

## KEY INFORMATION MEMORANDUM (KIM) & APPLICATION FORM

# IDFC Sensex ETF

(An Open Ended Exchange Traded Fund)

[Rajiv Gandhi Equity Savings Scheme  
(RGESS) Qualified Scheme]

NFO Opens : September 7, 2016

NFO Closes : September 30, 2016

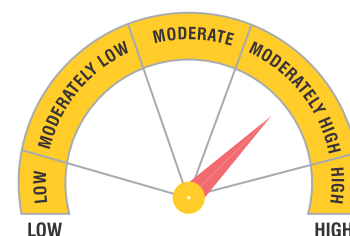
Scheme re-opens for ongoing sales and  
redemption on : October 18, 2016

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

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

- To create wealth over a long period of time.
- Investment in securities covered by S&P BSE Sensex Index.

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



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.

Dated : August 25, 2016

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.

## 1. GENERAL INSTRUCTIONS

Please read the Key Information Memorandum/ Scheme Information Document of the Scheme and Statement of Additional Information and addenda issued from time to time (Scheme Documents) carefully before investing in the Scheme. Investors are requested to read and acquaint themselves about the prevailing Load structure on the date of submitting the Application Form.

Upon signing and submitting the Application Form and tendering payment it will be deemed that the investors have accepted, agreed to and shall comply with the terms and conditions detailed in the Scheme Documents. Applications complete in all respects, may be submitted at the Official Points of Acceptance of IDFC Mutual Fund (the Fund).

The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS** only. Please tick in the appropriate box for relevant options wherever applicable. Do not overrule. For any correction / changes if made in the Application Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect detail and authenticate the corrected details by countersigning against the changes.

The Application Form number / Folio number should be written by the Investors on the reverse of the cheques and bank drafts accompanying the Application Form. Applications incomplete in any respect are liable to be rejected. IDFC Asset Management Company Limited (the AMC)/ IDFC Trustee Company Limited (Trustee) have absolute discretion to reject any such Application Forms.

Copies of the supporting documents submitted should be accompanied by originals for verification. In case the original of any document is not produced for verification, Mutual Fund/ AMC reserves the right to seek attested copies of the supporting documents.

### Investments through distributors

As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and/or through the distributors/employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

### Employee Unique Identification Number (EUID)

Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUID obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUID box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.

## 2. TRANSACTION CHARGES

In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, as amended from time to time the AMC/ the Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted-in to receive the Transaction Charges). The Distributor may opt to receive transaction charges based on the type of product.

Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.

Transaction Charges shall not be deducted:

- where the Distributor of the investor has not opted to receive any Transaction Charges
  - for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
  - for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers/ Dividend Reinvestment, etc.;
  - for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
  - for purchases / subscriptions routed through Stock Exchange(s).
- First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. The AMC/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN)/PAN Exempt KYC Reference Number (PEKRN) at the First/ Sole Applicant/ Guardian level. If the PAN/PEKRN details are available, then the First / Sole Applicant / Guardian will be treated as existing investor (i.e. Rs. 100 will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. Rs. 150 for first time investors or Rs. 100 for other than first time investors will be deducted as Transaction Charge, as applicable). However, if an investor has not provided any declaration, he will be considered as an "existing" investor.

## 3. EXISTING UNIT HOLDER INFORMATION

Investors already having an account in any of IDFC Mutual Fund Schemes should provide their Folio Number. The personal details and Bank Account details as they feature in the existing folio would apply to this investment provided these details match with that in your demat account. The details in your demat account would prevail over any conflicting information furnished in this form. Unit holders' name should be in the same sequence as appearing in your demat account, failing which the Application Form is liable to be rejected.

## 4. UNITHOLDER INFORMATION

a. Name, address and contact details like telephone, mobile and email address must be written in full.

Applications under a Power of Attorney or by a limited company or a body corporate or an eligible institution or a registered society or a trust or limited liability partnership (LLP) or partnership must be accompanied by the original Power of Attorney/ board resolution or a certified true copy/duly notarized copy of the same. Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorised officials, duly certified/ attested should also be attached to the Application Form. All communication and payments shall be made by the Fund in the name of and favouring the first/ sole applicant. In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'Anyone / Either or Survivor' and processed accordingly.

The applicant(s) details mentioned in application, should be the same as appearing in demat account held with a Depository Participant.

- In accordance with SEBI Circular No. CIR/MIRSD /13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income / network and Politically Exposed Person (PEP)\* status is required to be disclosed in relevant form. Also, the details of nature of services viz. Foreign Exchange / Gaming / Money Lending, etc., (applicable for first / sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

The said details are mandatory for both individual and Non Individual applicants.

\*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 corporation, important political party officials, etc.

## c. Accounts of Minors

The minor shall only be the sole Unit holder in a folio. Joint holding is not allowed. Details of the natural parent viz, father or mother or court appointed legal Guardian must be mentioned for investments made on behalf of a minor.

Date of birth of the minor along with photocopy of supporting documents (i.e. Birth certificate, School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., Passport, or any other suitable proof evidencing the date of birth of the minor) should be provided while opening the folio. In case of a natural parent, documents evidencing the relationship of the natural parent with the minor, if the same is not available as part of the documents mentioned above should be submitted. In case of court appointed legal guardian, supporting documentary evidence should be provided.

The folio(s) held on behalf of a minor Unit holder shall be frozen for operation by the natural parent/legal guardian on the day the minor attains majority and no transactions henceforth shall be permitted till requisite documents evidencing change of status from 'minor' Unit holder are received.

- 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 require Indian financial institutions to seek

additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit 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 folio(s) or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. Further if you are a Citizen or resident or green card holder or tax resident other than India, please include all such countries in the tax resident country information field along with your Tax Identification Number or any other relevant reference ID/ Number. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

## e. Who cannot invest?

The following persons/entities cannot invest in the Scheme:

- Residents in Canada
- United States Persons (U.S. Persons) shall not be eligible to invest in the scheme, except for transactions requests received from Non-resident Indians/ Persons of Indian origin who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by the AMC/Mutual Fund from time to time.  
The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/Mutual Fund. The investor shall be responsible for complying with all the applicable laws for such investments. The AMC/Mutual Fund reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC/Mutual Fund, which are not in compliance with the terms and conditions prescribed in this regard.  
The term "U.S. Person" shall mean any person that is a United States Person 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 for this purpose, as the definition of such term may be changed from time to time by legislation, rules, regulations or judicial or administrative agency interpretations.
- Any entity who is not permitted to invest in the Scheme as per their respective constitutions and applicable regulations

The Fund reserves the right to include / exclude new / existing categories of investors to invest in this Scheme from time to time, subject to regulatory requirements, if any. This is an indicative list and investors are requested to consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.

## 5. BANK DETAILS

### A. Bank Account Details (For redemption/ dividend if any):

An investor at the time of purchase of units must provide the details of the payout bank account (i.e. account into which redemption / dividend proceeds are to be paid) in the Application Form. The same is mandated to be provided under SEBI Regulations.

In case pay-out bank account is **different** from pay-in bank account mentioned in the Application Form, the investor subscribing under a new folio is required to submit **any one** of following as a documentary proof alongwith the application form validating that **pay-out bank account** pertain to the sole / first Applicant.

- Cancelled **original** cheque leaf of the pay-out bank account (where the account number and first applicant name is printed on the face of the cheque). Applicants should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse;
- Self attested copy of the bank pass book or a statement of bank account with current entries not older than 3 months having the name and address of the first applicant and account number;
- A letter from the bank on its letterhead certifying that the applicant maintains an account with the bank, the bank account information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

**Note:** The above documents shall be submitted in Original. If copies are furnished, the same must be submitted at the Official Point of Acceptance (OPAs) of the Fund where they will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the applicant after due verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

Further, in exceptional cases where Third Party Payments are accepted, the investor is required to submit any one of the documentary proofs as stated in (i), (ii) and (iii) above for the pay-out bank account. Investors are requested to note that applications for new folio creation submitted (wherein pay-out bank details is different from pay-in bank details) without any of the above mentioned documents relating to pay-out bank account details will be treated as invalid and liable to be rejected.

**The bank account mentioned for pay-out purpose should be the bank account linked to demat account.**

## B. Indian Financial System Code (IFSC)

IFSC is a 11 digit number given by some of the banks on the cheques. IFSC will help to secure transfer of redemption and dividend payouts via the various electronic mode of transfers that are available with the banks.

## 6. INVESTMENT DETAILS

Minimum investment amount is Rs. 5,000/- and in multiples of Re.1/- thereafter

There are no investment Plans/Options being offered under the Scheme.

However, the Trustee reserve the right to introduce investment plans / options under the Scheme at a future date in accordance with SEBI (Mutual Funds) Regulations, 1996.

## 7A. Mode of Payment

### • Pay-In Bank Account

An investor at the time of his/her purchase of units must provide the details of his / her pay-in bank account (i.e. account from which a subscription payment is being made) in the Application Form. Please write Cheque/ DD/ Payment Instrument in favour of **'IDFC Sensex ETF**.

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 SCSEB.

