

# IDFC Asset Management Company Limited I IDFC Mutual Fund KEY INFORMATION MEMORANDUM

(Offer of Units at available NAV Based Price)

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

The Scheme particulars have also been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with the Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

Dated : December 31, 2019

NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER
	Equity Schemes	
IDFC Multi Cap Fund (IDFC MCF) (Earlier known as IDFC Premier Equity Fund)	<ul> <li>To create wealth over a long term.</li> <li>Investment predominantly in equity and equity related instruments across market capitalisation.</li> </ul>	
IDFC Core Equity Fund (IDFC CEF) (Earlier known as IDFC Classic Equity Fund)	<ul> <li>To create wealth over a long term.</li> <li>Investment predominantly in equity and equity related instruments in large and mid-cap companies.</li> </ul>	MODERATE
IDFC Focused Equity Fund (IDFC FEF)	<ul> <li>To create wealth over a long term.</li> <li>Investment in a concentrated portfolio of equity and equity related instruments of up to 30 companies.</li> </ul>	NODERATE MODERATE MODERATE
IDFC Tax Advantage (ELSS) Fund (IDFC-TAF)	<ul> <li>To create wealth over long term.</li> <li>Investment predominantly in Equity and Equity related securities with income tax benefit u/s 80C and 3 years lock-in.</li> </ul>	MOT LOW HIGH
IDFC Sterling Value Fund (IDFC SVF) (Earlier known as IDFC Sterling Equity Fund)	<ul> <li>To create wealth over long term.</li> <li>Investment predominantly in equity and equity related instruments following a value investment strategy.</li> </ul>	Investors understand that their principal will be at MODERATELY HIGH risk
IDFC Large Cap Fund (IDFC LCF) (Earlier known as IDFC Equity Fund)	<ul> <li>To create wealth over a long term.</li> <li>Investment predominantly in equity and equity related instruments of the large cap companies.</li> </ul>	
IDFC Infrastructure Fund (IDFC INFRA)	<ul> <li>To create wealth over long term.</li> <li>Investment predominantly in equity and equity related instruments of companies that are participating in and benefitting from growth in Indian infrastructure and infrastructural related activities.</li> </ul>	LOW MODERATE Monthly High Investors understand that their principal will be at HIGH risk
	Debt Schemes	
IDFC Cash Fund (IDFC CF)	<ul> <li>To generate short term optimal returns with stability and high liquidity.</li> <li>Investments in money market and debt instruments, with maturity up to 91 days.</li> </ul>	LOW HIGH
IDFC Overnight Fund (IDFC OF)	<ul> <li>To generate short term optimal returns in line with overnight rates and high liquidity.</li> <li>To invest in money market and debt instruments, with maturity of 1 day.</li> </ul>	Investors understand that their principal will be at LOW risk

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

NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER
	Debt Schemes (Contd.)	
IDFC Money Manager Fund (IDFC MMF) (Earlier known as IDFC Money Manager Fund - Treasury Plan)	<ul> <li>To generate short term optimal returns with relative stability and high liquidity.</li> <li>Investments predominantly in money market instruments.</li> </ul>	NODERATE MODE
IDFC Bond Fund - Short Term Plan (IDFC BOND ST) (Earlier known as IDFC Super Saver Income Fund - Short Term Plan)	<ul> <li>To generate optimal returns over short to medium term.</li> <li>Investments in Debt &amp; Money Market securities such that the Macaulay duration of the portfolio is between 1 year and 3 years.</li> </ul>	MODERATE MODERATE MODERATE
IDFC Low Duration Fund (IDFC LDF)	<ul> <li>To generate short term optimal returns with relative stability and high liquidity.</li> <li>Investments in debt and money market instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months.</li> </ul>	LOW HIGH Investors understand that their principal will be at MODERATELY LOW risk
IDFC Banking and PSU Debt Fund (IDFC-BDF)	<ul> <li>To generate optimal returns over short to medium term.</li> <li>Investments predominantly in debt &amp; money market instruments issued by PSU, Banks &amp; PFI.</li> </ul>	
IDFC Bond Fund - Income Plan (IDFC BOND IP) (Earlier known as IDFC Super Saver Income Fund - Investment Plan)	<ul> <li>To generate long term optimal returns over long term.</li> <li>Investments in Debt &amp; Money Market securities such that the Macaulay duration of the portfolio is between 4 years and 7 years.</li> </ul>	
IDFC Bond Fund - Medium Term Plan (IDFC BOND MT) (Earlier known as IDFC Super Saver Income Fund - Medium Term Plan)	<ul> <li>To generate optimal returns over medium term.</li> <li>Investments in Debt &amp; Money Market securities such that the Macaulay duration of the portfolio is between 3 years and 4 years.</li> </ul>	MODERATE MODERATE MODERATE
IDFC Dynamic Bond Fund (IDFC DBF)	<ul> <li>To generate long term optimal returns by active management.</li> <li>Investments in money market &amp; debt instruments including G-Sec across duration.</li> </ul>	MODERATE MODERATE MODERATE MODERATE
IDFC Government Securities Fund - Investment Plan (IDFC GSF-IP)	<ul><li>To generate long term optimal returns.</li><li>Investments in Government Securities across maturities.</li></ul>	LOW HIGH
IDFC Government Securities Fund - Constant Maturity Plan (IDFC GSF - CMP) (Earlier known as IDFC Government Securities Fund - Short Term Plan)	<ul> <li>To generate optimal returns over long term.</li> <li>Investments in Government Securities such that the average maturity of the portfolio is around 10 years.</li> </ul>	principal will be at MODERATE Risk
IDFC Corporate Bond Fund (IDFC CBF)	<ul> <li>To generate medium to long term optimal returns.</li> <li>Investments predominantly in high quality corporate bonds.</li> </ul>	
IDFC Credit Risk Fund (IDFC CRF) (Earlier known as IDFC Credit Opportunities Fund)	<ul> <li>To generate optimal returns over medium to long term.</li> <li>To predominantly invest in a portfolio of corporate debt securities across the credit spectrum.</li> </ul>	
	Hybrid Schemes	
IDFC Regular Savings Fund (IDFC RSF) (Earlier known as IDFC Monthly Income Plan)	<ul> <li>To provide regular income and capital appreciation over medium to long term.</li> <li>Investment predominantly in debt and money market instruments and balance exposure in equity and equity related securities.</li> </ul>	MODERATE Ma
IDFC Dynamic Equity Fund (IDFC-DEF)	<ul> <li>To create wealth over a long term.</li> <li>Dynamic allocation towards equity, derivatives, debt and money market instruments.</li> </ul>	STATULOW MODERATE MODERATE
IDFC Hybrid Equity Fund (IDFC HEF) (Earlier known as IDFC Balanced Fund)	<ul> <li>To create wealth over a long term.</li> <li>Investment predominantly in equity and equity related securities and balance exposure in debt and money market instruments.</li> </ul>	LOW HIGH
IDFC Equity Savings Fund (IDFC ES) (Earlier known as IDFC Arbitrage Plus Fund)	<ul> <li>To generate long term capital growth and income.</li> <li>Investment predominantly in Equity and Equity related securities (including arbitrage and other derivative strategies) as well as Fixed Income securities.</li> </ul>	will be at MODERATELY HIGH risk
IDFC Arbitrage Fund (IDFC AF)	<ul> <li>To generate low volatility returns over short to medium term.</li> <li>Investments predominantly in arbitrage opportunities in the cash and derivative segments of the equity markets with balance exposure in debt and money market instruments.</li> </ul>	MODERATE MODERATE MODERATE MODERATE
		Investors understand that their principal will be at MODERATELY LOW risk

NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER
	Other Schemes	
IDFC Nifty Fund (IDFC-NIFTY)	<ul> <li>Create wealth over a long term.</li> <li>Investment in equity and equity related instruments forming part of Nifty 50 index.</li> </ul>	11 LOW MODERATE MODES
IDFC Asset Allocation Fund of Funds - Aggressive Plan (IDFCAAF-AP)	<ul> <li>To generate capital appreciation and income over long term.</li> <li>Investment in different IDFC Mutual Fund schemes based on a defined asset allocation model.</li> </ul>	MODERATE MODIRATE MODIRATELY HEAT
IDFC Asset Allocation Fund of Funds - Moderate Plan (IDFCAAF-MIP)	<ul> <li>To generate capital appreciation and income over long term.</li> <li>Investment in different IDFC Mutual Fund schemes based on a defined asset allocation model.</li> </ul>	LOW HIGH Investors understand that their principal will be at MODERATELY HIGH risk
IDFC Asset Allocation Fund of Funds - Conservative Plan (IDFCAAF-CP)	<ul> <li>To generate capital appreciation and income over long term.</li> <li>Investment in different IDFC Mutual Fund schemes based on a defined asset allocation model.</li> </ul>	LOW HIGH Investors understand that their principal will be at MODERATE Risk
IDFC All Seasons Bond Fund (IDFC ASBF)	<ul> <li>To generate short to medium term optimal returns.</li> <li>Investment in debt oriented schemes of IDFC Mutual Fund.</li> </ul>	LOW HIGH Investors understand that their principal will be at MODERATE/ MODERATELY LOW risk

