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KEY INFORMATION  
MEMORANDUM (KIM) &  
APPLICATION FORM

# IDFC Dual Advantage Fund - Series 1

Close Ended Income Scheme  
from IDFC Mutual Fund

NFO Opens : June 08, 2017  
NFO Closes : June 22, 2017

(Tenure : 1,097 days)

Offer of Units of face value of Rs. 10 each  
during the New Fund Offer

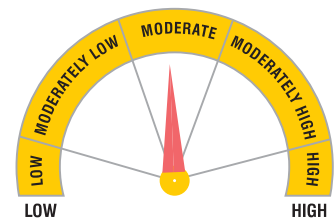
## IMPORTANT NOTICE TO INVESTORS

The mutual fund or AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the scheme.

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

- To generate short to medium term optimal returns
- Investment primarily in a portfolio of fixed income and money market securities maturing on or before the maturity of the scheme and the balance in Equity and equity related instruments.

\*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

Name of Mutual Fund : IDFC Mutual Fund • Name of Asset Management Company : IDFC Asset Management Company Limited • Name of Trustee Company : IDFC AMC Trustee Company Limited • Addresses of the entities : One India Bulls Centre, 841, Jupiter Mills Compound, Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400 013. • Website : [www.idfcmf.com](http://www.idfcmf.com)



IDFC MUTUAL FUND

# 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. 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.idfcfm.com. The Mutual Fund website also prescribes the list of documents that can be submitted by investors to the POS to get their KYC checks completed.

It is mandatory for all 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/CKYC requirement through registered KRA/CERSAI 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/CERSAI 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.
- 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](http://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 one time submission of documentation.
- Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA or CAMS-KRA as "MF - VERIFIED BY CVLMF") and not invested in the schemes of IDFC Mutual Fund i.e. not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements.

**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.idfcfm.com](http://www.idfcfm.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 RTGS/ NEFT/ Fund Transfer in to the Collection account/ Cheque drawn on any bank which is a Collection Bank for the NFO. Application forms accompanied with outstation cheques/ post dated cheques will not be accepted.
- Cheque has to be drawn in favour of "IDFC Dual Advantage Fund - Series 1".
- Non-CTS cheques are not acceptable.
- 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 SCSB.

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

- In case of FI/ NRIs/ Persons of Indian Origin applying on repatriation basis, payment may be made by Cheques drawn out of NRE/ FCNR/ 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 multiple of Rs. 10/- 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 Dual Advantage Fund - Series 1, 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 Payout Option 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.
- 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
- As per guidelines issued by the ministry of finance, FATCA certification should be completed for all folios opened between 1st July 2014 to 31st August 2015 latest by April 30, 2017. In case of non-compliance such folios will be blocked for all further transactions. Transactions in such blocked folios would be permitted only after obtaining FATCA self-certification.

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 transfer Cheques / RTGS/NEFT instructions.
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 the point (i) shall be accepted upto 22<sup>nd</sup> June, 2017 for this scheme.

### 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) "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.

- O) **Employee Unique Identification Number (EUIN)** : Pursuant to SEBI guidelines, investor(s) have the provision in the application form to specify the unique identity number ("EUIN") 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 EUIN 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 EUIN 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.
- P) **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.
- Q) **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.
- R) Attach the PAN proofs of all holders.
- S) 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 Dual Advantage Fund - Series 1 (Tenure : 1,097 days)

New Fund Offer Period : June 08, 2017 to June 22, 2017

Application Form For New Investors

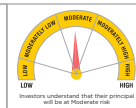


IDFC MUTUAL FUND

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

- To generate short to medium term optimal returns.
- Investment primarily in a portfolio of fixed income and money market securities maturing on or before the maturity of the scheme and the balance in Equity and equity related instruments.

\*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
<b>EUIN Declaration</b>	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
<b>RIA Declaration</b>	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

**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, R & S)

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.)

Application No.

Received, subject to realisation, verification and conditions

☐ Application for purchase of Units of IDFC Dual Advantage Fund - Series 1 ☐ FATCA / CRS / UBO Declaration, as applicable.

From

Instrument No.	Dated	Amount (Rs.)	Scheme	Stamp & Signature
	<input type="text"/>			



**3. INVESTMENT & PAYMENT DETAILS (Please refer to the Instruction No. E & I)**Payment Type (Please ✓) ☐ Self ☐ Third Party Payment (Please fill the 'Third Party Payment Declaration Form' available on the website)From **IDFC Dual Advantage Fund - Series 1**Plan ☐ Regular ☐ DirectOption ☐ Growth ☐ Div - Payout

<b>LUMP SUM</b>	<b>Payment Mode</b> <input type="checkbox"/> Cheque <input type="checkbox"/> RTGS/NEFT <input type="checkbox"/> Funds Transfer	<b>Instrument No.</b> <input type="text"/>	<b>Date</b> <input type="text"/>
	<b>Amount (₹)</b> <input type="text"/> in figs	<b>Account No.</b> <input type="text"/>	
	<input type="text"/> in words	<b>Bank Name</b> <input type="text"/>	
		<b>Branch &amp; City</b> <input type="text"/>	
	<b>Account Type</b> <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR		

**4. TRIGGER ON MATURITY OF PLANS UNDER THE SCHEME:**

Investor will have the option to set trigger at the time of application. On maturity, Principle amount/ capital appreciation/ all the units can be switched into one of the pre-selected open-ended schemes of IDFC Mutual Fund. The trigger facility is available only for the investor who holds units under physical mode.

<b>Source Scheme</b> <b>IDFC Dual Advantage Fund - Series 1</b>	<b>Target Scheme:</b> please select any of the open-ended schemes) (Except IDFC Premier Equity Fund)
<b>Switch (Select any one)</b>	<b>IDFC</b> <input type="text"/>
<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option <input type="checkbox"/> Principle amount <input type="checkbox"/> All units <input type="checkbox"/> Capital appreciation only <input type="checkbox"/> All units	(If an investor fails to specify the option, he will be allotted units under the default option/sub-option of the target scheme.)

**5. 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.)

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

**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)

	Nominee Name & Address	In case of Minor		Allocation %	Relationship with Investor	Nominee/ Guardian sign
		Guardian Name & Address	Date of birth			
Nominee 1			<input type="text"/>			
Nominee 2			<input type="text"/>			
Nominee 3			<input type="text"/>			

**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.idfc.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.

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

**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.idfc.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 (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 <input type="text"/>
2.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="text"/>
3.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="text"/>

## 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 (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 <input type="text"/>
2.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="text"/>
3.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="text"/>

## 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 (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 <input type="text"/>
2.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="text"/>
3.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="text"/>

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

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

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

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

In Folio No.  on Date

**IDFC**  
IDFC MUTUAL FUND

Stamp & Signature

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

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

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

[www.idfcmf.com](http://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)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

\*In case Tax Identification Number is not available, kindly provide its functional equivalent<sup>5</sup>.

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 institution<sup>3</sup> ☐ 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 NFE<sup>4</sup> ☐ 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 <sup>1</sup> 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 <sup>2</sup> 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"/>

<sup>1</sup>Refer 2 of Part D | <sup>2</sup>Refer 3(ii) of Part D | <sup>3</sup>Refer 1(i) of Part D | <sup>4</sup>Refer 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	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"> <li>• 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;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <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> <ul style="list-style-type: none"> <li>(I) an Investor Protection Fund referred to in clause (23EA);</li> <li>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</li> <li>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</li> </ul>

### 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 settlor 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 NFE

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

### (viii) Exemption code for U.S. persons

Code	Sub-category
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

In Folio No.  on Date

Stamp & Signature

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

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

Please note our investor service email id  
[investormf@idfc.com](mailto:investormf@idfc.com)

[www.idfcmf.com](http://www.idfcmf.com)

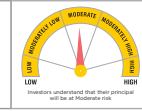
**IDFC**  
IDFC MUTUAL FUND



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

- To generate short to medium term optimal returns.
- Investment primarily in a portfolio of fixed income and money market securities maturing on or before the maturity of the scheme and the balance in Equity and equity related instruments.