### • Resident Investors

- For Investors having a bank account with banks with whom the AMC may have an Direct Debit arrangement from time to time:  
Payment may be made for subscription to the Units of the Scheme either by issuing a cheque drawn on such banks or by giving a debit mandate to their account with a branch of such banks situated at the same location as the ISC or such other banks with whom the AMC may have an arrangement from time to time.
- For other Investors not covered by (a) above:  
Payment may be made by cheque or bank draft drawn on any bank, which is a member of the Bankers' Clearing House and is located at the place where the application is submitted. No money orders, post-dated cheques and postal orders will be accepted. No out station cheques will be accepted. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors.  
The AMC will not accept any request for refund of demand draft charges.

### • NRIs, PIOs, Fils, OCIs, FPI

In the case of NRIs/PIOs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in the NRE / FCNR in the case of Purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of Purchases on a non-repatriation basis. In case Indian rupee drafts are purchased abroad or payments from FCNR or NRE accounts, an account debit certificate from the Bank issuing the draft confirming the debit and/or foreign inward remittance certificate (FIRC) by Investor's banker shall also be enclosed.

**IDFC Sensex ETF (Rajiv Gandhi Equity Savings Scheme (RGESS) Qualified Scheme)**  
**New Fund Offer Period : September 7, 2016 to September 30, 2016**  
**Application Form For New Investors**



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

- To create wealth over a long period of time.
- Investment in securities covered by S&P BSE Sensex Index.

\*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 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 |
| <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, R)

**FIRST HOLDER DETAILS** (please ✓) ☐ Individual ☐ Non Individual (Please refer instruction D for UBO)

PAN/PERN (Mandatory) \_\_\_\_\_ ☐ PAN/PERN Proof enclosed ☐ KYC Compliance \*Date of Birth (\*Mandatory for Minor) DD MM YY

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) \_\_\_\_\_ ☐ PAN/PERN Proof enclosed ☐ KYC Compliance

Name \_\_\_\_\_

**Third Holder Details** PAN/PERN (Mandatory) \_\_\_\_\_ ☐ PAN/PERN Proof enclosed ☐ KYC Compliance

Name \_\_\_\_\_

**Guardian/POA/Proprietor** PAN/PERN (Mandatory) \_\_\_\_\_ ☐ PAN/PERN Proof enclosed ☐ KYC Compliance

Name \_\_\_\_\_

**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 of additional purchases, a cheque copy is required in case registered Bank mandate is different than mentioned here.  
 I/ We understand that the instructions to the bank for Direct Credit / NEFT / ECS 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/ECS.

☐ If however the unit holders wish to receive a cheque (instead of a direct credit into their bank account) please tick the box alongside

**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 Sensex ETF ☐ FACTA / CRS / UBO Declaration, as applicable.

From \_\_\_\_\_

| Instrument No. | Dated | Amount (Rs.) | Scheme |
|----------------|-------|--------------|--------|
|                |       |              |        |

Stamp & Signature



**3. INVESTMENT & PAYMENT DETAILS** (Please refer to the Instruction No. E, I, N)  
Minimum application amount during NFO Rs. 5,000/- and in multiple of Re. 1/- thereof)

Payment Type (Please ✓) ☐ Self ☐ Third Party Payment (Please fill the 'Third Party Payment Declaration Form')

Scheme **IDFC Sensex ETF**

|                 |  |   |                                  |
|-----------------|--|---|----------------------------------|
| <b>LUMP SUM</b> | <b>Payment Mode</b> <input type="checkbox"/> Cheque <input type="checkbox"/> DD <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 (₹) (i)</b> <input type="text"/>   | <b>Account No.</b> <input type="text"/>   |                                  |
|                 | <b>DD charges, (₹)(ii)</b> <input type="text"/>  | <b>Bank Name</b> <input type="text"/>   |                                  |
|                 | <b>Total Amount (₹) (i) + (ii)</b> <input type="text"/> in figs  | <b>Branch &amp; City</b> <input type="text"/>   |                                  |
|                 | <input type="text"/> in words  | <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. DEMAT ACCOUNT DETAILS**

Units would be mandatory allotted in Demat form.

|                   |  |  |
|-------------------|--|--|
| <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"/>     |
|                   | <input type="text"/>   | <b>Depository Participant (DP) ID (CDSL only)</b> <input type="text"/> |
|                   |  |  |

**5. NOMINATION DETAILS**

Nomination provided in Demat Account shall be considered.

**6. MODE OF PAYMENT OF REDEMPTION/DIVIDEND PROCEEDS**

**Authorised Participants and Large Investors:**

Authorised Participants and Large Investors will receive the redemption / Dividend Proceeds (if any) directly into their bank account linked with their demat account by way of direct credit / credit through NEFT system/ credit through ACH into the bank account.

The Authorized Participant/large investor can redeem the units of the Scheme directly with the Mutual Fund only in creation unit size in exchange of the Portfolio Deposit and Cash Component. The number of units of the Scheme that Authorized Participant/large investor can redeem is 50,000 units and in multiples thereafter. The Fund may allow cash redemption of the Units of the Schemes in Creation Unit size by Large Investors/Authorized Participants

**Other Investors :**

Other investors shall receive dividend proceeds if any by way of direct credit / credit through S&P BSE Sensex Index / credit through ECS into their bank account.

**Note :** After the closure of NFO, the units of the scheme will be listed on the Bombay Stock Exchange Limited (BSE). All investors including authorised participants and large investors can subscribe/ redeem (Sell) units on a continuous basis on the BSE on which the units are listed during the trading hours on all the trading days.

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

1. I/We have read and understood the terms and features of the scheme(s) and associated risk factors. Having read and understood the contents of the Statement of Additional Information (SAI) of IDFC Mutual Fund, Scheme Information Document (SID) and Key Information Memorandum (KIM) of the scheme(s) and the Addenda issued till date, I/we hereby apply for the units of the Scheme(s) and agree to abide by the terms, conditions, rules and regulations governing the Scheme(s). I/ We hereby declare that the amount invested in the Scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the Taxation Laws, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws as applicable to me/us from time to time. I / We confirm that the funds invested in the Scheme(s), legally belong to me / us and I / we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We am/are eligible Investor(s) as per the scheme related documents and am/are authorised to make this investment as per the Constitutive documents/ authorisation(s). I/We further confirm that I am not /we are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any judicial or regulatory authority. 2. In the event "Know Your Customer" process is not completed by me / us to the satisfaction of the Mutual Fund, I/ we hereby authorise the Mutual Fund, to redeem the funds invested in the Scheme(s), in favour of the applicant, at the applicable NAV prevailing on the date of such redemption subject to applicable exit load and undertake such other action with such funds that may be required by the Law 3. I/We hereby acknowledge and confirm that the information provided above is/are true, correct and complete to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/we shall be liable for it. I/We also undertake to keep you informed immediately in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me / us, including all changes, updates to such information as and when provided by me / us to the Mutual Fund, its Sponsor, Asset Management Company, Trustees, their employees, agents / service providers, other SEBI registered intermediaries or any Indian or foreign governmental or statutory or judicial authorities / agencies, the tax / revenue authorities and other investigation agencies without any obligation of advising me/us of the same. 4. The ARN holder has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us. 5. For micro-investments only : I/We confirm that I/we do not have any other existing investment in the schemes of IDFC Mutual Fund which together with this proposed investment will result in aggregate investments exceeding Rs.50,000/- in a year. 6. For NRIs / PIOs / FPIs only : I / We confirm that I am / we are Non Residents Indians / Person(s) of Indian Origin / Foreign Portfolio Investors but not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada, and that I / we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account maintained in accordance with applicable RBI guidelines.

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

|   |                         |                        |                   |                                   |
|---|-------------------------|------------------------|-------------------|-----------------------------------|
| <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"/> |

**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)**

# 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"/>      |

[illegible]

PAN 

|  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|

 or PAN Exempt KYC Ref No. (PERN) \_\_\_\_\_

[illegible]

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<br>(TIN or Other, please specify) | If TIN is not available, please tick <input checked="" type="checkbox"/> the reason A, B or C (as defined overleaf) |
|---------|--------------------------|--|---|---|
| 1.      |                          |  |   | →Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____                      |
| 2.      |                          |  |   | →Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____                      |
| 3.      |                          |  |   | →Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____                      |

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

| Additional KYC Information*   | First Applicant<br>(Including Minor)   | Second Applicant   | Third Applicant  | Guardian/POA/Proprietor  |
|---|--|--|--|--|
| <b>Gross Annual Income (Rs.) - Categories *</b><br><br>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.)<br><div>Please write from options given</div>  | Gross annual Income (Rs.)<br><div>Please write from options given</div>  | Gross annual Income (Rs.)<br><div>Please write from options given</div>  | Gross annual Income (Rs.)<br><div>Please write from options given</div>  |
| <b>Net-worth</b><br>(Mandatory for Non-Individuals) (Rs.)   | Rs. <input type="text"/> as on<br><div> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> </div> (Not older than 1 year) | Rs. <input type="text"/> as on<br><div> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> </div> (Not older than 1 year) | Rs. <input type="text"/> as on<br><div> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> </div> (Not older than 1 year) | Rs. <input type="text"/> as on<br><div> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> </div> (Not older than 1 year) |
| <b>Source of Wealth</b>   |  |  |  |  |
| <b>Occupation - Categories*</b><br>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)  | <input type="text"/>   | <input type="text"/>   | <input type="text"/>   | <input type="text"/>   |
| <b>Politically Exposed Person (PEP) Status*</b><br>(Also applicable for authorised signatories/Promoters/Karta/Trustee /Whole time Directors)   | <input type="checkbox"/> I am PEP<br><br><input type="checkbox"/> I am a relative / associate of PEP<br><br><input type="checkbox"/> None of these   | <input type="checkbox"/> I am PEP<br><br><input type="checkbox"/> I am a relative / associate of PEP<br><br><input type="checkbox"/> None of these   | <input type="checkbox"/> I am PEP<br><br><input type="checkbox"/> I am a relative / associate of PEP<br><br><input type="checkbox"/> None of these   | <input type="checkbox"/> I am PEP<br><br><input type="checkbox"/> I am a relative / associate of PEP<br><br><input type="checkbox"/> None of these   |
| <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 /<br>Authorised Signatory | Second Applicant | Third Applicant | POA Holder |
|---|------------------|-----------------|------------|
|   |                  |                 |            |

Date

D

D

M

M

Y

Y

Y

Y

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:<br/>Certified Copy of "Certificate of Loss of Nationality<br/>or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship;<br/>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)

## INSTRUCTIONS (Contd.) Continued from page no. 2

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.