## IDFC Multi Cap Fund (IDFC-MCF)

(earlier known as IDFC Premier Equity Fund)	
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Investment Objective	The Scheme shall seek to generate long-term equity related instruments. The Scheme portfol potential, which are available at cheap valuatic keeping in view medium to long-term trends in t	lio would acquire, inter alia, small ons. Such securities would be ide the business environment.	and medium size businesse ntified through disciplined	es with good long term fundamental research					
	The Scheme shall endeavor to accumulate long- are available at reasonable valuations. By doing into the fund which can prove detrimental to th long-term investment horizon, it is also exper redemption pressures. The fund will close subso amount), which will be decided by the fund ma stock market / if the fund manager is of the op endeavour to ensure that there are sufficient as	I so, the Fund managers would en- e interests of long-term investors ected that the portfolio would cription, once it has collected a pr anager of the scheme depending joinon that investment opportuni sets available to meet the long-ter	deavor to prevent short-ter . As the scheme would be remain relatively more ins edetermined "manageable on the available investme ties have diminished. Thus m objectives of the fund.	m money from flowing sold to investors with a sulated to day to day " corpus (approximate nt opportunities in the					
	Disclaimer: There is no assurance or guarantee t	hat the objectives of the scheme	will be realised.						
Asset Allocation Pattern	Asset Class		Indicative Allocation	on (% of total assets)					
of the scheme			Maximum	Minimum					
	Equities & Equity related instruments		100	65					
	Debt & Money Market instruments		35	0					
·			35	0					
	Securitised Debt instruments		35	0					
	Investments in Derivatives - upto 50% of the net a								
	Investments in Securities Lending - upto 35% of								
	Investments in Foreign debt instruments - up to								
	Investments in ADRs and GDRs issued by Co		ted overseas companies a	as permitted by SEBI.					
	regulations - upto 50% of the net assets of the se								
	Gross Exposure to Repo of Corporate Debt Secu			<b>.</b>					
	The assets of the Scheme shall be predomina decide on the appropriate asset allocation for 1 modified in the interest of investors for short te market conditions and based on the views on th	the scheme depending on marke rm or defensive considerations a	t conditions. The asset allo	cation pattern may be					
Investment Strategy	The scheme will endeavor to invest in well mana a process of disciplined research. The portfolio of India. The portfolio of securities will be well d expected to be part of the core long term equity will be adopted to endeavor to deliver good retu- are summarized below:	will aim to provide part ownership liversified across sectors, so ider y holdings of the investors, a well-	to investors in some of the ntified, to mitigate overall balanced and prudent style	best run companies in risk. As the scheme is e of fund management					
	Equity								
	<ol> <li>Stock prices are directly correlated to co primarily on business fundamentals of the u understanding of the dynamics of the under sustainability of cash profit growth. Stock outperform the markets over the long term time horizon.</li> </ol>	Inderlying company. The Equity R erlying business. This would form k prices of companies that can	esearch process will endea the basis for forecasts on t sustain periods of high c	vor to acquire a robust future profitability and ash profit growth will					
	<ol> <li>Margin of Safety : The fund managers will "Margin of safety" will also be the guiding also be protected from company specific ris</li> </ol>	principle while evaluating a com	pany's current market pric	e. The portfolio would					
	<ul> <li>in management strategy.</li> <li>Acquire stocks at reasonable value : Once good businesses are identified, stocks would be endeavored to be acquired when they are available at a reasonable value. Overall market corrections and stock price falls due to temporary factors that don't affect long-term profitability are an excellent opportunity to buy stocks cheap.</li> </ul>								
	4. Stay fully invested over most periods: The Fund will not try to profit by predicting overall market direction based on technical indicators or momentum. The Fund will generally stay fully invested in equities to give investors the full advantage of a rise in the markets that is inevitable given the current trajectory India's GDP growth. The scheme may however hold cash during periods where in the view of the fund manager the market valuations have run ahead of its fundamentals or when the fund manager is unable to identify stocks at a reasonable value. The scheme may also hold cash to meet anticipated redemptions or to tide over temporary adverse market developments.								
	Debt								
	The domestic debt markets are maturing rapidly instruments and investors. The actual percentag the prevailing political conditions, the econom corporate sector and general liquidity and othe Investment Discretion Guidelines defining th management team is allowed full discretion Manager/(s) record a justification for investmen	ge of investment in various fixed ir nic environment (including inter er considerations in the economy e prudential and concentration to make sale and purchase de	ncome securities will be dec est rates and inflation), th and markets. The Fund ha limits for the portfolio I	cided after considering the performance of the sput in place detailed imits. The investment					
Risk Profile of the Scheme	Mutual Fund Units involve investment risks incl factors before investment. Scheme specific Risk			fully for details on risk					
Risk Mitigation Factors	Please Refer Page No								
Plans / Option	Plan Options & sub options availabl	e Default	option under the plan Def	ault dividend option					
	Regular/ Direct* Growth and Dividend (Payout,			nvestment					
	*Direct Plans: Direct Plan is only for investors wh	no purchase /subscribe Units in a s	Scheme directly with the Fi	Ind and is not available					
	for investors who route their investments throug								
No. of Folios and AUM (As on December 31,	Folios - 217,895; AUM - Rs. 5,585.24 Cr.								
2019)									
	Please Refer Page No								
Applicable NAV	Please Refer Page No Fresh Purchase (Including Switch-in)	Additional Purchase (Including S	witch-in) Repurchase (Inc	luding Switch-out)					
2019) Applicable NAV Minimum Application Amount/ Number of Units '		Additional Purchase (Including S Rs. 1,000 and any amount there	after Rs. 500 and any If the balance in available for red the minimum an above, the entire	amount thereafter the folio / account emption is less than nount prescribed balance available will be redeemed.					
Applicable NAV Minimum Application	Fresh Purchase (Including Switch-in) Rs. 10,000 and any amount thereafter SIP - Rs. 100 and in multiples of Re. 1 thereaft	Rs. 1,000 and any amount there.	after Rs. 500 and any If the balance in available for red the minimum an above, the entire for redemption	amount thereafter the folio / account emption is less than nount prescribed balance available will be redeemed.					
Applicable NAV Minimum Application	Fresh Purchase (Including Switch-in) Rs. 10,000 and any amount thereafter	Rs. 1,000 and any amount there.	after Rs. 500 and any If the balance in available for red the minimum an above, the entire for redemption	amount thereafter the folio / account emption is less than nount prescribed balance available will be redeemed.					
Applicable NAV Minimum Application Amount/ Number of Units Despatch of Repurchase	Fresh Purchase (Including Switch-in) Rs. 10,000 and any amount thereafter SIP - Rs. 100 and in multiples of Re. 1 thereaft	Rs. 1,000 and any amount there er (minimum 6 installments); SV	after Rs. 500 and any If the balance in available for red the minimum an above, the entire for redemption v /P - Rs. 500 and in multip	amount thereafter the folio / account emption is less than nount prescribed e balance available will be redeemed. les of Re. 1 thereafter;					
Applicable NAV Minimum Application Amount/ Number of Units Despatch of Repurchase (Redemption) Request	Fresh Purchase (Including Switch-in)         Rs. 10,000 and any amount thereafter         SIP - Rs. 100 and in multiples of Re. 1 thereaft         STP (in) - Rs. 1,000 and any amount thereafter.         Within 10 working days of the receipt of th	Rs. 1,000 and any amount there er (minimum 6 installments); SV	after Rs. 500 and any If the balance in available for red the minimum an above, the entire for redemption v /P - Rs. 500 and in multip	amount thereafter the folio / account emption is less than nount prescribed e balance available will be redeemed. les of Re. 1 thereafter;					
Applicable NAV Minimum Application	Fresh Purchase (Including Switch-in)         Rs. 10,000 and any amount thereafter         SIP - Rs. 100 and in multiples of Re. 1 thereaft         STP (in) - Rs. 1,000 and any amount thereafter.	Rs. 1,000 and any amount there er (minimum 6 installments); <b>SV</b> edemption request at the authori	after Rs. 500 and any If the balance in available for red the minimum an above, the entire for redemption VP - Rs. 500 and in multip sed centre of IDFC Mutual	amount thereafter the folio / account emption is less than nount prescribed e balance available will be redeemed. les of Re. 1 thereafter; Fund.					