\*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 Dual Advantage Fund - Series 1 NFO	APPLICATION FORM	New Fund Offer Opens : June 08, 2017 New Fund Offer Closes : June 22, 2017
II	SCSB	IFSC CODE	APPLICATION NUMBER
III	Please read the SID / SAI and instruction carefully before filling this form.		Date : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
IV	(INVESTMENT DETAILS) IDFC Dual Advantage Fund - Series 1	Plan <input type="checkbox"/> Direct <input type="checkbox"/> Regular Option <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout (If no indication is given by the investor in the scheme, the default option will be Growth)	
V	Investor Category - please tick, as applicable <input type="checkbox"/> Resident Individuals <input type="checkbox"/> Bank <input type="checkbox"/> HUF <input type="checkbox"/> Proprietor <input type="checkbox"/> On Behalf of Minor <input type="checkbox"/> Society <input type="checkbox"/> FII <input type="checkbox"/> NRI - NRE <input type="checkbox"/> Partnership Firm <input type="checkbox"/> NRI - NRO <input type="checkbox"/> PIO <input type="checkbox"/> Trust <input type="checkbox"/> Company <input type="checkbox"/> 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 _____ DP ID No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Beneficiary A/c. No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Depository Participant Name _____ Client ID No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
VIII	PAN (Permanent Account Number) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
IX	PAYMENT DETAILS		
	PAYMENT AMOUNT	Rs. in figures	Rs. in words
X	DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS		
	Bank Account Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
	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)
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**TO BE RETAINED WITH APPLICANTS**

**IDFC Dual Advantage Fund - Series 1**

APPLICATION FORM New Fund Offer Period : June 08, 2017 to June 22, 2017

Date : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Application Number :
IDFC Dual Advantage Fund - Series 1 Plan <input type="checkbox"/> Direct <input type="checkbox"/> Regular Option <input type="checkbox"/> Growth <input type="checkbox"/> Dividend payout	Amount Blocked (Rs.):
(If no indication is given by the investor in the scheme, the default option will be Growth) 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 :

## 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.

### INSTRUCTION SPECIFIC TO ASBA

- i. This facility is available to all investors eligible to invest in the schemes of the Mutual Fund and avail the ASBA facility, subject to the same being extended by all the concerned intermediaries involved in the ASBA process. The applications under ASBA facility will be governed by the directives issued by SEBI from time to time. For availing this facility, Investors are requested to check with the Designated Branches ("DBs") of the Self Certified Syndicate Banks ("SCSBs"). For list of Self Certified Syndicate Banks (SCSBs) and their Designated Branches (DBs) please refer website of SEBI, BSE & NSE.
- ii. Eligible investors for ASBA maintaining their account in any of the above SCSBs may use ASBA facility subject to fulfilling all the terms and conditions stipulated in this regard.
- iii. The investor is required to submit a copy of the acknowledgment receipt of the ASBA Form (as submitted with SCSB) along with the NFO application form to any of the IDFC MF branch offices (Except AMC Offices at Mangalore, Madurai & Mysore) or CAMS ISC.
- iv. Ensure that the bank details furnished in the Application Form are as per the bank account details registered with the depositories. Payment of dividend and redemption proceeds will be made by the Mutual Fund directly to the investor as per the normal service standard and will be made to the investor's bank account based on the information furnished by the depositories.
- v. In case of an Application Form under a Power of Attorney or by a limited company or a body corporate or a registered society, or a Trust, the relevant Power of Attorney or the relevant resolution or authority to make the application, as the case may be, or a duly certified copy thereof, alongwith a certified copy of the Memorandum and Articles of Association [where applicable] and/or bye law may be lodged alongwith the application form. The signature must be duly attested by a notary public.
- vi. As the Units of the Scheme/Plan will be listed on stock exchange, the Fund will follow the terms and conditions of the listing agreement as applicable to mutual funds, in addition to the SEBI regulations.

**vii. No request for withdrawal of ASBA application form made after the NFO Period will be allowed.**

**viii. Not more than 5 applications from one single SCSB account can be made by the applicant.**

### Other Instructions

- i. **Obligations of the AMC:** AMC shall ensure that adequate arrangements are made by the Registrar for the NFO to obtain information about all ASBAs and to treat these applications similar to non-ASBA applications while allotment of Units, as per the procedure specified in the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009.
- ii. SCSB shall not accept any ASBA after the closing time of acceptance on the last day of the NFO period.
- iii. SCSB shall give ASBA investors an acknowledgment for the receipt of ASBAs.
- iv. SCSB shall not upload any ASBA in the electronic system of the Stock Exchange(s) unless (i) it has received the ASBA in a physical or electronic form; and (ii) it has blocked the application money in the bank account specified in the ASBA or has systems to ensure that Electronic ASBAs are accepted in the system only after blocking of application money in the relevant bank account opened with it.
- v. SCSB shall ensure that complaints of ASBA investors arising out of errors or delay in capturing of data, blocking or unblocking of bank accounts, etc. are satisfactorily redressed
- vi. SCSB shall be liable for all its omissions and commissions in discharging responsibilities in the ASBA process.
- vii. Registrar to the NFO shall act as a nodal agency for redressing complaints of ASBA and non-ASBA investors, including providing guidance to ASBA investors regarding approaching the SCSB concerned.

### Grounds for rejection of ASBA applications

ASBA application forms can be rejected by the AMC/Registrar/ SCSBs, on the following technical grounds: -

1. Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane persons etc.
2. Mode of ASBA i.e. either Physical ASBA or Electronic ASBA, not selected or ticked.
3. ASBA Application Form without the stamp of the SCSB.
4. Application by any person outside India if not in compliance with applicable foreign and Indian laws.
5. Bank account details not given/incorrect details given.
6. Duly certified Power of Attorney, if applicable, not submitted alongwith the ASBA application form.
7. No corresponding records available with the Depositories matching the parameters namely (a) Names of the ASBA applicants (including the order of names of joint holders) (b) DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account.
8. Insufficient funds in the investor's account Application accepted by SCSB and not uploaded on/with the Exchange / Registrar

# IDFC Dual Advantage Fund - Series 1 (Tenure : 1,097 days)

New Fund Offer Period : June 08, 2017 to June 22, 2017

Transaction Slip for Existing Investors



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

- To generate short to medium term optimal returns.
- Investment primarily in a portfolio of fixed income and money market securities maturing on or before the maturity of the scheme and the balance in Equity and equity related instruments.

\*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	EUN 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 Dual Advantage Fund - Series 1")

Scheme Name **IDFC Dual Advantage Fund - Series 1** Plan ☐ Regular ☐ Direct

Option ☐ Growth ☐ Div - Payout

Cheque / DD No. \_\_\_\_\_ Drawn on Bank Name & Branch \_\_\_\_\_

Cheque / DD Date D D M M Y Y Y Y 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 Dual Advantage Fund - Series 1** Plan ☐ Regular ☐ Direct

Option ☐ Growth ☐ Div - Payout

## TRIGGER ON MATURITY OF PLANS UNDER THE SCHEME:

Investor will have the option to set trigger at the time of application. On maturity, Principle amount/ capital appreciation/ all the units can be switched into one of the pre-selected open-ended schemes of IDFC Mutual Fund. The trigger facility is available only for the investor who holds units under physical mode.

Source Scheme <b>IDFC Dual Advantage Fund - Series 1</b>	Target Scheme: Please select any of the open-ended schemes (Except IDFC Premier Equity Fund)
Switch (Select any one) <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option <input type="checkbox"/> Principle amount <input type="checkbox"/> All units <input type="checkbox"/> Capital appreciation only <input type="checkbox"/> All units	IDFC _____ (If an investor fails to specify the option, he will be allotted units under the default option/sub-option of the target scheme.)

## 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
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## DEBIT MANDATE

(For Standard Chartered Bank account holders only.)

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 Dual Advantage Fund - Series 1**.