- FII's shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer.
- FPI's shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Special Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer.

Returned cheque(s) are liable not to be presented again for collection, and the accompanying Application Form is liable to be rejected. In case the cheque is returned on account of whatever reasons the applicant will have to fill a new application form and submit the same along with a fresh cheque at the nearest official point of acceptance of transactions. Applications rejected by AMC / CAMS/ISDC post time stamping cannot be represented.

### • Subscription through RTGS/NEFT:

The investor has to place a RTGS / NEFT request with his bank from where the funds are to be paid and submit the bank acknowledged copy of request letter with the application form and mention on the application form the UTR (Unique Transaction Reference) Number which is generated for their request by the bank. RTGS/NEFT request is subject to the RBI regulations and guidelines governing the same. The AMC/Fund shall not be liable for any loss arising or resulting from delay in credit of funds in the Fund/Scheme collection account.

### 7b Basis of allotment

Allotment of units will be made to all applicants whose cheques/demand draft towards purchase of unit have realized, provided the application are complete in all respects and are found to be in order. The allotment will be made in units of whole figure and the balance amount represented for fractional unit will be refunded to the investor. Example of issue of units during the New Fund Offer:

|   |           |           |
|---|-----------|-----------|
| Suppose an investor invests (Rs.)   | A         | 50,000.00 |
| Cost per unit (Allotment Price 1/100th Value of Index (Index being 8200)) | B         | 82.00     |
| Units allotted (rounded off to a whole number)                            | C = A/B   | 609.00    |
| Value of units allotted (Rs.)   | D = B * C | 49,938.00 |
| Balance amount refunded to investor (Rs)                                  | E = A - D | 62.00     |

The above is an example to illustrate the allotment of unit.

Upon allotment, an Allotment advise will be sent to each unit holder, stating the number of units allotted, not later than 30 days from the close of NFO Period and the units will be credited to the DP account of the applicant as per the details provided in the Application Form. The refund orders will be paid by way of ECS/EF/NEFT/RTGS in to the bank account linked to the demat account of the Unit holders as mentioned in this Application Form.

### 8. Third Party Payments

1. The AMC/Fund shall not accept applications for subscriptions of units accompanied with Third Party Payments except in cases as enumerated in below.  
"Third Party Payment" means payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form. In case of payment instruments issued from a joint bank account, the first named applicant/ investor must be one of the joint holders of the bank account from which the payment instrument is issued to consider the payment as a non- Third Party Payment.

- 2a. Following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation/ declarations.

- (i) Payment by Parents/Grand-Parents/ Related Persons\* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- for each regular Purchase or per SIP installment. However, this restriction of Rs. 50,000/- will not be applicable for payment made by a Guardian whose name is registered in the records of Mutual Fund in that folio (i.e. father, mother or court appointed Legal Guardian).  
\*"Related Person" means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.
- (ii) Payment by an Employer on behalf of employees under Systematic Investment Plans (SIP) or lump sum/ one-time subscription, through Payroll deductions or deductions out of expense reimbursements.
- (iii) Custodian on behalf of an FII or a Client.
- (iv) Payment by the AMC to an empanelled Distributor on account of commission/ incentive etc. in the form of the Mutual Fund units of the schemes managed by the AMC through SIP or lump sum/one-time subscription.
- (v) Payment by a Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through SIP or lump sum/ one-time subscription.

- 2b. For investments through third party payments, Investors must attach the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website www.idfcf.com) along with the Application Form for subscription of units.

### 9. E-MAIL COMMUNICATION

If the investor has provided an email address, the same will be registered in our records and will be treated as your consent to receive annual report/abridged summary and any statutory/ other information as permitted via electronic mode/email. These documents shall be sent physically in case the Unit holder opts/ request for the same.

Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

The AMC / Trustee reserve the right to send any communication in physical mode.

### 10. MODE OF PAYMENT OF REDEMPTION/ DIVIDEND PROCEEDS-VIA DIRECT CREDIT/ RTGS/ ECS

#### • Real Time Gross Settlement (RTGS)/ National Electronic Funds Transfer (NEFT)

The AMC provides the facility of 'Real Time Gross Settlement (RTGS)' and 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and dividend payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the RTGS/NEFT System).

NEFT is electronic fund transfer modes that operate on a deferred net settlement (DNS) basis which settles transactions in batches. Contrary to this, in RTGS, transactions are processed continuously throughout the RTGS business hours. The minimum amount to be remitted through RTGS is Rs. 2 lakhs. There is no upper ceiling for RTGS transactions.No minimum or maximum stipulation has been fixed for NEFT transactions.

Unit holders can check the list of banks participating in the RTGS / NEFT System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Service Centres. However, in the event of the name of Unit holder's bank not appearing in the 'List of Banks participating in RTGS/ NEFT' updated on RBI website www.rbi.org.in, from time to time, the instructions of the Unit holder for remittance of redemption/ dividend (if any) proceeds via RTGS / NEFT System will be discontinued by Fund / AMC without prior notice to the Unit holder and the payouts of redemption / dividend (if any) proceeds shall be effected by sending the Unit holder(s) a cheque/ demand draft.

For more details on RTGS / NEFT or for frequently asked questions (FAQs) on RTGS/ NEFT, Unit holders are advised to visit the RBI website www.rbi.org.in

#### • Direct Credit

The AMC has entered into arrangements with HDFC Bank and SCB to facilitate direct credit of redemption and dividend proceeds (if any) into the bank account of the respective Unit holders maintained with any of these banks. The list of banks is subject to change from time to time.

Unit holders are advised to opt for the NEFT / RTGS, as it helps in avoiding loss of dividend/ redemption warrant in transit or fraudulent encashment. Please update your IFSC and MICR Code in order to get payouts via electronic mode in to your bank account.

The AMC / Fund shall not be held liable for any losses/ claims, etc. arising on account of processing the direct credit or credit via RTGS/ NEFT / ECS of redemption / dividend proceeds on the basis of Bank Account details as provided by the Unit holder in the Application Form.

Any charges levied by the investor's bank for receiving payment through electronic mode will be borne by the investor. The Mutual Fund/ AMC will not accept any request for refund of such bank charges.

Investors will receive their redemption payout/ dividend proceeds directly into their bank accounts linked to the demat accounts.

#### • Redemption in Creation Unit Size

The Fund may allow Redemption and Creation Units Size by Large Investors/ Authorized Participant. The requisite number of Units of the Scheme equivalent to the Creation Unit has to be transferred to the Fund's Depository Participant account and the Cash Component to be paid to the AMC / Custodian.

On confirmation of the same by the AMC, the AMC will transfer Portfolio Deposit to the Investor's Depository Participant account and pay/ recover the Cash Component and transaction handling charges, if any.

The Fund may allow cash Redemption of the Units of the Scheme Creation Unit size by Large Investor / Authorized Participant.

Such investor shall make Redemption request to the Fund/AMC whereupon the Fund/AMC will arrange to sell underline portfolio Securities on behalf of the Investor. Accordingly, the sale proceeds of portfolio Securities, after adjusting the Cash Component and transaction handling charges will be remitted to the Investor.

### 11. DEMATERIALIZATION

The Applicant intending to invest in the Scheme will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/ CDSL and will be required to mention in the Application Form DP ID No. and Beneficiary Account No. with the DP at the time of purchasing units. Applicants must ensure that the sequence of names as mentioned in the Application Form match with that of the account held with the Depository Participant. Names, Address, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository data. Only those applications where the details are matched with the depository data, will be treated as valid applications. **If the details mentioned in the application are incomplete / incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected.** The units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form.

As the units will be issued in dematerialized form, unit holders will receive payment of redemption proceeds into their bank (i.e. beneficiary) account linked to the Demat account.

### 12. SIGNATURES

Signature(s) should be in English or in any Indian Language. Applications on behalf of minors should be signed by their natural parent/legal Guardian. In case of a HUF, the Karta should sign the Application Form on behalf of the HUF.