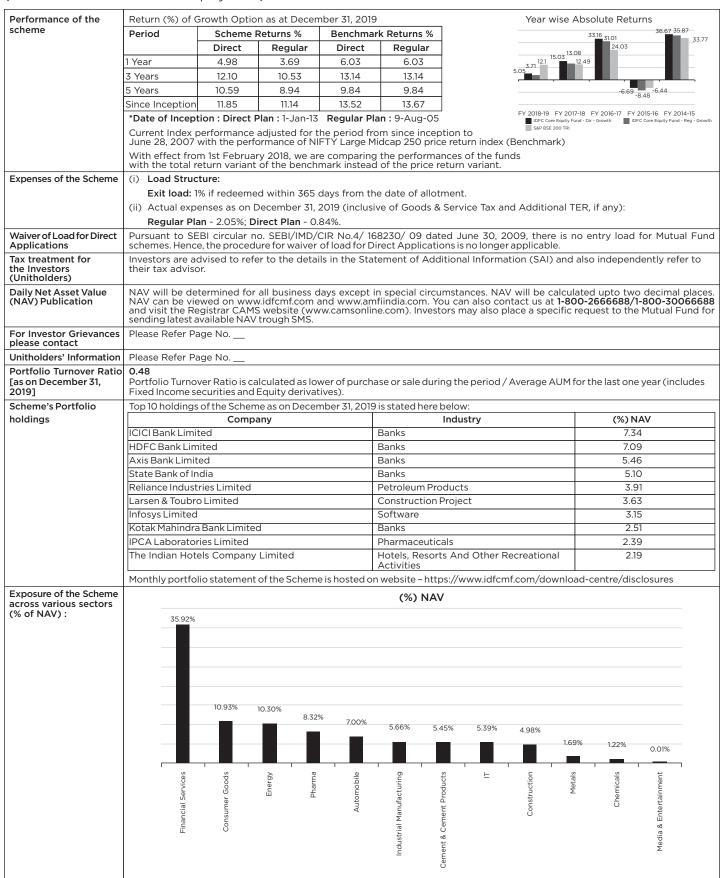
#### **IDFC Multi Cap Fund (IDFC-MCF)** (earlier known as IDFC Premier Equity Fund)

Name of the Fund Manager Mr. Anoop Bhaskar (Managing the fund since April 30, 2016) Name of the Trustee Company IDFC AMC Trustee Company Limited Return (%) of Growth Option as at December 31, 2019 Performance of the Year wise Absolute Returns scheme Period Scheme Returns % **Benchmark Returns %** 57.79 Direct Regular Direct Regular 3310 1 Year 8.30 758 8.98 8.98 20.19 25 53 3 Years 11 46 10 65 13 75 13 75 9.67 5 Years 814 738 923 923 -7.27 Since Inception 14 01 17 21 12 26 12 39 -7.82 FY 2018-19 FY 2017-18 FY 2016-17 FY 2015-16 FY 2014-15 \*Date of Inception : Direct Plan : 01-Jan-13 Regular Plan : 28-Sep-05 IDFC Multi Cap Fund - Direct Plan - Growth 📕 IDFC Multi Cap Fund Fund - Reg - Growth Returns more than 1 year are calculated on compounded annualised basis S&P BSE 500 TRI Expenses of the Scheme Load Structure: (i) Exit Load: 1% if redeemed on or before 365 days from the date of allotment Actual expenses as on December 31, 2019 (inclusive of Service Tax and Additional TER, if any): (ii) Regular Plan - 1.99%; Direct Plan - 1.34% Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, there is no entry load for Mutual Fund Waiver of Load for Direct schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable. Applications Tax treatment for the Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independently refer to Investors (Unitholders) their tax advisor. **Daily Net Asset Value** NAV will be determined for all business days except in special circumstances. NAV will be calculated upto two decimal places. NAV can be viewed on www.idfcmf.com and www.amfiindia.com. You can also contact us at **1-800-266688/1-800-30066688** and visit the Registrar CAMS website (www.camsonline.com). Investors may also place a specific request to the Mutual Fund for sending latest available NAV trough SMS. (NAV) Publication For Investor Grievances Please Refer Page No. \_ please contact Unitholders' Information Please Refer Page No. Portfolio Turnover Ratio 0.72 [as on December 31, Portfolio Turnover Ratio is calculated as lower of purchase or sale during the period / Average AUM for the last one year (includes 2019] Fixed Income securities and Equity derivatives) Top 10 holdings of the Scheme as on December 31, 2019 is stated here below: Scheme's Portfolio holdings (%) NAV Company Industry ICICI Bank Limited Banks 9.83 HDFC Bank Limited Banks 7.57 Axis Bank Limited Banks 6.14 **Commercial Services** 3.87 3M India Limited Kotak Mahindra Bank Limited Banks 3.81 arsen & Toubro Limited **Construction Project** 3.71 Bata India Limited 3.25 Consumer Durables Voltas Limited **Consumer Durables** 3.03 Asian Paints Limited Consumer Non Durables 3.03 City Union Bank Limited Banks 2.83 Monthly portfolio statement of the Scheme is hosted on website - https://www.idfcmf.com/download-centre/disclosures Exposure of the Scheme (%) NAV across various sectors 4017% (% of NAV): 24.48% 6.43% 4.75% 4.39% 4.13% 2.75% 2.13% 1.88% 1.27% 1.08% 0.45% 0.41% F Financial Services Goods ndustrial Manufacturing Services Construction Chemicals & Cement Products Pharma Metals extiles Media & Entertainment <sup>-</sup>ertilisers & Pesticides Consumer