Date D D M M Y Y

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

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

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

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

IDFC Mutual Fund

Scheme : Dual Advantage Fund - Series 1

Investor Name \_\_\_\_\_

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

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

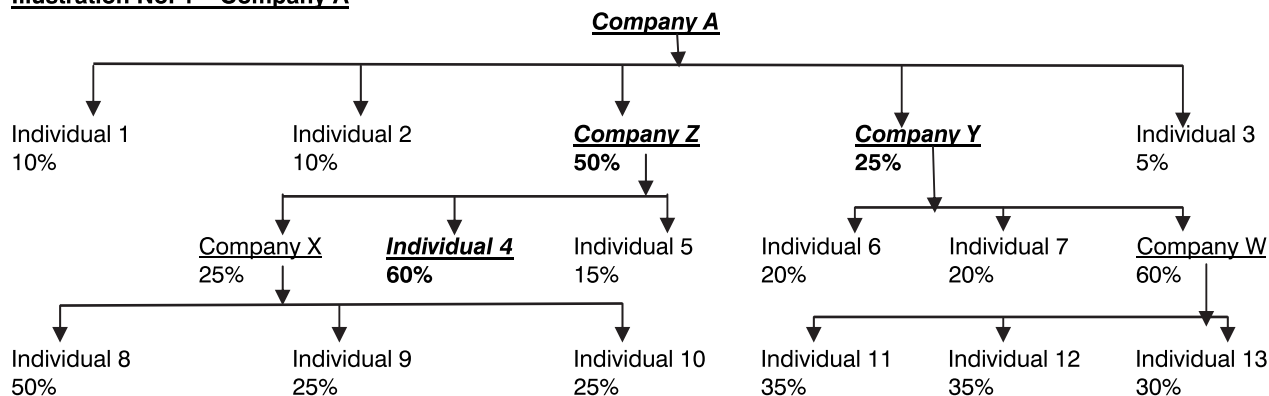
Stamp & Signature





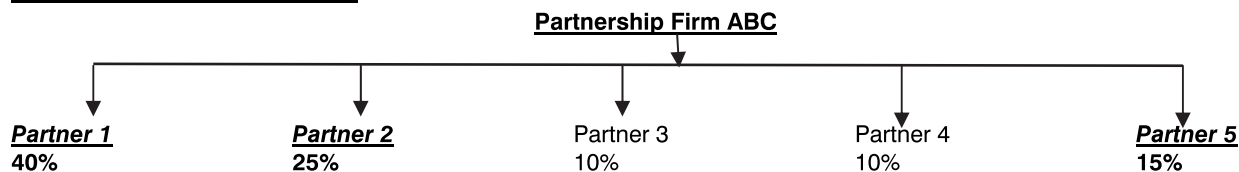
**Sample Illustrations for ascertaining beneficial ownership:**

**Illustration No. 1 – Company A**



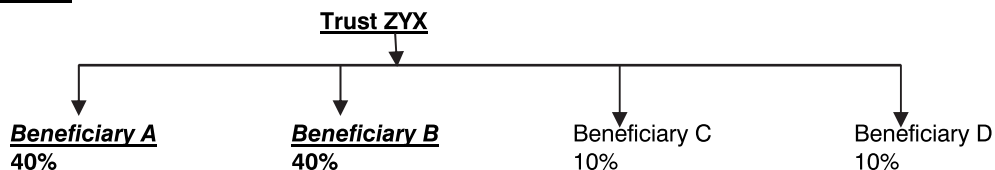
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 30% in Company A. Hence details of Individual 4 has to be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials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

**Illustration No. 2 – Partner ABC**



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

**Illustration No. 3 – Trustee ZYX**



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

# 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](http://www.idfcmf.com).**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with 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	The investment objective of the Scheme is to seek to generate income by investing in a portfolio of debt and money market securities which mature on or before the date of maturity of the Scheme. The scheme also seeks to invest a portion of the portfolio in equity and equity related securities to achieve capital appreciation. <u>Disclaimer:</u> There is no assurance or guarantee that the objectives of the scheme will be realized.						
Asset Allocation Pattern of the scheme	Instruments	Indicative Allocation (as % of net assets)				Risk Profile	
	Equity and equity related securities	0% - 20%				Medium to High	
	Debt and Money Market Instruments	80% - 100%				Low to medium	
	Investment in Securitised Debt - up to 100% of the net assets Investment in Foreign Securities - up to 50% of the net assets Investment in Derivatives – up to 50% of the net assets Investment in Securities lending – up to 20% of the net assets with maximum single party exposure restricted to 5% of the net assets Gross Exposure to Repo of Corporate Debt Securities – up to 10% of the net assets The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations. The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable guidelines / regulations issued by SEBI/RBI. The cumulative gross exposure through repo transactions in corporate debt securities, credit default swaps along with equity, debt and derivatives shall not exceed 100% of the net assets of the Scheme.						
Investment strategy	The Scheme seeks to generate returns by investing in a portfolio of debt and money market instruments which mature on or before the date of maturity of the Scheme. The Scheme also seeks to invest a portion of the portfolio in equity and equity related instruments.  In line with the Investment Objective of the Scheme: (a) The portfolio of the scheme shall be constructed by investing in the following: Debt instruments, Money Market instruments and Government Securities maturing on or before the maturity date of the respective Plan(s). (b) On the equity front, the investment would be made in equity and equity related instruments. The portfolio would be actively managed across market cap and across companies in major industries and economic sectors.						
Intended asset allocation	The scheme shall invest in various securities/ instruments as mentioned below with the ratings mentioned against the type of instrument. As per the regulations, the scheme is allowed to invest within a range of 5% of the intended allocation (floor and cap) against each sub asset class/credit rating. The intended allocation (floor and cap within a range of 5%) for the debt portion of the Scheme against each sub asset class/credit rating shall be as follows:						
	Instruments	Rating					
		AAA	AA	A	BBB	Unrated	Not Applicable
	NCDs	60-65%	15-20%	-	-	-	-
	CBLO	-	-	-	-	-	0-5%
	Equity and equity related instruments	-	-	-	-	-	0-20%
	1. The Fund manager reserves the right to improve the portfolio credit quality by deviating the asset allocation in favour of higher credit rated instruments in the same category of instruments at the time of launch of the scheme.						
	2. All investment shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publically available rating would be considered.						
	3. In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced within 30 days. Such changes in the investment pattern will be for a short term and for defensive consideration and the intention being at all times to seek to protect the interest of unitholders.						
	4. In case of non availability and taking into account the risk reward analysis of NCDs and CPs the scheme may invest in Treasury Bills, Cash Management Bills, CBLO or Bank CDs of highest credit rating i.e., A1+. Such deviation may exist till suitable NCD/CP of desired credit quality are not available.						
5. The cumulative gross exposure through repo transactions in corporate debt securities along with equity, debt and derivatives shall not exceed 100% of the net assets of the Scheme.							
6. The scheme shall not invest the Fixed Income component in real estate, airlines and telecom sector.							
7. The ratings mentioned shall include the modifiers (+/-). E.g., the ratings AA, A mentioned above shall include AA+ / - or A+/- respectively.							
8. At the time of building up the portfolio and towards the end of the maturity of the scheme, the portfolio may have higher allocation to cash and cash equivalent instruments.							
9. The above allocation may vary during the duration of the Scheme. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event etc. In case of such deviations, the Scheme may invest in Treasury Bills, Cash Management Bills, CBLO or Bank CDs of highest credit rating i.e., A1+. Deviation, if any, due to such instances, may continue till the suitable NCDs / CPs of desired credit quality are not available.							
10. Further, the above allocation may vary during the duration of the Scheme due to occurrence of any adverse credit events such as rating downgrade/credit default. In such case, it would be the discretion of the fund manager to either rebalance the portfolio or continue to hold the instrument in the portfolio in the best interest of the investors.							
There shall not be any deviations in the intended allocation and actual allocation post NFO other than the scenario envisaged in points 3, 4, 9 & 10 above due to unavailability of securities with the desired credit quality.							
Risk Profile of the Scheme	<ul style="list-style-type: none"><li>• The value of the Scheme's investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Scheme may fluctuate and can go up or down.</li><li>• The Scheme proposes to invest in equity and equity related instruments. Equity instruments by nature are volatile and prone to price fluctuations on a daily basis due to both micro and macro factors. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme(s) to make intended securities' purchases due to settlement problems could cause the Scheme(s) to miss certain investment opportunities.</li></ul>						

