on the interest rate view.</p>							
	IDFC Super Saver Income Fund - Short Term Plan	<p>Asset Allocation Pattern:</p> <table border="1" data-bbox="580 359 1305 478"> <thead> <tr> <th>Asset Class</th> <th>(% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Debt Instruments with maturity more than one year</td> <td>0% - 60%</td> </tr> <tr> <td>Debt & Money Market Instruments with maturity less than one year</td> <td>40% - 100%</td> </tr> </tbody> </table> <p>Investment in Securitised Debt - upto 50%. Gross Exposure to Repo of Corporate Debt Securities - upto 10% Investment in Foreign Debt Instruments - upto 50%</p> <p>Investment Strategy: The Scheme proposes to invest only in a diversified set of fixed income securities with the aim of generating stable returns even over a short period with a low-risk strategy.</p> <p>A short Term Income Fund, the portfolio is a mix of good quality debt instruments including corporate bonds and bank Cds.</p> <p>Differentiation: Endeavour to maintain the average maturity in a range of 3 months to 3 years depending upon interest rate view.</p>	Asset Class	(% of Net Assets)	Debt Instruments with maturity more than one year	0% - 60%	Debt & Money Market Instruments with maturity less than one year	40% - 100%	<p>AUM: Rs. 5,934.76 Cr.</p> <p>Folio: 4984</p>
Asset Class	(% of Net Assets)								
Debt Instruments with maturity more than one year	0% - 60%								
Debt & Money Market Instruments with maturity less than one year	40% - 100%								
	IDFC Super Saver Income Fund - Medium Term Plan	<p>Asset Allocation Pattern:</p> <table border="1" data-bbox="580 745 1305 865"> <thead> <tr> <th>Asset Class</th> <th>(% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Debt Instruments with maturity more than one year</td> <td>0% - 75%</td> </tr> <tr> <td>Debt & Money Market Instruments with maturity less than one year</td> <td>25% - 100%</td> </tr> </tbody> </table> <p>Investment in Securitised Debt upto 50%. Gross Exposure to Repo of Corporate Debt Securities upto 10% Investment in Foreign Debt Instruments upto 50%</p> <p>Investment Strategy: The Scheme proposes to invest only in a diversified set of fixed income securities and money market instruments with the aim of generating stable medium-term returns with a low-risk strategy.</p> <p>The objective of the scheme is to generate stable returns with a low risk strategy by investing in good quality fixed income securities and money market securities. The fund endeavors to maintain its objective to generate stable long term returns through a mix of accrual income and capital appreciation.</p> <p>Differentiation: Endeavour to maintain the average maturity in a range of 3 months to 5 years depending upon interest rate view.</p>	Asset Class	(% of Net Assets)	Debt Instruments with maturity more than one year	0% - 75%	Debt & Money Market Instruments with maturity less than one year	25% - 100%	<p>AUM: Rs. 4,663.81 Cr.</p> <p>Folio: 6001</p>
Asset Class	(% of Net Assets)								
Debt Instruments with maturity more than one year	0% - 75%								
Debt & Money Market Instruments with maturity less than one year	25% - 100%								
	IDFC Super Saver Income Fund - Investment Plan	<p>Asset Allocation Pattern:</p> <table border="1" data-bbox="580 1182 1305 1281"> <thead> <tr> <th>Asset Class</th> <th>(% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Debt Instruments</td> <td>40% - 100%</td> </tr> <tr> <td>Money Market Instruments</td> <td>0% - 60%</td> </tr> </tbody> </table> <p>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%</p> <p>Investment Strategy: The Scheme proposes to invest only in a diversified set of fixed income securities with the aim of generating stable long-term returns with a low-risk strategy.</p> <p>The objective of the scheme is to generate stable returns by creating a portfolio that is invested in good quality fixed income and money market securities. The fund is predominantly invested in a mix of corporate bonds and government bonds. The fund will actively monitor the dynamic interest rate and credit spread environment to optimize performance.</p> <p>Differentiation: Endeavour to maintain the average maturity in a range of 1 year to 10 years depending upon interest rate view.</p>	Asset Class	(% of Net Assets)	Debt Instruments	40% - 100%	Money Market Instruments	0% - 60%	<p>AUM: Rs. 1,590.11 Cr.</p> <p>Folio: 7435</p>
Asset Class	(% of Net Assets)								
Debt Instruments	40% - 100%								
Money Market Instruments	0% - 60%								
	IDFC Government Securities Fund - Investment Plan, Short Term Plan and Provident Fund Plan	<p>Asset Allocation Pattern:</p> <table border="1" data-bbox="580 1598 1305 1667"> <thead> <tr> <th>Asset Class</th> <th>(% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Government Securities and Treasury Bills</td> <td>0% - 100%</td> </tr> </tbody> </table> <p>Investment Strategy: The funds are positioned in the segments of the yield curve where returns are expected to be optimum.</p> <p>IDFC Government Securities Fund is a gilt scheme that endeavors to invest in longer duration government securities.</p> <p>Differentiation: Dedicated to investment in SLR securities</p>	Asset Class	(% of Net Assets)	Government Securities and Treasury Bills	0% - 100%	<p>Investment Plan AUM: Rs. 605.75 Cr. Folio: 2320</p> <p>Short Plan AUM: Rs. 82.74 Cr. Folio: 409</p> <p>Provident Fund Plan AUM: Rs. 108.63 Cr. Folio: 1460</p>		
Asset Class	(% of Net Assets)								
Government Securities and Treasury Bills	0% - 100%								
	IDFC Monthly Income Plan	<p>Asset Allocation Pattern:</p> <table border="1" data-bbox="580 1824 1305 1944"> <thead> <tr> <th>Asset Class</th> <th>(% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equity Securities</td> <td>0% - 25%</td> </tr> <tr> <td>Debt Securities (Including securitized debt) and Money market Instruments</td> <td>75% - 100%</td> </tr> </tbody> </table> <p>Investment in derivative - up to 50% Investment in Foreign Securities - up to 50% Gross Exposure to Repo of Corporate Debt Securities - upto 10%</p>	Asset Class	(% of Net Assets)	Equity Securities	0% - 25%	Debt Securities (Including securitized debt) and Money market Instruments	75% - 100%	<p>AUM: Rs. 252.56 Cr.</p> <p>Folio: 5282</p>
Asset Class	(% of Net Assets)								
Equity Securities	0% - 25%								
Debt Securities (Including securitized debt) and Money market Instruments	75% - 100%								