#### **IDFC Core Equity Fund** (earlier known as IDFC Classic Equity Fund)

	The Scheme seeks to generate long-term capital growth by investing predominantly i	in large can and mi	d cap stocks						
Investment Objective	Disclaimer: There is no assurance or guarantee that the objectives of the scheme will b		a sup scoons.						
Asset Allocation Pattern	Instruments		cation (% of total assets						
of the scheme	Equities and Equity related instruments, within which		0% - 100%						
	Large cap stocks		35% - 65%						
	Mid cap stocks		35% - 65%						
	Small cap stocks		0% - 30%						
	Debt & Money Market instruments (including Government securities, Securitised		0% - 30%						
	debt, Margin money/FD) and Units issued by REITs & InvITs, within which		070 3070						
	- Units issued by REITs & InvITs		0% - 10%						
	Large Cap companies, Mid Cap companies and Small Cap companies shall have the m	eaning as defined	by SEBI from time to time						
	Investment in Foreign Securities - up to 35% of the total assets.	Ū	2						
	Investment in Securities Lending - up to 20% of the total assets with maximum single	e party exposure r	estricted to 5% of the to						
	assets.								
	Exposure in Derivatives (other than for hedging purpose) - up to 50% of total assets								
	Gross Exposure to Repo of Corporate Debt Securities – up to the extent permitted by assets, subject to change in line with the regulations from time to time)								
	The Scheme may engage in short selling of securities in accordance with the applical invest in Credit Default Swaps (CDS) in accordance with the applicable regulations a extent permitted by the regulations.	as and when permi	tted by SEBI/RBI up to t						
	The cumulative gross exposure through equity, derivatives, debt & money market corporate debt securities, credit default swaps and units issued by REITs & InvITs sl Scheme.	instruments along hall not exceed 10	y with repo transactions 0% of the net assets of t						
	The current SEBI guidelines on categorisation of the companies based on market cap								
	Large Cap companies, Mid Cap companies and Small Cap companies are defined as fo	ollows :							
	Large cap: 1st-100th company in terms of full market capitalisation.								
	Mid cap: 101st-250th company in terms of full market capitalisation.								
	Small cap: 251st company onwards in terms of full market capitalisation.								
	For this purpose, list of stocks prepared by AMFI would be considered. AMFI would consider the following points:								
	a. If a stock is listed on more than one recognised stock exchange, an average of full market capitalisation of the stock on all such stock exchanges, will be computed.								
	<ul> <li>b. In case a stock is listed on only one of the recognised stock exchanges, the full market capitalisation of that stock on such ar exchange will be considered.</li> <li>c. The list of stocks would be uploaded on the AMFI website and the same would be updated every six months based on the data</li> </ul>								
	c. The list of stocks would be uploaded on the AMFI website and the same would be updated every six months based on the data as on the end of June and December of each year. The data shall be available on the AMFI website within 5 calendar days from the end of the 6 months period								
	<ul> <li>d. While preparing the single consolidated list of stocks, average full market capitalization of the previous six months of the stocks shall be considered.</li> <li>Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios (if required) in line with updated list, within a</li> </ul>								
	Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios								
	Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios period of one month. The SEBI guidelines on categorisation of companies based on market cap are subject	s (if required) in lin	e with updated list, withi						
nvestment Strategy	Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios period of one month. The SEBI guidelines on categorisation of companies based on market cap are subject will follow the guidelines as amended from time to time.	s (if required) in lin t to change from tii	e with updated list, withi me to time and the Sche						
nvestment Strategy	Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios period of one month. The SEBI guidelines on categorisation of companies based on market cap are subject will follow the guidelines as amended from time to time. The scheme will endeavour to invest atleast 70% of total assets in Large & Mid Cap st whose shares are available at reasonable value through a process of disciplined res diversified across sectors, so identified, to mitigate overall risk. As the scheme is expo	s (if required) in lin t to change from tin ocks of well mana- search. The portfol pected to be part o	e with updated list, withi me to time and the Sche ged sustainable busines: lio of securities will be v f the core long term equ						
	Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios period of one month. The SEBI guidelines on categorisation of companies based on market cap are subject will follow the guidelines as amended from time to time. The scheme will endeavour to invest atleast 70% of total assets in Large & Mid Cap st whose shares are available at reasonable value through a process of disciplined res	s (if required) in lin t to change from tin tocks of well mana- search. The portfoi sected to be part o vill be adopted to lease read the SID	e with updated list, withi me to time and the Scher ged sustainable business lio of securities will be v f the core long term equ endeavour to deliver go						
lisk Profile of the Scheme	Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios period of one month. The SEBI guidelines on categorisation of companies based on market cap are subject will follow the guidelines as amended from time to time. The scheme will endeavour to invest atleast 70% of total assets in Large & Mid Cap st whose shares are available at reasonable value through a process of disciplined res diversified across sectors, a well-balanced and prudent style of fund management v returns at controlled levels of risk. Mutual Fund Units involve investment risks including the possible loss of principal. P	s (if required) in lin t to change from tin tocks of well mana- search. The portfoi sected to be part o vill be adopted to lease read the SID	e with updated list, withi me to time and the Scher ged sustainable business lio of securities will be v f the core long term equ endeavour to deliver go						
lisk Profile of the Scheme Risk Mitigation Factors	Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios period of one month. The SEBI guidelines on categorisation of companies based on market cap are subject will follow the guidelines as amended from time to time. The scheme will endeavour to invest atleast 70% of total assets in Large & Mid Cap st whose shares are available at reasonable value through a process of disciplined res diversified across sectors, so identified, to mitigate overall risk. As the scheme is exp holdings of the investors, a well-balanced and prudent style of fund management w returns at controlled levels of risk. Mutual Fund Units involve investment risks including the possible loss of principal. P factors before investment. Scheme specific Risk Factors are summarized on page no. Please Refer Page No.	s (if required) in lin t to change from tin tocks of well mana- search. The portfoi sected to be part o vill be adopted to lease read the SID	e with updated list, withi me to time and the Scher ged sustainable business lio of securities will be v f the core long term equ endeavour to deliver go carefully for details on r						
tisk Profile of the Scheme	Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios period of one month. The SEBI guidelines on categorisation of companies based on market cap are subject will follow the guidelines as amended from time to time. The scheme will endeavour to invest atleast 70% of total assets in Large & Mid Cap st whose shares are available at reasonable value through a process of disciplined res diversified across sectors, so identified, to mitigate overall risk. As the scheme is exp holdings of the investors, a well-balanced and prudent style of fund management w returns at controlled levels of risk. Mutual Fund Units involve investment risks including the possible loss of principal. P factors before investment. Scheme specific Risk Factors are summarized on page no. Please Refer Page No.	s (if required) in lin to change from the tocks of well mana- search. The portfoi sected to be part o vill be adopted to lease read the SID	e with updated list, withi me to time and the Sche ged sustainable busines: lio of securities will be v f the core long term equ endeavour to deliver go carefully for details on r Default dividend optio						