- **Price-Risk or Interest-Rate Risk:** Fixed income securities such as Bank CD run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.
- **Re-investment Risk:** Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- **Basis Risk (Interest - rate movement):** Basis risk in finance is the risk associated with imperfect hedging. It could arise because of difference in performance of both the asset classes (e.g., long 5 year bond at 9% and pay 5 year OIS at 7.00%, giving spot spread of 200 bps, this spread may increase or decrease in future depending upon market conditions as both these asset classes may not move in identical manner)
- **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. However, depending upon the market conditions, the spreads may move adversely or favourably leading to fluctuation in the NAV.
- **Liquidity Risk:** Due to the evolving nature of the floating rate market, there may be an increased risk of liquidity risk in the portfolio from time to time.
- **Other Risk:** In case of downward movement of interest rates, floating rate debt instruments will give a lower return than fixed rate debt instruments.
- **Credit Risk:** In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government Securities, there is no credit risk to that extent. Different types of securities in which the scheme would invest as given in the scheme information document carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated. Similarly, unrated securities may be comparatively more risky than rated securities.
- **Quality Risk:** This is the risk of investing in unsustainable/weak companies.
- **Price/timing risk:** This is the risk of buying the bonds at lower yields compared to fair value due to timing of purchases. Being a close-ended fund, the portfolio is built at the same time and investors are exposed to timing risks.
- **Securities Lending:** Engaging in securities lending is subject to risks related to fluctuations in collateral value and settlement/liquidity and counter party risks. The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Mutual Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.
- **Short-selling of Securities:** Purchasing a security entails the risk of the security price going down. Short selling of securities (i.e. sale of securities without owning them) entails the risk of the security price going up there by decreasing the profitability of the short position. Short selling is subject to risks related to fluctuations in market price, and settlement/liquidity risks. If required by the Regulations, short selling may entail margin money to be deposited with the clearing house and daily mark to market of the prices and margins. This may impact fund pricing and may induce liquidity risks if the fund is not able to provide adequate margins to the clearing house. Failure to meet margin requirements may result in penalties being imposed by the exchanges and clearing house.

#### **Close-ended scheme related risks**

The tenor of the Scheme shall be 1,097 days from the date of allotment and no redemption/ repurchase of units shall be allowed prior to the maturity of the scheme. The investor invests in such scheme with an expectation of generating returns over the tenor of the scheme. The fund manager also invests funds as per the stated strategy keeping the above tenor in mind. While this allows the fund manager to take relatively long term investment calls without worrying about redemptions mid-way, in such scheme, the unit holder cannot exit the scheme before the maturity of the scheme, irrespective of changes in market conditions and alternative investment opportunities. Secondly, the stated strategy of the scheme may not be realized, within the tenor of the scheme.

Further, for the units listed on the exchange, it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units. Hence, Unit Holders who sell their Units in a Scheme prior to maturity may not get the desired returns.

#### **Listing related risks**

Listing of the units of the fund does not necessarily guarantee their liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained. Consequently, the Fund may quote below its face value / NAV.

Trading in Units of the Scheme on the Exchange may be halted because of market conditions or for reasons that in view of Exchange Authorities or SEBI, trading in Units of the Scheme is not advisable. In addition, trading in Units of the Scheme is subject to trading halts caused by extraordinary market volatility and pursuant to Exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of Exchange necessary to maintain the listing of Units of the Scheme will continue to be met or will remain unchanged. Any changes in trading regulations by the Stock Exchange(s) or SEBI may inter-alia result in wider premium/ discount to NAV. The Units of the Scheme may trade above or below their NAV. The NAV of the Scheme will fluctuate with changes in the market value of Scheme holdings. The trading prices of Units of the Scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand for the Units of the Scheme. The Units will be issued in demat form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund on the maturity date will depend upon the confirmations to be received from depository (ies) on which the Mutual Fund has no control.

	<p>The market price of the Units of the Scheme, like any other listed security, is largely dependent on two factors, viz., (1) the intrinsic value of the Unit (or NAV), and (2) demand and supply of Units in the market. Sizeable demand or supply of the Units in the Exchange may lead to market price of the Units to quote at premium or discount to NAV. As the Units allotted under Scheme of the Scheme will be listed on the Exchange, the Mutual Fund shall not provide for redemption / repurchase of Units prior to maturity date of the Scheme.</p>	
<b>Risk management strategies</b>	<p>The Fund by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in debt and equity markets. The risk control process involves identifying &amp; measuring the risk through various risk measurement tools.</p> <p>The Fund has identified following risks of investing in equity and debt and designed risk management strategies, which are embedded in the investment process to manage such risks.</p> <p>Risk associated with Debt Investment</p>	
	<b>Risk Description</b>	<b>Risk Mitigants/management strategy</b>
	<b>Market Risk</b>	
	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.	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.
	<b>Liquidity or Marketability Risk</b>	
	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.	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.
	<b>Credit Risk</b>	
	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.	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.
	<b>Reinvestment Risk</b>	
	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.
	<b>Derivatives Risk</b>	
	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 mispricing 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.



Risk management strategies	Risks associated with Equity investment																																							
	Risk Description		Risk Mitigants/management strategy																																					
	Market Risk																																							
	The scheme is vulnerable to movements in the prices of securities invested by the scheme, which could have a material bearing on the overall returns from the scheme. The value of the Scheme's investments, may be affected generally by factors affecting securities markets, such as price and volume, volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets.		Market risk is a risk which is inherent to an equity scheme. The scheme may use derivatives to limit this risk.																																					
	Liquidity risk																																							
	The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which it invests.		The fund seeks to control such risk by investing in such stocks having strong fundamentals, sound financial strength and superior quality of management and highly liquid papers. The fund will try to maintain a proper asset-liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying stocks.																																					
	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 mispricing 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. Investments in derivative instruments will be used as per local (RBI and SEBI) regulatory guidelines. The fund will endeavor to maintain adequate controls to monitor the derivatives transactions entered into.																																					
Plans and Options	<p><b>Regular Plan:</b> Regular plan is for investors purchasing / subscribing units in this scheme through distributors.</p> <p><b>Direct Plan:</b> 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 will have separate NAV.</p> <p>Both the Plans under the Scheme offer <b>Dividend (Payout) Option &amp; Growth Option.</b></p> <p>Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application form e.g. "<b>IDFC Dual Advantage Fund – Series 1 - Direct Plan</b>". Investors should also indicate "Direct" in the ARN column of the application form.</p> <p><b>Treatment of applications under "Direct" / "Regular" Plans:</b></p> <table><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><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></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><b>Default option:</b> The investors must clearly indicate the Option/facility (Growth or Dividend) 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 <b>Growth Option.</b></p> <p>Both the Plans will have 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
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																																					
Applicable NAV for repurchase	This is a close ended scheme. Units shall be on offer for subscription only during the New Fund Offer period.																																							
Applicable NAV for sales	No Redemption/ repurchase of units shall be allowed prior to the maturity of the scheme. Unitholders who wish to exit may do so through the Stock Exchange mode. Switch outs to other schemes/plans of the Mutual Fund will be permitted only on maturity of the scheme.																																							
Minimum Application Amount/ Number of Units	Rs.5,000/- and multiples of Rs.10/- thereafter for both the plans - direct and regular																																							
Despatch of Repurchase (Redemption) Request	Within 10 working days from the date of the maturity of the scheme.																																							
Benchmark Index	80% Crisil Short-Term Bond Fund Index + 20% Nifty 50 Index																																							