Comparison with Other Equity Schemes of IDFC Mutual Fund: (Contd.,)	Name of the scheme	What is the Fund about / Investment Strategy		AUM & Folio count of the Scheme as on December 31, 2016								
	IDFC Monthly Income Plan (Contd.)	<p>Investment Strategy: The primary objective of Scheme is to generate regular returns through investment primarily in debt and money market Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments.</p> <p>Differentiation: MIP scheme with exposure to equity securities.</p>										
	IDFC Banking Debt Fund	<p>Asset Allocation Pattern:</p> <table border="1" data-bbox="580 352 1305 464"> <thead> <tr> <th data-bbox="580 352 1126 384">Asset Class</th> <th data-bbox="1131 352 1305 384">(% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td data-bbox="580 390 1126 436">Debt & Money Market Instruments of scheduled Commercial banks</td> <td data-bbox="1131 390 1305 436">80% - 100%</td> </tr> <tr> <td data-bbox="580 443 1126 464">CBLO, Repo, T-Bills and Government securities.*</td> <td data-bbox="1131 443 1305 464">0% - 20%</td> </tr> </tbody> </table> <p>*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.</p> <p>The scheme shall invest at least 80% of the net assets in securities issued by Scheduled Commercial Banks. Investments in derivatives shall be upto 50% of the 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.</p> <p>Investment Strategy: The Scheme proposes to invest substantially in money market instruments. The aim of the investment strategy is to generate stable returns with minimal risk.</p> <p>IDFC Banking Debt Fund is an open-ended Income fund with an objective to generate optimal returns with high liquidity by investing in high quality bank instruments..</p> <p>Differentiation: The scheme is a sector specific scheme that focus only on Banking sector.</p>		Asset Class	(% of Net Assets)	Debt & Money Market Instruments of scheduled Commercial banks	80% - 100%	CBLO, Repo, T-Bills and Government securities.*	0% - 20%	<p>AUM: Rs. 1,199.69 Cr.</p> <p>Folio: 1355</p>		
Asset Class	(% of Net Assets)											
Debt & Money Market Instruments of scheduled Commercial banks	80% - 100%											
CBLO, Repo, T-Bills and Government securities.*	0% - 20%											
	IDFC Corporate Bond Fund	<p>Asset Allocation Pattern:</p> <table border="1" data-bbox="580 852 1305 963"> <thead> <tr> <th data-bbox="580 852 1126 884">Asset Class</th> <th data-bbox="1131 852 1305 884">(% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td data-bbox="580 890 1126 936">Corporate Debt (including securitised debt) across maturities and ratings</td> <td data-bbox="1131 890 1305 936">80% - 100%</td> </tr> <tr> <td data-bbox="580 942 1126 974">Money Market Instruments including treasury bills and cash management bills</td> <td data-bbox="1131 942 1305 974">0% - 20%</td> </tr> </tbody> </table> <p>The Scheme will not have weighted average portfolio maturity of more than 5 years.</p> <p>Investment in Securitised Debt - up to 50% of the net assets</p> <p>Investment in Foreign Debt Instruments - up to 50% of the net assets</p> <p>Investment in Securities lending - up to 20% of the net assets with maximum single party exposure restricted to 5% of the net assets.</p> <p>Investment in Derivatives - up to 50% of the net assets</p> <p>Gross Exposure to Repo of Corporate Debt Securities - up to 10% of the net assets</p> <p>The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations.</p> <p>Investment Strategy: The Scheme will primarily invest in securities issued by corporate (both private sector and public sectors) including banks and financial institutions across maturities / yield curve and ratings. It will look for opportunities from credit spreads among the range of available corporate bonds.</p> <p>Differentiation: This Scheme will not invest in Government securities and will focus on Corporate bonds.</p>		Asset Class	(% of Net Assets)	Corporate Debt (including securitised debt) across maturities and ratings	80% - 100%	Money Market Instruments including treasury bills and cash management bills	0% - 20%	<p>AUM: Rs. 5,744.35 Cr.</p> <p>Folio: 3057</p>		
Asset Class	(% of Net Assets)											
Corporate Debt (including securitised debt) across maturities and ratings	80% - 100%											
Money Market Instruments including treasury bills and cash management bills	0% - 20%											
	IDFC Credit Opportunities Fund (Proposed)	<p>Asset Allocation Pattern:</p> <table border="1" data-bbox="580 1423 1305 1625"> <thead> <tr> <th data-bbox="580 1423 1126 1455">Asset Class</th> <th data-bbox="1131 1423 1305 1455">(% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td data-bbox="580 1461 1126 1524">Debt securities (including Securitised debt) with long term credit rating below AAA or equivalent (including unrated securities)</td> <td data-bbox="1131 1461 1305 1524">50% - 100%</td> </tr> <tr> <td data-bbox="580 1530 1126 1583">Government Securities and debt securities (including Securitised debt) with long term credit rating of AAA or equivalent</td> <td data-bbox="1131 1530 1305 1583">0% - 50%</td> </tr> <tr> <td data-bbox="580 1589 1126 1625">Money Market Instruments including CBLO, repo and cash</td> <td data-bbox="1131 1589 1305 1625">0% - 30%</td> </tr> </tbody> </table> <p>Investment in Securitised Debt - up to 50% of the net assets</p> <p>Investment in Securities lending - up to 20% of the net assets with maximum single party exposure restricted to 5% of the net assets.</p> <p>Investment in Derivatives - up to 50% of the net assets</p> <p>Gross Exposure to Repo of Corporate Debt Securities - up to the extent permitted by the Regulations</p> <p>The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations. The scheme may take exposure in repo / reverse repo transactions in G-Sec and Corporate Debt Securities in accordance with the applicable guidelines / regulations.</p> <p>The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable guidelines / regulations as and when permitted by SEBI/RBI.</p> <p>The cumulative gross exposure through repo transactions in corporate debt securities and credit default swaps along with debt & money market instruments and derivatives shall not exceed 100% of the net assets of the Scheme.</p>		Asset Class	(% of Net Assets)	Debt securities (including Securitised debt) with long term credit rating below AAA or equivalent (including unrated securities)	50% - 100%	Government Securities and debt securities (including Securitised debt) with long term credit rating of AAA or equivalent	0% - 50%	Money Market Instruments including CBLO, repo and cash	0% - 30%	<p>Being a new scheme, this data is not available</p>
Asset Class	(% of Net Assets)											
Debt securities (including Securitised debt) with long term credit rating below AAA or equivalent (including unrated securities)	50% - 100%											
Government Securities and debt securities (including Securitised debt) with long term credit rating of AAA or equivalent	0% - 50%											
Money Market Instruments including CBLO, repo and cash	0% - 30%											