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isk Profile of the Scheme isk Mitigation Factors lans / Option o. of Folios and AUM As on December 31,	Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios period of one month.         The SEBI guidelines on categorisation of companies based on market cap are subject will follow the guidelines as amended from time to time.         The scheme will endeavour to invest atleast 70% of total assets in Large & Mid Cap st whose shares are available at reasonable value through a process of disciplined res diversified across sectors, so identified, to mitigate overall risk. As the scheme is exp holdings of the investors, a well-balanced and prudent style of fund management w returns at controlled levels of risk.         Mutual Fund Units involve investment risks including the possible loss of principal. P factors before investment. Scheme specific Risk Factors are summarized on page no.         Please Refer Page No.         Plan       Options & sub options available       Default option return to prove the scheme scheme is a sub optioned (Payout, Reinvest & Sweep)	s (if required) in lin to change from the tocks of well mana- search. The portfol sected to be part o vill be adopted to lease read the SID 	e with updated list, withi me to time and the Scher ged sustainable business io of securities will be v f the core long term equ endeavour to deliver go carefully for details on r Default dividend optio Dividend Reinvestmen						
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isk Profile of the Scheme isk Mitigation Factors lans / Option lo. of Folios and AUM As on December 31, 019) pplicable NAV	Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios period of one month.         The SEBI guidelines on categorisation of companies based on market cap are subject will follow the guidelines as amended from time to time.         The scheme will endeavour to invest atleast 70% of total assets in Large & Mid Cap st whose shares are available at reasonable value through a process of disciplined rest diversified across sectors, so identified, to mitigate overall risk. As the scheme is exp holdings of the investors, a well-balanced and prudent style of fund management w returns at controlled levels of risk.         Mutual Fund Units involve investment risks including the possible loss of principal. P factors before investment. Scheme specific Risk Factors are summarized on page no.         Please Refer Page No         Plan       Options & sub options available       Default opti         Regular/ Direct*       Growth and Dividend (Payout, Reinvest & Sweep)       Growth         *Direct Plans: Direct Plan is only for investors who purchase /subscribe Units in a S available for investors who route their investments through a Distributor         Folios - 105,875; AUM - Rs. 2,780.49 Cr.         Please Refer Page No	s (if required) in lin to change from the search. The portfol sected to be part o vill be adopted to lease read the SID 	e with updated list, withi me to time and the Sche ged sustainable busines: lio of securities will be v f the core long term equ endeavour to deliver go carefully for details on r Default dividend option Dividend Reinvestme th the Fund and is not						
isk Profile of the Scheme isk Mitigation Factors lans / Option o. of Folios and AUM As on December 31, 019) pplicable NAV inimum Application	Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios period of one month.         The SEBI guidelines on categorisation of companies based on market cap are subject will follow the guidelines as amended from time to time.         The scheme will endeavour to invest atleast 70% of total assets in Large & Mid Cap st whose shares are available at reasonable value through a process of disciplined res diversified across sectors, so identified, to mitigate overall risk. As the scheme is exp holdings of the investors, a well-balanced and prudent style of fund management v returns at controlled levels of risk.         Mutual Fund Units involve investment risks including the possible loss of principal. P factors before investment. Scheme specific Risk Factors are summarized on page no.         Please Refer Page No.         Plan       Options & sub options available       Default opti         *Direct Plans: Direct Plan is only for investors who purchase /subscribe Units in a S available for investors who route their investments through a Distributor       Growth         *Direct Plans: Direct Plan is 0.2,780.49 Cr.       Please Refer Page No.	s (if required) in lin to change from tin to cks of well mana- search. The portfol bected to be part o vill be adopted to lease read the SID 	e with updated list, with me to time and the Sche ged sustainable busines io of securities will be v f the core long term equ endeavour to deliver go carefully for details on n Default dividend opti Dividend Reinvestme th the Fund and is not (Including Switch-out)						
Risk Profile of the Scheme Risk Mitigation Factors Plans / Option lo. of Folios and AUM As on December 31, 019) Applicable NAV finimum Application	Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios period of one month.         The SEBI guidelines on categorisation of companies based on market cap are subject will follow the guidelines as amended from time to time.         The scheme will endeavour to invest atleast 70% of total assets in Large & Mid Cap st whose shares are available at reasonable value through a process of disciplined rest diversified across sectors, so identified, to mitigate overall risk. As the scheme is exp holdings of the investors, a well-balanced and prudent style of fund management w returns at controlled levels of risk.         Mutual Fund Units involve investment risks including the possible loss of principal. P factors before investment. Scheme specific Risk Factors are summarized on page no.         Please Refer Page No         Plan       Options & sub options available       Default opti         Regular/ Direct*       Growth and Dividend (Payout, Reinvest & Sweep)       Growth         *Direct Plans: Direct Plan is only for investors who purchase /subscribe Units in a S available for investors who route their investments through a Distributor         Folios - 105,875; AUM - Rs. 2,780.49 Cr.         Please Refer Page No	s (if required) in lin to change from the to cks of well manages earch. The portfol pected to be part over vill be adopted to lease read the SID 	e with updated list, withi me to time and the Sche ged sustainable busines io of securities will be v f the core long term equ endeavour to deliver go carefully for details on r Default dividend optie Dividend Reinvestme th the Fund and is not (Including Switch-out) any amount thereafter. se in the folio / account						
isk Profile of the Scheme isk Mitigation Factors lans / Option lo. of Folios and AUM As on December 31, 019) upplicable NAV linimum Application	Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios period of one month.         The SEBI guidelines on categorisation of companies based on market cap are subject will follow the guidelines as amended from time to time.         The scheme will endeavour to invest atleast 70% of total assets in Large & Mid Cap st whose shares are available at reasonable value through a process of disciplined res diversified across sectors, so identified, to mitigate overall risk. As the scheme is exp holdings of the investors, a well-balanced and prudent style of fund management v returns at controlled levels of risk.         Mutual Fund Units involve investment risks including the possible loss of principal. P factors before investment. Scheme specific Risk Factors are summarized on page no.         Please Refer Page No.         Plan       Options & sub options available       Default opti         *Direct Plans: Direct Plan is only for investors who purchase /subscribe Units in a S available for investors who route their investments through a Distributor       Growth         *Direct Plans: Direct Plan is 0.2,780.49 Cr.       Please Refer Page No.	s (if required) in lin to change from the to change from the to cocks of well manage search. The portfol ected to be part of vill be adopted to lease read the SID 	e with updated list, withi me to time and the Scher ged sustainable business lio of securities will be w f the core long term equ endeavour to deliver go carefully for details on r Default dividend optic Dividend Reinvestmen th the Fund and is not (Including Switch-out) any amount thereafter. re demption is less thar m amount prescribed entire balance available ion will be redeemed.						