In case of an application through a constituted Attorney, the Power of Attorney should be signed by the investor and the constituted Attorney. The Application Form should be signed in such cases by such constituted Attorney.

### 13. NOMINATION

The nomination details provided by the Unit holder to the depository will be applicable to the Units of the Scheme. Such nomination including any variation, cancellation or substitution of Nominee(s) shall be governed by the rules and bye-laws of the Depository.

Payment to the nominee of the sums shall discharge the Mutual Fund of all liability towards the estate of the deceased Unit holder and his/ her legal successors / legal heirs.

In case nomination has been made for DP account with joint holders, in case of death of any of the joint holder(s), the securities will be transmitted to the surviving holder(s). Only in the event of death of all the joint holders, the securities will be transmitted to the nominee.

In case nomination is not made by the sole holder of DP account, the securities would be transmitted to the account of legal heir(s), as may be determined by an order of the competent court.

The provisions of 'Nomination Facility' as described in the SAI will be applicable for Unit holders who have rematerialized the units.

### 14. PERMANENT ACCOUNT NUMBER

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention the permanent account number (PAN) irrespective of the amount of investment [Except as given below]. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her natural parent/legal guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. PAN card copy is not required separately if KYC acknowledgement letter is made available. The Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed.

#### • PAN Exempt Investments

SEBI vide its circular dated July 24, 2012 has clarified that investments in mutual funds schemes (including investments in SIPs) of upto Rs.50,000 per investor per year across all schemes of the Fund shall be exempt from the requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, NRIs but not PIOs, Minors) and Sole proprietary firms who do not possess a PAN ("Eligible Investors") are exempt from submission of PAN for investments upto Rs.50,000 in a rolling 12 month period or in a financial year i.e. April to March. However, Eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form and submit a copy thereof along with the application form. In case the applicant is a minor, PAN /PEKRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission of application form. Eligible investors must hold only one PEKRN issued by any one of the KRAs.

If an application for investment together within investments made in a rolling 12 month period or in a financial year exceeds Rs.50,000, such an application will be rejected.

Fresh and Additional Purchase will be covered in the limit of Rs.50,000. However, if the amount per switch transaction is Rs.50,000 or more, in accordance with the extant income tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund. The detailed procedures / requirements for accepting applications shall be as specified by the AMC/Trustee from time to time and their decision in this behalf will be final and binding.

\* HUFs and other categories are not eligible for such investments.

### 15. PREVENTION OF MONEY LAUNDERING

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

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

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

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

### 16. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

As the units will be issued in demat form the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee/AMC.

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

### 17. ULTIMATE BENEFICIAL OWNERS(S)

Pursuant to SEBI Master Circular No. CIR/ISD/ AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))'. 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) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'.



Details of Ultimate Beneficial Owner including additional  
FATCA & CRS information (For Non-Individuals / Legal Entity) (Form 1B)  
(All fields are mandatory, please consult your professional tax advisor for further guidance on your tax residency)



Name of the entity

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

PAN Date of incorporation

City of incorporation Country of incorporation

Please tick the applicable tax resident declaration:

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

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

\*In case Tax Identification Number is not available, kindly provide its functional equivalent.  
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)<br>Name of stock exchange  |
| 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)<br>Name of listed company<br>Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company<br>Name of stock exchange |
| 3 | Is the Entity an active <sup>1</sup> Non Financial Entity (NFE) No <input type="checkbox"/>  | Yes <input type="checkbox"/><br>Nature of Business<br>Please specify the sub-category of Active NFE (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.)<br>Nature of Business  |

<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 ☐ Unlisted Company ☐ Partnership Firm ☐ Limited Liability Partnership Company ☐ Unincorporated association / body of individuals applicable category) ☐ Private Trust ☐ Public Charitable Trust ☐ Religious Trust ☐ Others

| Details   | UBO1   | UBO2   | UBO3   |
|---|--|--|--|
| Name (Beneficial Owner / Controlling Person)      |  |  |  |
| 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

**IDFC**  
IDFC MUTUAL FUND

**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.

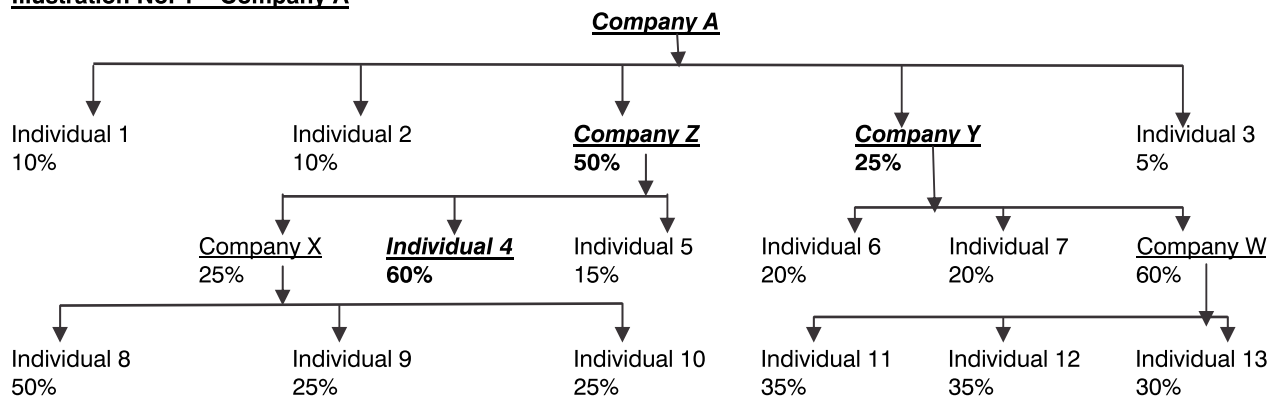
Please note our investor service email id  
[investormf@idfc.com](mailto:investormf@idfc.com)

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



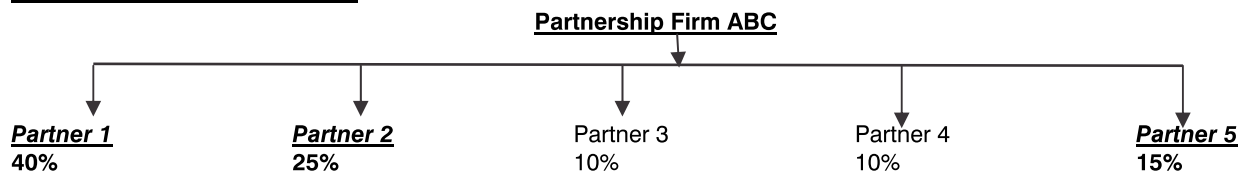
**Sample Illustrations for ascertaining beneficial ownership:**

**Illustration No. 1 – Company A**



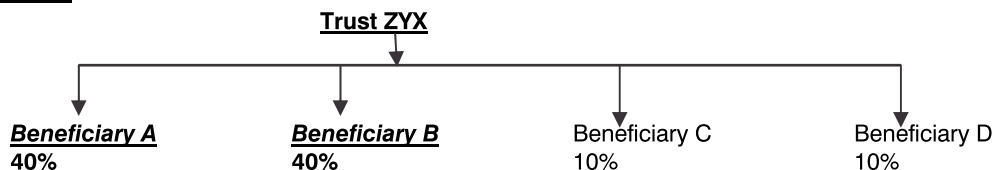
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 30% in Company A. Hence details of Individual 4 has to be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials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

# IDFC Sensex ETF

New Fund Offer Period : September 7, 2016 to September 30, 2016

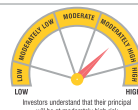
Transaction Slip for Existing Investors



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

- To create wealth over a long period of time.
- Investment in securities covered by S&P BSE Sensex Index.

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



Application No.

| Distributor Code | ARN-   | Sub-Distributor Code | ARN- | Internal Code for Sub-broker/ Employee |  | EUIN No.     |               | RIA Code     |
|------------------|--|----------------------|------|--|--|--------------|---------------|--------------|
| EUIN Declaration | I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of 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.:                     | TAX STATUS: | MODE OF HOLDING: |
|--------------------------------|-------------|------------------|
| Sole/1st Applicant (Mandatory) |             |                  |
| 2nd Applicant                  |             |                  |
| 3rd Applicant                  |             |                  |

\* PAN & KYC are mandatory for all applicants including NRIs.

☐ Additional Purchase Request (Cheque/DD to be drawn in favour of "IDFC Sensex ETF")

|                  |   |
|------------------|---|
| Scheme Name      | IDFC Sensex ETF   |
| Cheque / DD No.  | Drawn on Bank Name & Branch   |
| Cheque / DD Date | Amount of cheque/ DD in figures (Rs.)   |
| Bank A/c No.     |   |
| Account Type     | <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> Others <input type="text" value="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.

## DEMAT ACCOUNT DETAILS

Units would be mandatory allotted in Demat form.