Comparison with Other Equity Schemes of IDFC Mutual Fund: (Contd.,)	Name of the scheme	What is the Fund about / Investment Strategy	AUM & Folio count of the Scheme as on December 31, 2016
	IDFC Credit Opportunities Fund (Proposed) (Contd.)	<p>Investment Strategy: The investment strategy would focus on managing long-term investor monies with a view to provide superior levels of yield across the credit spectrum. To manage credit risk, the Fund has put in place a strong rigorous process to evaluate credit risk and monitor the same on a continuous basis. The Fund will also emphasize on collaterals/covenants where it believes it is required. The Fund may invest in derivative instruments to hedge against interest rate and/or credit risks, if and when required and subject to availability. The Fund would invest predominantly in high yielding and relatively less liquid securities.</p> <p>Differentiation: Unlike other schemes, this fund will predominantly focus on high yielding corporate papers.</p>	

How is the scheme different from other debt schemes of IDFC mutual fund:

Unlike other schemes, this fund will predominantly focus on high yielding corporate papers.

Notwithstanding anything contained in the Scheme Information Document (SID) / Statement of Additional Information (SAI)/ Key Information Memorandum (KIM) the provisions of SEBI (Mutual Funds) Regulations 1996 and Guidelines there under shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres / distributors or brokers.