isk Profile of the Scheme isk Mitigation Factors lans / Option lo. of Folios and AUM As on December 31, 019) pplicable NAV linimum Application mount/ Number of Units	Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios period of one month.         The SEBI guidelines on categorisation of companies based on market cap are subject will follow the guidelines as amended from time to time.         The scheme will endeavour to invest atleast 70% of total assets in Large & Mid Cap st whose shares are available at reasonable value through a process of disciplined rest diversified across sectors, so identified, to mitigate overall risk. As the scheme is exp holdings of the investors, a well-balanced and prudent style of fund management w returns at controlled levels of risk.         Mutual Fund Units involve investment risks including the possible loss of principal. P factors before investment. Scheme specific Risk Factors are summarized on page no.         Please Refer Page No	s (if required) in lin to change from the to change from the to cocks of well manages tearch. The portfol pected to be part of the adopted to lease read the SID 	e with updated list, withi me to time and the Sche ged sustainable busines: lo of securities will be v f the core long term equ endeavour to deliver go carefully for details on r Default dividend option Dividend Reinvestme th the Fund and is not (Including Switch-out) any amount thereafter. redemption is less that n amount prescribed entire balance available ion will be redeemed. oles of Re. 1 thereafter; S						
tisk Profile of the Scheme tisk Mitigation Factors Plans / Option No. of Folios and AUM As on December 31, 019) Applicable NAV Minimum Application Amount/ Number of Units Despatch of Repurchase Redemption) Request	Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios period of one month.         The SEBI guidelines on categorisation of companies based on market cap are subject will follow the guidelines as amended from time to time.         The scheme will endeavour to invest atleast 70% of total assets in Large & Mid Cap st whose shares are available at reasonable value through a process of disciplined rest diversified across sectors, so identified, to mitigate overall risk. As the scheme is exp holdings of the investors, a well-balanced and prudent style of fund management w returns at controlled levels of risk.         Mutual Fund Units involve investment risks including the possible loss of principal. P factors before investment. Scheme specific Risk Factors are summarized on page no.         Please Refer Page No	s (if required) in lin to change from the to change from the to cocks of well manages tearch. The portfol pected to be part of the adopted to lease read the SID 	e with updated list, withi me to time and the Sche ged sustainable busines: lo of securities will be v f the core long term equ endeavour to deliver go carefully for details on r Default dividend option Dividend Reinvestme th the Fund and is not (Including Switch-out) any amount thereafter. redemption is less that n amount prescribed entire balance available ion will be redeemed. oles of Re. 1 thereafter; S						
tisk Profile of the Scheme tisk Mitigation Factors Plans / Option 40. of Folios and AUM As on December 31, (019) (pplicable NAV finimum Application smount/ Number of Units (pespatch of Repurchase Redemption) Request Senchmark Index	Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios period of one month.         The SEBI guidelines on categorisation of companies based on market cap are subject will follow the guidelines as amended from time to time.         The scheme will endeavour to invest atleast 70% of total assets in Large & Mid Cap st whose shares are available at reasonable value through a process of disciplined res diversified across sectors, so identified, to mitigate overall risk. As the scheme is exploidings of the investors, a well-balanced and prudent style of fund management v returns at controlled levels of risk.         Mutual Fund Units involve investment risks including the possible loss of principal. Pl factors before investment. Scheme specific Risk Factors are summarized on page no.         Please Refer Page No	s (if required) in lin to change from the to change from the to cks of well manage earch. The portfol pected to be part over the adopted to lease read the SID 	e with updated list, withi me to time and the Sche ged sustainable busines io of securities will be v f the core long term equ endeavour to deliver go carefully for details on r Default dividend optie Dividend Reinvestme th the Fund and is not (Including Switch-out) I any amount thereafter; redemption is less that m amount prescribed intire balance available ion will be redeemed. Deles of Re. 1 thereafter; S itual Fund.						
tisk Profile of the Scheme tisk Mitigation Factors lans / Option lo. of Folios and AUM As on December 31, 019) upplicable NAV finimum Application smount/ Number of Units pespatch of Repurchase Redemption) Request ienchmark Index pividend Policy	Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios period of one month.         The SEBI guidelines on categorisation of companies based on market cap are subject will follow the guidelines as amended from time to time.         The scheme will endeavour to invest atleast 70% of total assets in Large & Mid Cap st whose shares are available at reasonable value through a process of disciplined res diversified across sectors, so identified, to mitigate overall risk. As the scheme is exp holdings of the investors, a well-balanced and prudent style of fund management v returns at controlled levels of risk.         Mutual Fund Units involve investment risks including the possible loss of principal. P factors before investment. Scheme specific Risk Factors are summarized on page no.         Please Refer Page No	s (if required) in lin to change from the to change from the to cks of well manage earch. The portfol pected to be part over the adopted to lease read the SID 	e with updated list, withi me to time and the Sche ged sustainable busines io of securities will be v f the core long term equ endeavour to deliver go carefully for details on r Default dividend optie Dividend Reinvestme th the Fund and is not (Including Switch-out) I any amount thereafter; redemption is less that m amount prescribed intire balance available ion will be redeemed. Deles of Re. 1 thereafter; S itual Fund.						
Average of the Fund Anager Average of the Fund Anager Average of the Scheme Average of Scheme Aver	Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios period of one month.         The SEBI guidelines on categorisation of companies based on market cap are subject will follow the guidelines as amended from time to time.         The scheme will endeavour to invest atleast 70% of total assets in Large & Mid Cap st whose shares are available at reasonable value through a process of disciplined res diversified across sectors, so identified, to mitigate overall risk. As the scheme is exploidings of the investors, a well-balanced and prudent style of fund management v returns at controlled levels of risk.         Mutual Fund Units involve investment risks including the possible loss of principal. Pl factors before investment. Scheme specific Risk Factors are summarized on page no.         Please Refer Page No	s (if required) in lin to change from the to change from the to cks of well manage earch. The portfol pected to be part over the adopted to lease read the SID 	e with updated list, withi me to time and the Sche ged sustainable busines: io of securities will be v f the core long term equ endeavour to deliver go carefully for details on r Default dividend optid Dividend Reinvestme th the Fund and is not (Including Switch-out) I any amount thereafter, redemption is less than n amount prescribed intire balance available ion will be redeemed. Deles of Re. 1 thereafter; S itual Fund.						