Dividend Policy	The Fund will endeavor to declare dividend, subject to availability of distributable surplus. 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. Sumit Agrawal for the Equity portion (Managing the Fund since inception) and Mr. Anurag Mittal for the Fixed Income portion (Managing the Fund since inception). Dedicated fund manager for foreign/overseas investment - Mr. Viraj Kulkarni (since March 2016)																								
Name of the Trustee Company	IDFC AMC Trustee Company Limited																								
Performance of the scheme	The scheme does not have any performance track record																								
Expenses of the scheme	<p><b>NEW FUND OFFER EXPENSES:</b></p> <p>New Fund offer expenses will be borne by the AMC.</p> <p>No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode.</p> <p><b>(I) Load Structure</b></p> <p>Entry Load: Nil</p> <p>Exit Load: Nil</p> <p><b>TRANSACTION CHARGES</b></p> <p>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:</p> <ul style="list-style-type: none"><li>- For Existing / New investors: Rs.100 / Rs.150 as applicable per subscription of Rs. 10,000/- and above</li><li>- There shall be no transaction charge on subscription below Rs. 10,000/-.</li><li>- There shall be no transaction charges on direct investments.</li></ul> <p>The distributors shall have the option to either opt in or opt out of levying transaction charge based on type of the product.</p> <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><b>(II) Recurring Expenses</b></p> <p>As per SEBI (MF) Regulations, 1996, recurring expenses will not exceed the following limits:</p> <ol style="list-style-type: none"><li>1. on the first Rs. 100 crore of the Scheme's daily net assets, will not exceed 2.25%</li><li>2. on the next Rs. 300 crore of the Scheme's daily net assets, will not exceed 2.00%</li><li>3. on the next Rs. 300 crore of the Scheme's daily net assets, will not exceed 1.75% and</li><li>4. on the balance of the Scheme's daily net assets, will not exceed 1.50%.</li></ol> <p>The total fees and expenses for operating the scheme as listed hereunder would be up to 2.25% of the daily net assets which includes expenses towards management fees, commission, marketing expense and other expense relating to operating the scheme.</p> <table><tr><th>Expense Head</th><th>% of daily Net Assets</th></tr><tr><td>Investment Management and Advisory Fees</td><td rowspan="16">Up to 2.25%</td></tr><tr><td>Trustee fee</td></tr><tr><td>Audit fees</td></tr><tr><td>Custodian fees</td></tr><tr><td>Listing fees</td></tr><tr><td>RTA Fees</td></tr><tr><td>Marketing &amp; 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 &amp; awareness (at least 2 bps) ^</td></tr><tr><td>Brokerage &amp; transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively @</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><b>Maximum total expense ratio (TER)</b></td><td><b>Up to 2.25%</b></td></tr><tr><td>Additional expenses for gross new inflows from specified cities</td><td>Up to 0.30%</td></tr></table> <p>^ The scheme can charge upto 2.25% 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 and 0.05 per cent for derivative 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 and 0.05 per cent for derivative 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 and 0.05 per cent for derivative 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>		Expense Head	% of daily Net Assets	Investment Management and Advisory Fees	Up to 2.25%	Trustee fee	Audit fees	Custodian fees	Listing 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 respectively @	Service tax on expenses other than investment and advisory fees	Service tax on brokerage and transaction cost@	Other Expenses	<b>Maximum total expense ratio (TER)</b>	<b>Up to 2.25%</b>	Additional expenses for gross new inflows from specified cities	Up to 0.30%
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	<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 ----- 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 0.01% 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 0.01%) 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 2.24% p.a.</p> <p>The Regular Plan and Direct Plan will have separate NAV.</p> <p><b>Disclosure on service tax:</b></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"><li>- 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.</li><li>- 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.</li><li>- 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.</li></ul> <p>For the actual current expenses being charged, the investor should refer to the website of the mutual fund at <a href="http://www.idfcmf.com">www.idfcmf.com</a></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>																											
<b>Tax treatment for the Investors (Unitholders)</b>	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.																											
<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be declared on a daily basis and will be published in 2 newspapers. The first NAV shall be calculated and disclosed within 5 business days of allotment. NAV can also be viewed on <a href="http://www.idfcmf.com">www.idfcmf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> . You can also contact us at 1-800-300-66688.																											
<b>For Investor Grievances please contact</b>	<p><b>Name and Address of Registrar</b> Computer Age Management Services Private Limited (CAMS) 7th Floor, Tower II, Rayala Towers, No.158, Anna Salai, Chennai 600 002 Tel. + 91 - 44 - 30407263/7262</p> <table><tr><th>Name</th><th>Region</th><th>Address and Contact Number</th></tr><tr><td>Neeta Singh</td><td>West- Maharashtra &amp; Goa</td><td>Ramon House, 169 Backbay Reclamation, H.T Parekh Marg, Churchgate, Mumbai - 400020. Tel.: 22841378. Email id : <a href="mailto:neeta.singh@idfc.com">neeta.singh@idfc.com</a></td></tr><tr><td>Bansari Soni</td><td>Gujarat &amp; Rajasthan</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: <a href="mailto:bansari.soni@idfc.com">bansari.soni@idfc.com</a></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: <a href="mailto:additi.bhardwaj@idfc.com">additi.bhardwaj@idfc.com</a></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: <a href="mailto:baldev.shandil@idfc.com">baldev.shandil@idfc.com</a></td></tr><tr><td>Vijith Raghavan</td><td>East, MP and Chhattisgarh</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: <a href="mailto:vijith.raghavan@idfc.com">vijith.raghavan@idfc.com</a></td></tr><tr><td>Vithya Kumar</td><td>South -Tamil Nadu &amp; Kerala</td><td>8th Floor, KRM Towers, No.1, Harrington Road, Chetpet, Chennai 600031 Tel.:+914445644000 Extn:44211. Email Id: <a href="mailto:vithya.k@idfc.com">vithya.k@idfc.com</a></td></tr><tr><td>Dipesh K. Shah</td><td>South - Andhra Pradesh &amp; Karnataka</td><td>6th Floor, East Wing, Raheja Towers, #26 &amp; 27, M. G. Road, Bangalore - 560 001. Tel.: +91-80-66111504/ 05/ 06.</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. Tel:+9140 42014646 E-mail id: <a href="mailto:ramya.adepu@idfc.com">ramya.adepu@idfc.com</a></td></tr></table>	Name	Region	Address and Contact Number	Neeta Singh	West- Maharashtra & Goa	Ramon House, 169 Backbay Reclamation, H.T Parekh Marg, Churchgate, Mumbai - 400020. Tel.: 22841378. Email id : <a href="mailto:neeta.singh@idfc.com">neeta.singh@idfc.com</a>	Bansari Soni	Gujarat & Rajasthan	B Wing, 3rd Floor, Chandan House, Opp Gruh Finance, Mithakhali Six Roads, Law Garden, Ahmedabad 380006. Tel.:+9179-26460923 -26460925, 64505881, 64505857 Email Id: <a href="mailto:bansari.soni@idfc.com">bansari.soni@idfc.com</a>	Additi Bhardwaj	North- Delhi	4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel: 011-47311323 Fax: 011-43523626, 41524332. Email Id: <a href="mailto:additi.bhardwaj@idfc.com">additi.bhardwaj@idfc.com</a>	Baldev Shandil	Rest of North	Sco:2475-76,1st Floor, Sector-22-C Chandigarh-160022. Tel.:+911725071922, Ext-17205 Mobile: 8146388668. Email Id: <a href="mailto:baldev.shandil@idfc.com">baldev.shandil@idfc.com</a>	Vijith Raghavan	East, MP and Chhattisgarh	Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata 700001. Phone: +91 33 4017 1000 to 1004; Fax: +91 33 3024 9793 Email id: <a href="mailto:vijith.raghavan@idfc.com">vijith.raghavan@idfc.com</a>	Vithya Kumar	South -Tamil Nadu & Kerala	8th Floor, KRM Towers, No.1, Harrington Road, Chetpet, Chennai 600031 Tel.:+914445644000 Extn:44211. Email Id: <a href="mailto:vithya.k@idfc.com">vithya.k@idfc.com</a>	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.	Ramya Adepu	South- Hyderabad	6-3-885/7/C/2/S2, 2nd Floor, Amit Plaza, Somajiguda, Hyderabad 500082. Tel:+9140 42014646 E-mail id: <a href="mailto:ramya.adepu@idfc.com">ramya.adepu@idfc.com</a>
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<b>Unit holders' Information</b>	<p><b>ACCOUNT STATEMENT</b></p> <p><b>For NFO allotment:</b></p> <ul style="list-style-type: none"><li>• 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.</li><li>• 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. For allotment in demat form the account statement shall be sent by the depository / depository participant, and not by the AMC.</li><li>• For NFO allotment in demat form, the AMC shall issue an intimation of allotment.</li><li>• For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail instead of physical statement.</li><li>• 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.</li></ul> <p>Pursuant to sub regulation (1), (2) and (4) of Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circulars no. Cir/ IMD/DF/16/ 2011 dated September 08, 2011, no. Cir/MRD/D9/31/2014 dated November 12, 2014, no. SEBI/HO/IMD/DF2/CIR/P/2016/42dated March 18, 2016 and no. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016, investors are requested to note the following regarding dispatch of account statements:</p> <p><b>A) Consolidated Account Statement (CAS) - for Unitholders who have registered their PAN / PEKRN with the Mutual Fund:</b></p> <p><u>Investors who hold demat account and have registered their PAN with the mutual fund:</u></p> <p>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.</p>																											