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

## YOUR CONFIRMATION/DECLARATION

1. I/We have read and understood the terms and features of the scheme(s) and associated risk factors. Having read and understood the contents of the Statement of Additional Information (SAI) of IDFC Mutual Fund, Scheme Information Document (SID) and Key Information Memorandum (KIM) of the scheme(s) and the Addenda issued till date, I/we hereby apply for the units of the Scheme(s) and agree to abide by the terms, conditions, rules and regulations governing the Scheme(s). I/ We hereby declare that the amount invested in the Scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the Taxation Laws, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws as applicable to me/us from time to time. I/ We confirm that the funds invested in the Scheme(s), legally belong to me / us and I / we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We am/are eligible Investor(s) as per the scheme related documents and am/are authorised to make this investment as per the Constitutive documents/ authorisation(s). I/We further confirm that I am not /we are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any judicial or regulatory authority. 2. In the event " Know Your Customer" process is not completed by me / us to the satisfaction of the Mutual Fund, I / we hereby authorise the Mutual Fund, to redeem the funds invested in the Scheme(s), in favour of the applicant, at the applicable NAV prevailing on the date of such redemption subject to applicable exit load and undertake such other action with such funds that may be required by the Law. 3. I/We hereby acknowledge and confirm that the information provided above is/are true, correct and complete to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/we shall be liable for it. I/We also undertake to keep you informed immediately in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to the Mutual Fund, its Sponsor, Asset Management Company, Trustees, their employees, agents / service providers, other SEBI registered intermediaries or any Indian or foreign governmental or statutory or judicial authorities / agencies, the tax / revenue authorities and other investigation agencies without any obligation of advising me/us of the same. 4. The ARN holder has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us. 5. For micro-investments only : I/We confirm that I/we do not have any other existing investment in the schemes of IDFC Mutual Fund which together with this proposed investment will result in aggregate investments exceeding Rs.50,000/- in a year. 6.For NRIs / PIOs / FPIs only : I / We confirm that I am / we are Non Residents Indians / Person(s) of Indian Origin / Foreign Portfolio Investors but not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada, and that I / we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account maintained in accordance with applicable RBI guidelines.

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

|                      |                  |                 |
|----------------------|------------------|-----------------|
| Sole/First Applicant | Second Applicant | Third Applicant |
|----------------------|------------------|-----------------|

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

Received, subject to realisation, verification and conditions

Application No.

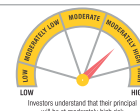
☐ Application for purchase of Units of IDFC Sensex ETF ☐ FACTA / CRS / UBO Declaration, as applicable.

|                   |        |
|-------------------|--------|
| From              |        |
| Instrument No.    | Dated  |
| Amount (Rs.)      | Scheme |
| Stamp & Signature |        |

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

- To create wealth over a long period of time.
- Investment in securities covered by S&P BSE Sensex Index.

\*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      |
|-------------------------|---|----------------------|------|--|--------------|---------------|
| <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 |

|     |   |                  |  |
|-----|---|------------------|--|
| I   | IDFC Sensex ETF<br>NFO  | APPLICATION FORM | New Fund Offer Opens : September 7, 2016<br>New Fund Offer Closes : September 30, 2016 |
| II  | SCSB  | IFSC CODE        | APPLICATION NUMBER   |
| III | Please read the SID / SAI and instruction carefully before filling this form. |                  | Date :   |
| IV  | (INVESTMENT DETAILS) IDFC Sensex ETF  |                  |  |

**V Investor Category - please tick, as applicable**

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

**VI NAME OF SOLE/ FIRST APPLICANT (in block letters) Mr. / Ms.****VII INVESTORS' DEPOSITORY ACCOUNT DETAILS**

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

**VIII PAN (Permanent Account Number) \_\_\_\_\_****IX PAYMENT DETAILS**

|                       |                      |
|-----------------------|----------------------|
| <b>PAYMENT AMOUNT</b> | Rs. in figures _____ |
|                       | Rs. in words _____   |

**X DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS**

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

**UNDERTAKING BY ASBA INVESTOR AND ACCOUNT HOLDER:**

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

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

**TO BE RETAINED WITH APPLICANTS****IDFC Sensex ETF**

APPLICATION FORM New Fund Offer Period : September 7, 2016 to September 30, 2016

|  |                                 |
|--|---------------------------------|
| Date :   | Application Number :            |
| IDFC Sensex ETF  | Amount Blocked (Rs.):           |
| All future communication in connection with Applications made in this Issue should be addressed to the SCSB quoting the full name of the Sole/First Applicant, Application number, Investor's Depository Account Details, application amount, date of application form, and the account number from where application amount was blocked.<br><br>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 :     |

# KEY INFORMATION MEMORANDUM

| Investment Objective   | The fund seeks to provide returns that, before expenses, closely correspond to the total return of the underlying index, subject to tracking errors.<br><u>Disclaimer:</u> There can be no assurance or guarantee that the investment objective of the Scheme would be achieved.   |  |         |                |                  |                                    |  |   |
|--|--|--|---------|----------------|------------------|------------------------------------|--|---|
| Asset Allocation   | The asset allocation under the scheme will be as follows:  |  |         |                |                  |                                    |  |   |
|  | Instrument   | Indicative Allocation (% of Net Asset) |         | Risk Profile   |                  |                                    |  |   |
|  |  | Maximum                                | Minimum |                |                  |                                    |  |   |
|  | Securities of companies constituting S & PBSE Sensex Index, the Underlying Index   | 95                                     | 100     | Medium to High |                  |                                    |  |   |
|  | Cash and Cash Equivalents, Money Market Instruments with residual maturity not exceeding 91 days, liquid and money market mutual fund schemes  | 0                                      | 5       | Low to Medium  |                  |                                    |  |   |
|  | Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, CBLOs and any other like instruments as specified by SEBI / RBI from time to time.<br><br>The Scheme does not intend to invest in derivatives, foreign securities and will not engage in securities lending and short selling.  |  |         |                |                  |                                    |  |   |
| Investment Strategy of the Scheme  | The Scheme will track its Underlying Index and will use a “passive” or indexing approach to endeavor to achieve scheme’s investment objective. The scheme will neither try to beat the index it tracks nor take active approach in times when markets seem to be over/under valued. The AMC does not make any judgments about the investment merit of a particular stock or a particular industry segment nor will it attempt to apply any economic, financial or market analysis. Since the scheme is an exchange traded fund, the scheme will only invest in the security constituting the underlying index.<br><br>Since the scheme is an exchange traded fund, it will endeavor that at no point of time the scheme will deviate from the index.   |  |         |                |                  |                                    |  |   |
| Risk Profile of the Scheme & Risk management strategies  | <p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below.</p> <p>1) 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.</p> <p>2) 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.</p> <p>3) While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme(s) and may lead to the Scheme(s) incurring losses till the security is finally sold.</p> <p>4) As the scheme proposes to invest not less than 95% of the net assets in the securities of the benchmark Index, the Scheme will not be actively managed. The Scheme may be affected by a general decline in the Indian markets relating to its Underlying Index. The Scheme invests in the securities included in its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.</p> <p>5) <b>Absence of Prior Active Market:</b> Although the Scheme is listed on BSE, there can be no assurance that an active secondary market will develop or be maintained. Hence there would be time when trading in the Units of the Scheme would be infrequent.</p> <p>6) <b>Units of the Scheme May Trade at Prices Other than NAV:</b> 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 the holdings of the Scheme. The trading prices of the 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. However, given that Units of the Scheme can be created and redeemed in Creation Units directly with the Fund, it is expected that large discounts or premiums to the NAV of Units of the Scheme will not sustain due to arbitrage opportunity available.</p> <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. The Fund has identified following risk management strategies, which are embedded in the investment process to manage such risks.</p> <p>Risk associated with Debt Investment</p> <table><tr><th>Risk Description</th><th>Risk Mitigants/Management Strategy</th></tr><tr><td><b>Market Risk</b><br/>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.</td><td>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.</td></tr></table> |  |         |                | Risk Description | Risk Mitigants/Management Strategy | <b>Market Risk</b><br>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. |
| Risk Description   | Risk Mitigants/Management Strategy   |  |         |                |                  |                                    |  |   |
| <b>Market Risk</b><br>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>Risk Profile of the Scheme &amp; Risk management strategies (Contd.,)</b> | The Fund has identified following risks management strategies, which are embedded in the investment process to manage such risks. (Contd.,)   |  |
|--|---|--|
|  | Risk Description  | Risk Mitigants/Management Strategy   |
|  | <b>Liquidity or Marketability Risk</b><br>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><br>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><br>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 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.   |
|  | Risks associated with Equity investment   |  |
|  | Risk Description  | Risk Mitigants/Management Strategy   |
|  | <b>Market Risk</b><br>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 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.   |
|  | <b>Liquidity risk</b><br>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.  |
| <b>Plans and Options</b>   | <p>Presently the Scheme does not offer any Plans/Options for investment.</p> <p>The AMC/Trustee reserve the right to introduce Plan(s)/Option(s) as may be deemed appropriate at a later date.</p> <p>However, Unit holders are requested to note that the Trustees may at their absolute discretion reserve the right to declare Dividend from time to time (which will be paid out to the Unit holders) in accordance with the Dividend Policy. The AMC and the Trustees reserve the right to introduce such other plans/options as they deem necessary or desirable from time to time, in accordance with the SEBI Regulations.</p>  |  |
| <b>Cut off timing for subscriptions/ redemptions/ switches</b>               | <p><b>In case of Purchase / Redemption directly with Mutual Fund:</b><br/>The Cut-off time for receipt of valid application for Subscriptions and Redemptions is 3.00 p.m. However, as the Scheme is an Exchange Traded Fund, the Subscriptions and Redemptions of Units would be based on the Portfolio Deposit and Cash Component as defined by the Fund for that respective Business Day. Additionally, the difference in the value of portfolio and cost of purchase/sale of Portfolio Deposit on the Exchange for creation/redemption of IDFC Sensex ETF Units including the Cash Component and transaction handling charges, if any, will have to be borne by the Authorized Participant/ Large Investor.</p> <p><b>Settlement of Purchase/Sale of Units of the Scheme on BSE:</b><br/>Buying/Selling of Units of the Scheme on BSE is just like buying/selling any other normal listed security. If an investor has bought Units, an investor has to pay the purchase amount to the broker/sub-broker such that the amount paid is realised before the funds pay-in day of the settlement cycle on the Stock Exchange(s). If an investor has sold Units, an investor has to deliver the Units to the broker/sub-broker before the securities pay in day of the settlement cycle on the Stock Exchange(s). The Units (in the case of Units bought) and the funds (in the case of Units sold) are paid out to the broker on the pay-out day of the settlement cycle on the Stock Exchange(s). The Stock Exchange(s) regulations stipulate that the trading member should pay the money or Units to the investor within 24 hours of the pay-out.</p> <p>If an investor has bought Units, he should give standing instructions for 'Delivery-In' to his /her/its DP for accepting Units in his/her/its beneficiary account. An investor should give the details of his/her beneficiary account and the DP-ID of his/her/its DP to his/ her/its trading member. The trading member will transfer the Units directly to his/her/ its beneficiary account on receipt of the same from NSE's/ BSE's Clearing Corporation. An investor who has sold Units should instruct his/her/its Depository Participant (DP) to give 'Delivery Out' instructions to transfer the Units from his/her/its beneficiary account to the Pool Account of his/her/its trading member through whom he/she/it have sold the Units. The details of the Pool A/C (CM-BP-ID) of his/her trading member to which the Units are to be transferred, Unit quantity etc. should be mentioned in the Delivery Out instructions given by him/her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to the cut-off time for the prescribed securities pay-in to avoid any rejection of instructions due to data entry errors, network problems, etc.</p> <p><b>Rolling Settlement</b><br/>As per the SEBI's circular dated March 4, 2003, the rolling settlement on T+2 basis for all trades has commenced from April 1, 2003 onwards. The Pay-in and Pay-out of funds and the Units will take place within 2 working days after the trading date. The pay-in and pay-out days for funds and securities are prescribed as per the Settlement Cycle. A typical Settlement Cycle of Rolling Settlement is given below:</p> |  |