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

Dated: January 30, 2017

CAMS TRANSACTION POINTS

Agartala: Advisor Chowmuhanani (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, 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 - 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. • Anantapur : 15-570-33, 1 Floor, Pallavi Towers, 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 Ushagarm, 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:1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum,Karnataka - 590006. • Bellary:60/5, Mullangi Compound, Gandhinagar Main Road (Old Gopalswamy Road), Bellary, Karnataka - 583101. • Berhampur: Kalika Temple Street, Beside SBI Bazar Branch, Berhampur- 760 002, Ganjanam (Odisha) . • Bhagalpur:Kishna, 1 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. • Bhiwara:Indrapartha Tower, Second floor, Shyam ki sabji mand, Near Mukharji garden, Bhiwara, 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, 1st 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 TribhuvandasBhimjiZaveri (TBZ), L.T. Road, Borivali - (West), Mumbai - 400 092. Email id: camsbor@camsonline.com • Burdwan:1st Floor, Above Exide Showroom, 399, G. T. RoadBurdwan - 713101Email id: camsbdw@camsonline.comPhone: 0342-3241808, • Calicut:29/97G 2nd Floor, Gulf Air Building, Mavoore Road, Arayidathupalam, Calicut, Kerala - 673016. • 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. • Cochin:Ittopo's Imperial Trade Centre, 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, 1st 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 Teshwars, Room No.111(1st Floor), Bank More, Dhanbad, Jharkhand - 826001. • Durgapur:Plot No. 3601, Nazrul Sarani, City Centre, Durgapur - 713216. • Erode:197, Seshaiyer Complex, Agradham Street, Erode, Tamil Nadu - 638001. • Faridhabad:B-49, 1st Floor, Nehru Ground, Behind Anupam SweetHouse, NIT, Faridhabad, Haryana - 121001. • Faizabad: 1/13/196, A, Civil Lines, Behind Tirupati Hotel, Faizabad, Uttar Pradesh - 224 001.Phone No. 9235406436 • Ghaziabad:113/6, 1 Floor, Navvug Market, Gazhiabad, Uttar Pradesh - 201001. • Goa:Lawaandee 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/IBRODIPET, Near Ravi Sankar Hotel, Guntur, Andhra Pradesh - 522002. • Gurgaon:SCO-16, Sector-14, First floor, Gurgaon, Haryana - 122001. • Guwahati:A.K.Azad Road, Rehabori,Guwahati, Assam - 781008. • Gwalior: G-6 Global Apartment, Kailash Vihar Colony, Opp.Income Tax Office, City Centre, Gwalior, Madhya Pradesh - 474002. • Hazaribag:Municipal Market Annanda Chowk, Hazaribag, 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.Gurdwara Diwan Asthan, Jalandhar, Punjab - 144001. • Jaigaon:Rustomji Infotech Services, 70, Navipeth, Opp.Old Bus Stand, Jaigaon, 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, Opp.Jhansi Rani Statue Near Alkapuri, Sardarbagh Road, Junagadh, Gujarat - 362001. • Kadapa:Bandi Subbaramiah 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. • Karimnagar:HN.0-7-1-257, 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 • Kobra - 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 ParkStreet, 2nd Floor, Kolkata, West Bengal - 700016. • Kollam:Kochupillamoodu 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. • Kumbakonam:JailaniComplex, 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 PakhowalRoad, Ludhiana, Punjab - 141002. • Madurai:1st 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: B-301, Reliance Trade Center, opp. Grace Nursing Home, near Cafe Tato V.V. Road (Varde Valauliker), Margao, Goa - 403 601 • Meerut:108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut, Uttar Pradesh - 250002. • Mehsana:1st Floor, Subhadra Complex, UrbanBank Road, Mehsana, Gujarat - 