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



	<p>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.</p> <ul style="list-style-type: none"> <li>- 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.</li> </ul> <p>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.</p> <p><b>C) FOR ALL UNITHOLDERS</b></p> <p>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.</p> <p><b>Annual Report</b></p> <p>The Scheme wise annual report or an abridged summary hereinafter shall be sent by AMC/Mutual Fund as under:</p> <p>(i) by e-mail to the Unit holders whose e-mail address is available with the Fund,</p> <p>(ii) 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.</p> <p>The scheme wise annual report or an abridged summary shall be sent by mail/e-mail not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each year).</p> <p>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.</p> <p><b>Half Yearly Portfolio Disclosures:</b></p> <p>(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)</p> <p>The mutual fund shall publish a complete statement of the scheme portfolio, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located. The said portfolios shall also be hosted on the website of IDFC Mutual Fund i.e. <a href="http://www.idfcmf.com">www.idfcmf.com</a>.</p> <p>The mutual fund may opt to send the portfolio to all unit holders in lieu of the advertisement (if applicable).</p> <p><b>Monthly Portfolio Disclosure:</b></p> <p>The Mutual fund shall disclose portfolio (along with ISIN) as on the last day of the month for this scheme on <a href="http://www.idfcmf.com">www.idfcmf.com</a> on or before the tenth day of the succeeding month.</p> <p><b>Half Yearly Financial Results</b></p> <p>The Mutual Fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website and shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.</p>
<b>Portfolio Holdings and fund allocation towards various sectors</b>	This scheme is a new scheme and does not have any portfolio holdings
<b>Portfolio turnover ratio</b>	This scheme is a new scheme and does not have any portfolio turnover ratio

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.