|  |  |
|--|--|
|  | <p>Day Activity : T The day on which the transaction is executed by a trading member</p> <p>T+1 Confirmation of all trades including custodial trades by 11.00 a.m.</p> <p>T+1 Processing and downloading of obligation files to brokers/custodians by 1.30 p.m.</p> <p>T+2 Pay-in of funds and securities by 11.00 a.m.</p> <p>T+2 Pay out of funds and securities by 1.30 p.m.</p> <p>While calculating the days from the Trading day (Day T), weekend days (i.e. Saturday and Sundays) and bank holidays are not taken into consideration.</p>  |
| <b>Minimum Application Amount/ Number of Units</b> | <p><u>On The Exchange:</u></p> <p>Investors can buy and sell Units on a continuous basis on the stock exchange on which the Units are listed. Purchase made through Stock Exchanges will be made by specifying the number of Units to be bought and not the amount to be invested. On the Stock Exchange(s), the Units of the IDFC Sensex ETF can be purchased/sold in minimum lot of 1 (one) Unit and in multiples thereof.</p> <p><b>Directly From The Fund:</b></p> <p>The Scheme offers for subscriptions/redemptions only for Authorised Participants and Large Investors in 'Creation Unit Size' on all Business Days based on the Portfolio Deposit and Cash Component as defined by the Fund for that respective Business Day. Additionally, the difference in the value of portfolio and cost of purchase/sale of Portfolio Deposit on the Exchange for creation/redemption of IDFC Sensex ETF Units including the Cash Component and transaction handling charges, if any, will have to be borne by the Authorized Participant/Large Investor. The Fund creates/redeems Units of IDFC Sensex ETF in large size known as "Creation Unit Size". Each "Creation Unit" consists of 10,000 Units of IDFC Sensex ETF. The value of the "Creation Unit" is the "Portfolio Deposit" and a "Cash Component" which will be exchanged for 10,000 Units of IDFC Sensex ETF and/or subscribed in cash equal to the value of said predefined units of the Scheme. The Portfolio Deposit and Cash Component for the Scheme may change from time to time due to change in NAV. The subscription/redemption of Units of IDFC Sensex ETF in Creation Unit Size will be allowed both by means of exchange of Portfolio Deposit and by cash. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.</p>   |
| <b>Despatch of Repurchase (Redemption) Request</b> | Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund (applicable only in respect of redemption made directly with the mutual fund).  |
| <b>Benchmark Index</b>                             | S&P BSE Sensex Index   |
| <b>Dividend Policy</b>                             | 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.   |
| <b>Name of the Fund Manager</b>                    | Mr. Yogik Pitti  |
| <b>Name of the Trustee Company</b>                 | IDFC AMC Trustee Company Limited   |
| <b>Performance of the scheme</b>                   | The scheme does not have any performance track record as it is New scheme  |
| <b>Expenses of the scheme</b>                      | <p><b>NFO Expenses :</b></p> <p>New Fund offer expenses will be borne by the AMC.</p> <p><b>I. Load Structure</b></p> <p>Entry load: Nil</p> <p>Exit load: Nil</p> <p>All switch ins will be treated as redemption in the source scheme and subscription in the destination scheme, with the entry and exit load as may be applicable.</p> <p>In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged for purchase/additional purchase/switches accepted by the Mutual Fund.</p> <p>The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</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 for this scheme) in respect of applications routed through distributor/ broker relating to Purchases / subscription / new inflows only (lump sum and SIP), subject to the following :</p> <ul style="list-style-type: none"> <li>For Existing / New investors: Rs.100 / Rs.150 as applicable per subscription of Rs. 10,000/- and above</li> <li>Transaction charge for SIP shall be applicable only if the total commitment through SIP amounts to Rs.10,000/- and above. In such cases the transaction charge would be recovered in maximum 4 successful installments.</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 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>These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below):</p> <p>As per SEBI (MF) Regulations, 1996, recurring expenses will not exceed the regulatory limit of 1.50% of the Scheme's daily net assets.</p> |

|  |   |                              |
|--|---|------------------------------|
|  | The total fees and expenses for operating the scheme as listed hereunder would be 1.50% of the daily net assets which includes expenses towards management fees, commission, marketing expense and other expense relating to operating the scheme.  |                              |
|  | <b>Expense Head</b>   | <b>% of daily Net Assets</b> |
|  | Investment Management and Advisory Fees   | Upto 1.50%                   |
|  | Trustee fee   |                              |
|  | Audit fees  |                              |
|  | Custodian fees  |                              |
|  | RTA Fees  |                              |
|  | Listing and depository fees   |                              |
|  | Marketing & Selling expense incl. Cost of statutory advertisement   |                              |
|  | 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 for cash market trades   |                              |
|  | 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) permissible under Regulation 52 (6) (c) (i) and (6) (a)</b>  | <b>Upto 1.50%</b>            |
|  | Additional expenses for gross new inflows from specified cities   | Upto 0.30%                   |
|  | <p>The scheme can charge upto 1.50% of the daily net assets as management fees.</p> <p>The expense of 30 bps shall be charged if the new inflows from such cities as specified from time to time are at least -</p> <p>(i) 30 per cent of gross new inflows in the scheme, or; (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:</p> <p>Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis.</p> <p>Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from such cities. Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.</p> <p>No commission / brokerage shall be paid by this scheme to the distributors.</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 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>   |                              |
|  | <p><b>Tax Benefit under Section 80CCG of Income Tax Act</b></p> <p>The Scheme is an eligible security in accordance with RGESS.</p> <p>As per Section 80CCG of the Income Tax Act, 1961, investments made by 'New Retail Investor' in this Scheme will qualify for a 50% deduction of the actual amount invested from the taxable income of the financial year. The maximum investment permissible for claiming deduction in a financial year is Rs.50,000/-.</p> <p>The Scheme is eligible as 'RGESS Qualified Scheme in accordance with the terms of the guidelines, as amended from time to time, issued for Rajiv Gandhi Equity Savings Scheme (RGESS).</p> <p>The deduction under Section 80CCG of the Income Tax Act, 1961 is additional besides the deduction available under Section 80C of the Income Tax Act, 1961. A New Retail Investor shall be eligible for the tax benefit under RGESS only for three consecutive financial years beginning with the Initial Year (as defined in RGESS), in respect of the investment made in each financial year. The deduction shall be subject to following conditions:</p> <ul style="list-style-type: none"> <li>• The gross total income of the investor for the relevant year does not exceed Rs.12 lakhs (from financial year 2013-14, prior to that total income shall not exceed Rs.10 lakhs);</li> <li>• The investor is a 'New Retail Investor' as specified in RGESS;</li> <li>• The investment is made in such listed equity shares or listed units of equity oriented mutual fund as specified in RGESS;</li> <li>• The investment is locked-in for a 3 year period as provided in RGESS; and</li> <li>• Such other conditions as may be prescribed.</li> </ul> <p>If an investor, in a subsequent year fails to comply with any of the above conditions, the taxability would be as provided under RGESS. The information given herein is as per the prevailing tax laws.</p> <p>For Further details on taxation, please refer to the Section on "Taxation on investing in Mutual Funds" in 'Statement of Additional Information ('SAI')'. Investors should be aware that the fiscal rules/ tax laws may change and there can be no guarantee that the current tax position may continue indefinitely. In view of the individual nature of tax implications, investors are advised to consult a tax professional/ consultant for tax treatment on your activities.</p> |                              |
|  | <p><b>Daily Net Asset Value (NAV) Publication</b></p> <p>NAV will be determined for all calendar Days except in special circumstances and released to the press (at least two daily newspapers having circulation all over India). NAV calculated upto four decimal places. 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 1-800-22666688 and the Registrar CAMS website of the (<a href="http://www.camsonline.com">www.camsonline.com</a>).</p>  |                              |