384002. • Moradabad:I 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad, Uttar Pradesh - 244001. • Mumbai:Rajabhadur compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra - 400023. • Muzaffarpur: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: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, Chimmnabai Road, Navasari, Gujarat - 396445. • Nellore:97/56, I Floor ImmediSetty Towers, RanganayakulapetRoad, Santhapet, Nellore, Andhra Pradesh - 524001. • New Delhi:7-E, 4th Floor, Deen Dyaal 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, Muttupalayam Street, Palakkad, Kerala - 678001. • Panipat:83,Devi Lal Shopping Complex, Opp.ABN Amro Bank, G.T.Road, Panipat, Haryana - 132103. • Patiala:35, New Iai Bagh Colony, Patiala, Punjab - 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:Nirmitti Eminence, Off No.6, I Floor, Opp.Abishek Hotel Mehendale 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.Shastrii Maidan, Limda Chowk, Rajkot, Gujarat - 360001. • Ranchi:4, HB Road, No.206, 2nd Floor Shri Lok Complex, H.B.Road Near Firayall, Ranchi, Jharkhand - 834001. • Rohtak:205, 2ND Floor, Blg. No.2, Munjal Complex, Delhi Road, Rohtak, Haryana - 124001. • 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:117A/3/22, Shukrarup 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:3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada,Thane, Maharashtra - 400602. • Thiruppur:1(I), 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, Kakkalai, 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. • 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, Vapiani, 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, 1st Floor, Rannagar Hanamkonda, Warangal, AndhraPradesh - 506001. • Yamuna Nagar:124-B/R, Model Town, Yamunanagar, Haryana - 135001.

For Financial Transactions
Toll free 1-800-2-66688
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.

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

www.idfcmf.com

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, 8th 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.: +91-832-6650403/2231603.

Guwahati: 4E, 4th Floor, Ganapati Enclave, G. S. Road, Ulubari, Opp. Bora Service Station, Guwahati - 781 007. Tel.: 0361-2132178/88.

Hyderabad: 6-3-885/7/C/2/S2, 2nd Floor, Amit Plaza, Somajiguda, Hyderabad - 500 082. Tel.: +91- 40-42014646/47, Fax: +91-40-40037521.

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, Jamshepur - 831 001. Tel.: 0657-2230112/111/222.

Kanpur: Office No. 214-215, 11nd 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 122, 2nd Floor, Feroze Gandhi Market, Ludhiana - 140 001. Tel.: +91-161-5022155, 5022156.

*** 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 9845282729.

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: U 15/16, Jolly Plaza, Athvagate, Surat - 395 001. Tel.: +91-261-2475060, 2475070.

***Trivandrum:** T.C.2/3262(6), 1st Floor, RS Complex, Opposite LIC Building, Pattom P O, Trivandrum - 695 004. Tel.: 0471-4010105

Vadodara: 3012nd 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.

Please note that the IDFC Branch offices at • **Madurai** • **Mangalore** • **Mysore** • **Trivandrum** • **Durgapur** 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.

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Registered Office

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Trustee
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
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Registrar
Computer Age Management Services Private Limited

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Custodian
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Auditors
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