Dated : May 29, 2017

# CAMS TRANSACTION POINTS

Agartala: Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Tripura - 799001. • Agra : No.8, II Floor, Maruti Tower, Sanjay Place, Agra, Uttar Pradesh - 282002. • Ahmedabad :111-113, 1st Floor., Devpath Building, Off C. G. Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Gujarat - 380006. • Ajmer: AMC No.423/30, Near Church Brahmampuri, Opp. T.B.Hospital, Jaipur Road, Ajmer, Rajasthan - 305001. • Akola: Opp.RLT Science College, Civil Lines, Akola, Maharashtra - 444001. • Aligarh: City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttar Pradesh - 202001. • Allahabad : 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad, Uttar Pradesh - 211001. • Alleppey : Doctor's Tower Building, Door No.14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey, Kerala - 688011. • Alwar : 256A, Scheme No.1, Arya Nagar, Alwar, Rajasthan - 301001. • Amaravati : 81, Gulshan Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra - 444601. • Ambala : Opposite PEER, Bal Bhavan Road, Ambala, Haryana - 134003. • Amritsar : SCO-18J, 'C' BLOCK, RANJIT AVENUE, Amritsar, Punjab - 140001. • Anand : 101, A.P.Tower, B/H Sardhar Gunj, Next to Nathwani Chambers, Anand, Gujarat - 388001. • Anantapur : 15-570-33, I Floor, Pallavi Towers, Anantapur, Andhra Pradesh - 515001. • Andheri : 351, Icon, 501, 5th Floor, Western Express Highway, Andheri East, Mumbai - 400 059 Maharashtra. • Ankleshwar : Shop No.F-56, First Floor, Omkar Complex, Opp.Old Colony, Nr. Valia Char Rasta, GIDC, Ankleshwar-Bharuch, Gujarat - 393002. • Asansol:Block-G, 1st Floor,P.C.Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol, West Bengal - 713303. • Aurangabad: Office No.1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad,Maharashtra - 431001. • Balasore:B.C.Sen Road, Balasore, Orissa - 756001. • Bangalore: Trade Centre, 1st Floor, 45, Dikensen Road, Next to Manipal Centre, Bangalore, Karnataka - 560042. • Bareilly:F-62-63, Butler Plaza, Civil Lines, Bareilly, Uttar Pradesh - 243001. • Belgaum: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, Ganjam (Odisha). • Bhagalpur:Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bihar - 812002. • Bhatinda:2907 GH,GT Road, Near Zila Parishad, Bhatinda, Punjab - 151001. • Bhavnagar:305-306, Sterling Point, Waghawadi Road, Opp.HDFC BANK, Bhavnagar, Gujarat - 364002. • Bhilai: First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai, District Durg - 490020. • Bhillwara:Indraparstha Tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhillwara, Rajasthan - 311001. • Bihar Sharif (Nalandia); R - C Palace, Amber Station Road, Opp.: Mamta Complex, Bihar Sharif (Nalandia), 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 Tribhuvandas Bhimji Zaveri (TBZ), L.T. Road, Borivali - (West), Mumbai - 400 092. Email id: camsbdr@camsonline.com • Burdwan: 1st Floor, Above Exide Showroom, 399, G. T. Road Burdwan - 713101Email id: camsbdrw@camsonline.com Phone: 0342-3241808, • Calicut:29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut, Kerala - 673016. • Chandigarh:Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh, Punjab - 160017. • 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:Itloop's Imperial Trade Center, Door No. 64/5871-D, 3rd Floor, MG. Road(North), Cochin, Kerala - 682035. • Coimbatore:Old #66 New #86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore, Tamil Nadu - 641002. • Cuttack:Near IndianOverseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa - 753001. • Davenegere:13, 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 Towers, Room No.111(1st Floor), Bank More, Dhanbad, Jharkhand - 826001. • Durgapur: Plot No. 3601, Nazrul Sarani, City Centre, Durgapur- 713216. • Erode:197, Seshaiyer Complex, Aghraharam 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, I Floor, Navyug Market, Gazhiabad, Uttar Pradesh - 201001. • Goa: Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2, Next to Mahalaxmi Temple, Panaji, Goa - 403 001. • Firozabad: 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad - 283 203 • Gorakhpur:Shop No.3, Second Floor, The Mall, Cross Road, A.D.Chowk, Bank Road, Gorakhpur, Uttar Pradesh - 273001. • Guntur:Door No.5-38-44, 5/1BRODIPET, Near Ravi Sankar Hotel, Guntur, Andhra Pradesh - 522002. • Gurgaon:SCO-16, Sector-14, First floor, Gurgaon, Haryana - 122001. • Guwahati:A.K.Azad Road, Rehabari,Guwahati, Assam - 781008. • Gwalior: G-6 Global Apartment, Kalish Vihar Colony, Opp.Income Tax Office, City Centre, Gwalior, Madhya Pradesh - 474002. • Hazaribag:Municipal Market Annanda Chowk, Hazaribagh, Jharkhand - 825301. • Hisar:12, Opp.Bank of Baroda, Red Square Market, Hisar, Haryana - 125001. • Hubli:No.204-205, 1st Floor, 'B' Block, Kundagol Complex, Opp. Court, Club Road, Hubli, Karnataka - 580029. • Hyderabad:208, II Floor, Jade Arcada, Paradise Circle, Secunderabad, Andhra Pradesh - 500003. • Indore:101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp.Greenpark, Indore, Madhya Pradesh - 452001. • Jabalpur:8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town,Jabalpur, Madhya Pradesh - 482001. • Jaipur:R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan - 302001. • Jalandhar:367/8, Central Town,Opp.Gurudwara Diwan Asthan, Jalandhar, Punjab - 144001. • Jalgaon:Rustomji Infotech Services, 70, Navipeth, Opp.Old Bus Stand, Jalgaon, Maharashtra - 425001. • Jaina:Shop No.6,Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra - 431203. • Jammu: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14,Nanak Nagar, Jammu, J&K - 180004. • Jamnagar: 217/218, Manek Centre, P.N.Marg, Jamnagar, Gujarat - 361008. • Jamshedpur: Millennium Tower, "R" Road, Room No.15 First Floor,Bistupur, Jamshedpur, Jharkhand - 831001. • Jhansi: 372/18 D, 1st Floor, Above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi, Uttar Pradesh - 284001. • Jodhpur:1/5, Nirmal Tower, IstChopasani Road, Jodhpur, Rajasthan - 342003. • Junagadh:202-A, 2nd Floor, Aastha Plus Complex, Opp.Jhansi Rani Statue Near Alkapuri, Sardarbaug Road, Junagadh, Gujarat - 362001. • Kadapa:Bandi Subbaramaiah Complex, D.No.3/1718, Shop No.8, Raja Reddy Street, Kadapa, Andhra Pradesh - 516001. • Kakinada:No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, Andhra Pradesh - 533001. • Kalyani:A -1/50, Block-A, Dist Nadia, Kalyani, West Bengal - 741235. • Kannur:Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kerala - 670004. • Kanpur: I Floor, 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur, Uttar Pradesh - 208001. • Karimnagar:HN0.7-1-257, 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:Kochupilamoodu Junction, Near VLC, Beach Road, Kollam, Kerala - 691001. • Kota:B-33 Kalyan Bhawan, Triangle Part, VallabhNagar, Kota, Rajasthan - 324007. • Kottayam: Jacob Complex , Building No - Old No-1319F, New No - 2512D , Behind Makkil Centre , Good Sheperd Road , Kottayam - 686001. • 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:Ist Floor, 278, North Perumal Maistry street, Nadar Lane, Madurai, Tamil Nadu - 625001. • Mangalore:No.G4 & G5, Inland Monarch, Opp.Karnataka Bank, Kadri Main Road, Kadri, Mangalore, Karnataka - 575003. • Goa: F4 - Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa - 403 601 • Meerut:108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut, Uttar Pradesh - 250002. • Mehsana:1st Floor, Subhadra Complex, UrbanBank Road, Mehsana, Gujarat - 384002. • Moradabad: H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad, Uttar Pradesh - 244001. • Mumbai:Rajabahdur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra - 400023. • 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, Chinnabai Road, Navasari, Gujarat - 396445. • Nellore:97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore, Andhra Pradesh - 524001. • New Delhi:7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videcon Tower JhandewalanExtension, New Delhi - 110055. • Noida:C-81, 1st floor, Sector-2, Noida - 201301. • Palakkad:10/688, Sreedevi Residency, Mettupalayam Street, Palakkad, Kerala - 678001. • Panipat:83,Devi Lal Shopping Complex, Opp.ABN Amro Bank, G.T.Road, Panipat, Haryana - 132103. • Patiala:35, New Lal 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:Nirmiti Eminence, Off No.6, I Floor, Opp.Abhishhek Hotel Mehandale Garage Road, Erandawane, Pune, Maharashtra - 411004. • Raipur:HIG-C-23, Sector-1, Devendra Nagar, Raipur, Chhattisgarh -492004. • Rajahmundry:Door No.6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry, Andhra Pradesh - 533101. • Rajkot:Office207-210, Everest Building, Harihar Chowk, Opp.Shastrri Maidan, Limda Chowk, Rajkot, Gujarat - 360001. • Ranchi:4, HB Road, No.206, 2nd Floor Shri Lok Complex, H.B.Road Near Firayalal, Ranchi, Jharkhand - 834001. • Rohtak: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:117/A/3/22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra - 415002. • Shillong: 3rd Floor, RPG Complex, Keating Road, Shillong, Meghalaya - 793 001 • Shimla: I Floor, Opp.Panchayat Bhawan Main gate, Bus stand, Shimla, Himachal Pradesh - 171001. • Shimoga:Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Karnataka - 577 201. • Siliguri:No 7, Swamiji Sarani, Ground Floor, Hakimpura, Siliguri, West Bengal - 734001. • Solapur:Flat No.109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, NearPangal High School, Solapur, Maharashtra - 413001. • Sriranganagar: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:(I), Binny Compound, II Street, Kumaran Road, Thiruppur, Tamil Nadu - 641601. • Thiruvalla:Central Tower, Above Indian Bank, Cross Junction, Thiruvalla, Kerala - 689101. • Tirunelveli:I Floor, Mano Prema Complex 182 / 6, S.N High Road, Tirunelveli, Tamil Nadu - 627001. • Tirupathi:Door No.18-1-597, Near Chandana RameshShowroom, Bhavani Nagar, Tirumala Bypass Road, Tirupathi, Andhra Pradesh - 517501. • Trichur:Room No.26 & 27, DEE PEE PLAZA, Kokkalai, Trichur, Kerala - 680001. • Trichy:No.8, IFloor, 8th Cross West Extn, Thillainagar, Trichy, Tamil Nadu - 620018. • Trivandrum:RS Complex, Opposite of LIC Building, Pattom PO, Trivandrum, Kerala - 695004. • Udaipur: Shree Kalyanam, 50, Tagore Nagar, Sector - 4, Hiranmagri,Udaipur - 313 001. • Vadodara:103, Aries Complex, BPC Road, Off R.C.Dutt Road, Alkapuri, Vadodara, Gujarat - 390007. • Valsad:3rd floor, Gita Nivas,opp.Head Post Office, Halar Cross Lane, Valsad, Gujarat - 396001. • Vapi:215-216, Heena Arcade, Opp.Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Gujarat - 396195. • Varanasi:C-28/142-2A, Near Teliya Bagh Crossing, Teliya Bagh, Varanasi, Uttar Pradesh - 221002. • Vellore:No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp.ICICI Bank, Krishna Nagar, Vellore, TamilNadu - 632001. • Vijayawada:40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G.Road, Labbipet, Vijayawada, Andhra Pradesh - 520010. • Visakhapatnam: Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam- 530 016. • Warangal:A.B.K Mall, Near Old Bus Depot road, F-7, 1st Floor, Ramnagar Hanamkonda, Warangal, Andhra Pradesh - 506001. • Yamuna Nagar:124-B/R, Model Town, Yamunanagar, Haryana - 135001.