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| <b>For Investor Grievances<br/>Please Contact</b> | <b>Name and Address of Registrar</b><br>Computer Age Management Services Private Limited (CAMS)<br>7th Floor, Tower II, Rayala Towers, No. 158, Anna Salai, Chennai - 600002. Tel. + 91- 44 - 30407263 / 7262   |                             |   |
|   | <b>Name</b>   | <b>Region</b>               | <b>Address and Contact Number</b>   |
|   | Neeta Singh   | Maharashtra & Goa           | Ramon House, 169 Backbay Reclamation, H.T Parekh Marg, Churchgate, Mumbai - 400020. Tel.: 22841378. Email id : neeta.singh@idfc.com                                       |
|   | Bansari Soni  | Gujarat                     | B Wing, 3rd Floor, Chandan House, Opp. Gruh Finance, Mithakhali Sixth Road, Law Garden, Ahmedabad - 380006. Tel.:26460923/ 25, 64505881/ 57. Email :bansari.soni@idfc.com |
|   | Additi Bhardwaj   | North                       | 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110001. Tel: 011-47311323 Fax: 011-43523626, 41524332. Email Id: additi.bhardwaj@idfc.com                      |
|   | Baldev Shandil  | Rest of North               | SCO:2475-76,1st Floor, Sector-22-C, Chandigarh-160022. Tel.: 25071922, Ext-17205. Email : baldev.shandil@idfc.com   |
|   | Vijith Raghavan   | East & Central              | Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700001. Tel.: 4017 1000 to 1004. Fax: 3024 9793. Email : vijith.raghavan@idfc.com                                     |
|   | Vithya Kumar  | Tamil Nadu & Kerala         | 8th Floor, KRM Towers, No.1, Harrington Road, Chetpet, Chennai 600031 Tel.:+914445644000 Extn:44211 Email Id: vithya.k@idfc.com   |
|   | Dipesh K. Shah  | Andhra Pradesh, & Karnataka | 6th Floor, East Wing, Raheja Towers, #26 & 27, M. G. Road, Bangalore - 560001. Tel.: 66111504/ 05/ 06. Telangana Email id : Dipesh.kshah@idfc.com                         |
|   | Ramya Adepu   | Hyderabad                   | 6-3-885/7/C/2/S2, 2nd Floor, Amit Plaza, Somajiguda, Hyderabad - 500082. Tel no: 42014646/47, Fax: 40037521. E-mail id: ramya.adepu@idfc.com                              |
| <b>Unitholders' Information</b>                   | <p>On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of e-mail and/or SMS within 5 business days from the date of receipt of transaction request/ allotment will be sent to the Unit Holders registered e-mail address and/or mobile number.</p> <p>The units of the Scheme will be available ONLY in the Dematerialized (electronic) mode. As the Units of the Scheme are in demat, the holding and transaction statement issued by the Depository Participant would be deemed to be adequate compliance with requirements of SEBI regarding dispatch of statements of account.</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> <p>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 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.</p> <p>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.</p> <p>Consolidated account statement shall be sent by Depositories every half yearly (September/March), on or before 10th day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios and demat accounts there have been no transactions during that period.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p><b>Annual Account Statement:</b></p> <p>As the Units of the Scheme are in demat the holding and transaction statement issued by the Depository Participant would be deemed to be adequate compliance with requirements of SEBI regarding dispatch of statements of account.</p> <p><b>Annual Report:</b></p> <p>The Scheme wise annual report or an abridged summary thereof shall be sent:</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 registered with the Fund and/or 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 thereof shall be made available to the investors at the registered office of the AMC.</p> <p>A link of the scheme wise annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).</p> <p><b>Half yearly disclosures:</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> <p>The Annual Report, portfolio statement and the un audited financial results will also be displayed on the website of the Mutual Fund (www.idfcmf.com) and Association of Mutual Funds in India (www.amfiindia.com).</p> |                             |   |

#### SCHEME DIFFERENTIATION :

The AMC currently does not have any Exchange traded Funds.

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



# 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 Brahmamuri, Opp. T. B. Hospital, Jaipur Road, Ajmer, Rajasthan - 305001. • Akola : Opp. RLT Science College, Civil Lines, Akola, Maharashtra - 444001. • Aligarh : City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttar Pradesh - 202001. • Allahabad : 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad, Uttar Pradesh - 211001. • Alleppey : Doctor's Tower Building, Door No.14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey, Kerala - 688011. • Alwar : 256A, Scheme No. 1, Arya Nagar, Alwar, Rajasthan - 301001. • Amaravati : 81, Gulsham Tower, 2nd Floor, Near Panchshil Talkies, Amaravati, Maharashtra - 444601. • Ambala : Opposite PEER, Bal Bhawan 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 : CTS No.411, Citipoint, Gundavali, Teli Gali, Above C. T. Chatwani Hall, Andheri, Maharashtra - 400069. • Ankleshwar : Shop No. F-56, First Floor, Omkar Complex, Opp. Old Colony, Nr. Valia Char Rasta, GIDC, Ankleshwar-Bharuch, Gujarat - 393002. • Asansol : Block-G, 1st Floor, P. C. Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol, West Bengal - 713303. • Aurangabad : Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad, Maharashtra - 431001. • Balasore : B. C. Sen Road, Balasore, Orissa - 756001. • Bangalore : Trade Centre, 1st Floor, 45, Dikensen Road, Next to Manipal Centre, Bangalore, Karnataka - 560042. • Bareilly : F-62-63, Butler Plaza, Civil Lines, Bareilly, Uttar Pradesh - 243001. • Belgaum : 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, Ganjanm (Odisha) • Bhagalpur : Krishna, I Floor, Near Mahadev Cinema, Dr. R. P. Road, Bhagalpur, Bihar - 812002. • Bhatinda : 2907 GH,GT Road, Near Zila Parishad, Bhatinda, Punjab - 151001. • Bhavnagar : 305-306, Sterling Point, Waghwadi Road, Opp.HDFC BANK, Bhavnagar, Gujarat - 364002. • Bhilai : 209, Khichariya Complex, Opp. IDBI Bank, Nehru Nagar Square, Bhilai, Chhattisgarh - 490020. • Bhiwara : Indrapartha Tower, Second Floor, Shyam kisabjimandi, Near Mukharji Garden, Bhiwara, Rajasthan - 311001. • Bihar Sharif (Naland): R-C Palace, Amber Station Road, Opp: Mamta Complex, Bihar Sharif (Naland), Bihar - 803101 • Bhopal : 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, Chhattisgarh -495001. • Bokaro : Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand - 827004. • Burdwan : 399, G.T.Road, Basement of Talk of the Town, Burdwan, West Bengal - 713101. • Calicut : 29/97G 2nd Floor, Gulf Air Building, Mavoore Road, Arayidathupalam, Calicut, Kerala - 673016. • Chandigarh : Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh, Punjab - 160017. • Chennai : No. 158, Anna Salai, 7th Floor, Tower II, Rayala Towers, Chennai 600002 • Chennai : Ground Floor, No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tamil Nadu - 600034. • Cochin : Ittoop's Imperial Trade Centre, Door No. 64/5871-D, 3rd Floor, MG. Road (North), Cochin, Kerala - 682035. • Coimbatore : Old #66 New #86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore, Tamil Nadu - 641002. • Cuttack: Near Indian Overseas 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 NariShilp Mandir Marg, Old Connaught Place, Dehradun, Uttaranchal - 248001. • Deoghar : SSM Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand - 814112. • Dhanbad : Urmila Towers, Room No. 111 (1st Floor), Bank More, Dhanbad, Jharkhand - 826001. • Durgapur : City Plaza Building, 3rd floor, City Centre, Durgapur, West Bengal - 713216. • Erode : 197, Seshaiyer Complex, Aghraham Street, Erode, Tamil Nadu - 638001. • Faridhabad : B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad, Haryana - 121001. • Faizabad : Amar Deep Building, 3/20/14, 2nd Floor, Niyawan, Faizabad-224001. Mobile :9235406436 • Ghaziabad : 113/6, I Floor, Navvuy Market, Gazhiabad, Uttar Pradesh - 201001. • Goa : No. 108, 1st Floor, Gurudutta Bldg., Above Weekender, M. G. Road, Panaji, Goa - 403001. • Firozabad: 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad - 283 203. • Gorakhpur : Shop No. 3, Second Floor, The Mall, Cross Road, A. D. Chowk, Bank Road, Gorakhpur, Uttar Pradesh - 273001. • Guntur : Door No.5-38-44, 5/IBRODIPET, Near Ravi Sankar Hotel, Guntur, Andhra Pradesh - 522002. • Gurgaon : SCO-16, Sector-14, First Floor, Gurgaon, Haryana - 122001. • Guwahati : A. K. Azad Road, Rehabori, Guwahati, Assam - 781008. • Gwalior : G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior, Madhya Pradesh - 474002. • Hazaribag : Municipal Market Annanda Chowk, Hazaribagh, Jharkhand - 825301. • Hisar : 12, Opp. Bank of Baroda, Red Square Market, Hisar, Haryana - 125001. • Hubli : No.204-205, 1st Floor, 'B' Block, Kundagad Complex, Opp. Court, Club Road, Hubli, Karnataka - 580029. • Hyderabad : 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad, Andhra Pradesh - 500003. • Indore : 101, Shalimar Corporate Centre, 8-B, Subh Tukogunj, Opp. Green Park, Indore, Madhya Pradesh - 452001. • Jabalpur : 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh - 482001. • Jaipur: R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan - 302001. • Jalandhar : 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar, Punjab - 144001. • Jalgaon: Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon, Maharashtra - 425001. • Jalna: Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra - 431203. • Jammu: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu, J&K - 180004. • Jamnagar: 217/218, Manek Centre, P. N. Marg, Jamnagar, Gujarat - 361008. • Jamshedpur: Millennium Tower, "R" Road, Room No. 15 First Floor, Bistupur, Jamshedpur, Jharkhand - 813001. • Jhansi : Opp. SBI Credit Branch, Babu LalKharkana Compound, Gwalior Road, Jhansi, Uttar Pradesh - 284001. • Jodhpur: 1/5, Nirmal Tower, Ist Chopasani 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. • 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 Park Street, 2nd Floor, Kolkata, West Bengal - 700016. • Kollam: Kochupilamoodu Junction, Near VLC, Beach Road, Kollam, Kerala - 691001. • Kota : B-33 Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota, Rajasthan - 324007. • Kottayam: Jacob Complex, Building No - Old No-1319F, New No - 2512D, Behind Makkil Centre, Good Sheperd Road, Kottayam - 686001. • Kumbakonam: Jailani Complex, 47, Mutt Street, Kumbakonam, Tamil Nadu - 612001. • Kurnool : H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool, Andhra Pradesh - 518004. • Lucknow: Off #4,1st Floor, Centre Court Building, 3/c, 5-Park Road, Hazratganj, Lucknow, Uttar Pradesh - 226001. • Ludhiana: U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar, PulliPakhowal Road, 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: B-301, Reliance Trade Center, opp. Grace Nursing Home, Near Cafe Tato V. V. Road (Varde Valaulikar), Margao, Goa - 403 601 • Meerut: 108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut, Uttar Pradesh - 250002. • Mehsana: Ist Floor, Subhadra Complex, Urban Bank 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 : Brahmantoli, Durgasthan, Gola Road, Muzaffarpur, Bihar - 842001. • Mysore : No.1, 1st Floor, CH. 26 7th Main, 5th Cross (Above Trishakti 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, Chimnabai 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 Videocon Tower Jhandewalan Extension, 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. ABNAmro Bank, G.T. Road, Panipat, Haryana - 132103. • Patiala :35, New Lal Bagh Colony, Patiala, Punjab - 147001. • Patna: G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna, Bihar - 800001. • Pondicherry : S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. • Pune : Nirmiti Eminence, Off No. 6, I Floor, Opp. Abhishek Hotel Mehendale Garage Road, Erandawane, Pune, Maharashtra - 411004. • Raipur : HIG, C-23, Sector-I, 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 : Office 207-210, Everest Building, Harihar Chowk, Opp. Shastri Maidan, Limda Chowk, Rajkot, Gujarat - 360001. • Ranchi : 4, HB Road, No. 206, 2nd Floor Shri Lok Complex, H. B. Road, Near Firayalal, Ranchi, Jharkhand - 834001. • Rohtak : 205, 2nd Floor, Bldg. No.2, Munjal Complex, Delhi Road, Rohtak, Haryana - 124001. • Rourkela : Ist Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela, Orissa - 769001. • Saharanpur : I Floor, Krishna Complex, Opp. Hath Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. • Salem : No.2, I Floor Vivekananda Street, New Fairlands, 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 : IFloor, 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, Near Pangal High School, Solapur, Maharashtra - 413001. • Sriganganagar: 18 L Block, Sri Ganganagar, Rajasthan - 335001. • Surat: Plot No.629, 2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp. Dhiraj Sons, Athwa lines, Surat, Gujarat - 395001. • Thane : 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane, Maharashtra - 400602. • Thiruppur : 1(I), Binny Compound, II Street, Kumaran Road, Thiruppur, Tamil Nadu - 641601. • Thiruvalla : Central Tower, Above Indian Bank, Cross Junction, Thiruvalla, Kerala - 689101. • Tirunelveli : 1 Floor, Mano Prema Complex 182 / 6, S. N High Road, Tirunelveli, Tamil Nadu - 627001. • Tirupathi : Door No. 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, Tirumala Bypass Road, Tirupathi, Andhra Pradesh - 517501. • Trichur : Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur, Kerala - 680001. • Trichy: No.8, I Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamil Nadu - 620018. • Trivandrum : RS Complex, Opposite of LIC Building, Pattom PO, Trivandrum, Kerala - 695004. • Udaipur : 32 Ahinsapuri, Fatehpura Circle, Udaipur, Rajasthan - 313004. • Vadodara : 103, Aries Complex, BPC Road, Off R. C. Dutt Road, Alkapuri, Vadodara, Gujarat - 390007. • Valsad : 3rd Floor, Gita Nivas, Opp. Head Post Office, Halar Cross Lane, Valsad, Gujarat - 396001. • Vapi : 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Gujarat - 396195. • Varanasi : C-28/142-2A, Near Teliya Bagh Crossing, Teliya Bagh, Varanasi, Uttar Pradesh - 221002. • Vellore : No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore, Tamil Nadu - 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**

**www.idfcmf.com**

#### **IDFC AMC Offices**

|                     |  |
|---------------------|--|
| <b>Agra</b>         | : IDFC Asset Management Company Limited, Office No. 307A, 3rd Floor, Block # 38/4A Sumridhi Business Suites, Sanjay Place, Agra - 282002 Tel.: +91 562 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>  | : Shop No. 208, 2nd Floor, Janpath Tower, Ashok Nagar, Bhubaneswar - 751 002. Tel.: 0674-6444252/54/51.  |
| <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, 8th 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>   | : Red Rose Plaza, 509 H, II Floor, D. B. 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>*Goa</b>         | : F-27 & F-28, 1st Floor, Alfran Plaza, M.G Road, Opp. Don Bosco High School, Panjim, Goa - 403 001. Tel.: +91-832-6650403, Fax: +91-832-6650310. Mobile: +91-9823289903.            |
| <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 KaChaurah, Subash Marg, C-Scheme, Jaipur-302001. Tel.: +91-0141-2360945, 0141-2360947, 0141-2360948 Fax: +91- 0141-2360944 |
| <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, IInd 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.: +91 9845287279.   |
| <b>Mumbai</b>       | : 2nd Floor, Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Opp. AakashWani, Churchgate, Mumbai - 400 020. Tel.: +91-22-22021413/22020748.                                |
| <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, VasantVihar, 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, NarainManzil, 23, Barakhamba Road, New Delhi - 110 001. Tel.: +91-11-47311301/ 02/ 03/ 04/ 05.  |
| <b>Patna</b>        | : 406, AshianaHariniwas, 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, PhulchabChowk, Rajkot - 360 001. Tel.: +91-281-6626012.   |
| <b>* Ranchi</b>     | : 306, Shrilok Complex, 4 H.B. Road, Ranchi - 834001. Tel.: 0651-2212591/92. • Surat: U 15/16, Jolly Plaza, Athvagate, Surat - 395 001. Tel.: +91-261-2475060, 2475070.              |
| <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 2ndFloor, 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, Kuber Complex Rathyatra, Varanasi-221 010. Tel.: 0542-2226527/6540214.  |

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

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

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

#### **Sponsor**

**IDFC Limited (IDFC Ltd.)**

#### **Registered Office**

KRM Tower, 8th Floor, No. 1, Harrington Road, Chetpet, Chennai - 600 031.

#### **Trustee**

**IDFC AMC Trustee Company Limited (IDFC ATC)**

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

#### **Investment Manager**

**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**

**Computer Age Management Services Private Limited**

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

Anna Salai, Chennai 600 002.

Registration No. INR 000002813

#### **Custodian**

**Deutsche Bank AG**

Deutsche Bank House, Hazarimal Somani Marg, Fort, Mumbai 400001.

#### **Auditors**

**Deloitte Haskins and Sells**

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

Senapati Bapat Marg, Elphinstone (W), Mumbai 400 013. INDIA