**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](mailto:investormf@idfc.com)
[www.idfcmf.com](http://www.idfcmf.com)
**IDFC AMC Offices**

<b>Agra</b>	: IDFC Asset Management Company Limited, Office No. 307A, 3rd Floor, Block # 38/4A Sumriddhi Business Suites, Sanjay Place, Agra - 282002 Tel.: +91562 4064889.
<b>Ahmedabad</b>	: B Wing, 3rd Floor, Chandan House, Opp Gruh Finance, Mithakhali Six Roads, Law Garden, Ahmedabad 380006. Tel.: +9179-26460923 - 26460925, 64505881, 64505857.
<b>Amritsar</b>	: 6-FUF, 4th Floor, Central Mall, 32, Mall Road, Amritsar - 143 001. Mobile: 09356126222, Tel.: +91-183-5030393.
<b>Bangalore</b>	: 6th Floor, East Wing, Raheja Towers, #26 & 27, M. G. Road, Bangalore - 560 001. Tel.: +91-80-43079000.
<b>Bhilai</b>	: 26, Commercial Complex, Nehru Nagar (E), Bhilai, Chhattisgarh- 490020. Tel.: 0788 4060065
<b>Bhopal</b>	: Plot No. 49, 1st floor, Above Tata Capital Ltd., Zone - II, M.P Nagar, Bhopal (M.P.) - 462011 Tel.: +91- 0755 - 428 1896.
<b>Bhubaneswar</b>	: Rajdhani House, 1st Floor, 77 Kharvel Nagar, Janpath, Bhubaneswar - 751001. Tel.: 0674 6444252 / 0674 2531048 / 0674 2531148.
<b>Chandigarh</b>	: SCO 2475-76, 1st Floor, Sector 22 C, Chandigarh - 160 022. Tel.: +91-172-5071918/19/21/22, Fax: +91-172-5071918.
<b>Chennai</b>	: KRM Tower, 7th floor, No. 1, Harrington Road, Chetpet, Chennai - 600 031. Tel.: +91-44-45644201/202.
<b>Cochin</b>	: 39/3993 B2, Gr. Floor, Vantage Point, VRM Rd, Ravipuram, Cochin - 682 016. Tel: +91- 484-3012639/4029291, Fax: +91-484-2358639.
<b>Coimbatore</b>	: A2 Complex, No. 49, Father Randy Street, Azad Road, R. S. Puram, Coimbatore - 641 002. Tel.: +91-422-2542645, 2542678.
<b>Dehradun</b>	: G-12 B NCR Plaza, Ground Floor, 24 A, 112/28, Ravindranath Tagore Marg, New Cantt Road, Dehradun - 248 001. Tel.: +91-9897934555, 8171872220
<b>* Durgapur</b>	: 6/2A, Suhatta, 6th Floor, City Centre, Durgapur - 713216. Tel.: +918537867746.
<b>Goa</b>	: F-27 & F-28, 1st Floor, Alfran Plaza, M.G Road, Opp. Don Bosco High School, Panjim, Goa - 403 001. Tel.: +91-0832-2231603.
<b>Guwahati</b>	: 4E, 4th Floor, Ganapati Enclave, G. S. Road, Ulubari, Opp. Bora Service Station, Guwahati - 781 007. Tel.: 0361-2132178/88.
<b>Hyderabad</b>	: 6-3-885/7/C/2/S2, 2nd Floor, Amit Plaza, Somajiguda, Hyderabad - 500 082. Tel.: +91- 40-42014646/47, Fax: +91-40-40037521.
<b>Indore</b>	: 405, 4th Floor, 21/1, D. M. Tower, Race Course Road, Indore - 452 001. Tel.: +91-731-4206927/ 4208048. Fax: +91-731-4206923.
<b>Jaipur</b>	: 301-A, 3rd Floor, Ambition Tower, Agersan Circle, Malan Ka Chaurah, Subash Marg, C-Scheme, Jaipur-302001. Tel.: +91-0141-2360945, 0141-2360947, 0141-2360948.
<b>Jalandhar</b>	: 1st Floor, Satnam Complex, BMC Chowk, G.T.Road, Jalandhar-144001. Punjab-India. Tel.: 01815018264 / 01815061378/88.
<b>Jamshedpur</b>	: Room No - 111, 1st Floor, Yash Kamal Complex, Main Road, Bistupur, Jamshepdur - 831 001. Tel.: 0657-2230112/111/222.
<b>Kanpur</b>	: Office No. 214-215, 11nd Floor, KAN Chambers, 14/113, Civil Lines, Kanpur - 208 001. Tel.: +91 512-2331071, 2331119.
<b>Kolkata</b>	: Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel.: +91-33-40171000/1/2/3/4/5.
<b>Lucknow</b>	: 1st Floor, Aryan Business Park, Exchange cottage, 90MG Marg, Park Road, Lucknow-226 001. Tel.: +915224928100/106.
<b>Ludhiana</b>	: SCO 122, 2nd Floor, Feroze Gandhi Market, Ludhiana - 140 001. Tel.: +91-161-5022155, 5022156.
<b>* Madurai</b>	: No.278, 1st Floor, Nadar Lane, North Perumal Maistry Street, Madurai-625 001. Tel. No.: 0452 -6455530.
<b>* Mangalore</b>	: Raj Business Centre, 4th floor, Raj Towers, Balmatta Road, Mangalore - 575001. Tel.: +919845287279.
<b>Mumbai</b>	: 2nd Floor, Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Opp. Aakash Wani, Churchgate, Mumbai - 400 020. Tel.: +91-22-22021413/22020748.
<b>Mumbai</b>	: Office No. 308, Zest Business Spaces, M. G. Road, Ghatkopar (East), Mumbai- 400077.
<b>* Mysore</b>	: CH 26, 2nd Floor, Veta Building, 7th Main, 5th Cross, Saraswathipuram, Mysore - 570009. Tel no.: (0821) 4262509
<b>Nagpur</b>	: P. N. 6, First Floor, Vasant Vihar, West High Court Road, Shankar Nagar, Nagpur-440010. Tel.: +91-712-6451428/ 2525657.
<b>Nashik</b>	: Shop No - 6, Rajvee Enclave, New Pandit Colony, Off. Sharanpur Road, Nashik - 422002. Tel. No.: 0253-2314611 / 9823456183.
<b>New Delhi</b>	: 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel.: +91-11-47311301/ 02/ 03/ 04/ 05.
<b>Patna</b>	: 406, Ashiana Hariniwas, New Dakbanglow Road, Patna - 800 001. Tel.: +91-612-6510353.
<b>Pune</b>	: 1st Floor, Dr. Herekar Park Building, Next to Kamala Nehru Park, Off. Bhandarkar Road, Pune - 411 004. Tel.: +91-20-66020965/ 4.
<b>Raipur</b>	: Office No-T-19, III Floor, Raheja Tower, Near Hotel Celebration, Jail Road, Raipur (C.G.) - 492 001. Tel.: +91-0771-4218890.
<b>Rajkot</b>	: "Star Plaza", 2nd Floor, Office No. 201, Phulchab Chowk, Rajkot - 360 001. Tel.: +91-281-6626012.
<b>Ranchi</b>	: 306, Shrilok Complex, 4 H.B. Road, Ranchi - 834001. Tel.: 0651-2212591/92.
<b>Surat</b>	: U 15/16, Jolly Plaza, Athvagate, Surat - 395 001. Tel.: +91-261-2475060, 2475070.
<b>Thane</b>	: Shop No. 1, Konark Towers, Ghantali Devi Road, Thane (West) 400602. (w.e.f March 06, 2017)
<b>* Trivandrum</b>	: T.C.2/3262(6), 1st Floor, RS Complex, Opposite LIC Building, Pattom P O, Trivandrum - 695 004. Tel.: 0471-4010105
<b>Vadodara</b>	: 301 2nd Floor, Earth Complex, opposite Vaccine Ground, Above Indian Overseas Bank, Old Padra Road, Vadodara - 390015. Tel.: +91-0265-2339623/2339624/2339325.
<b>Varanasi</b>	: 3rd Floor, Premise No. D-64/127, CH, Arihant Complex, Sagra 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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Tower 1, 6th Floor, One India Bulls Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400 013.

**Investment Manager**

IDFC Asset Management Company Ltd. (IDFC AMC)

**Registered & Corporate Office**

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

**Registrar**

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7th Floor, Tower II, Rayala Towers, No.158,

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Registration No. INR 000002813

**Custodian**

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**Auditors**

Deloitte Haskins and Sells

India Bulls Financial Centre - Tower 3, 31st Floor,

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