#### **IDFC Core Equity Fund** (earlier known as IDFC Classic Equity Fund)



#### IDFC Large Cap Fund (earlier known as IDFC Equity Fund)

		phinative of the Scheme is to s		with from prodom	inantly invoct	ing in large can stocks				
Investment Objective		objective of the Scheme is to s e is no assurance or guarantee		-	-	ing marge cap stocks.				
Asset Allocation Pattern of the scheme	Instruments					Indicative Allocation (% of total assets)				
	Equities & Equit	y related instruments of Larg	e cap companies			80% -100%				
	Equities & Equit	y related instruments of Mid	cap and Small cap compa	inies		0% -20%				
	Debt & Money M money /FD) and	larket instruments (including Units issued by REITs & Invl	Government securities, S Ts, within which	ecuritised debt, N	1argin	0% -20%				
	- L	Inits issued by REITs & InvITs				0% - 10%				
	time.	oanies, Mid Cap companies a		shall have the mea	aning as defin	ed by SEBI from time to				
		reign securities - up to 35% of ecurities lending - up to 20%		iximum single par	ty exposure re	estricted to 5% of the total				
	Exposure in Deri	vatives (other than for hedgin to Repo of Corporate Debt Se			Regulations (	currently up to 10% of total				
	The Scheme may invest in Credit I	to Repo of Corporate Debt Se o change in line with the regul y engage in short selling of se Default Swaps (CDS) in accor								
	· ·	d by the regulations. gross exposure through equ securities, credit default swa	ity, derivatives, debt & mo ps and units issued by REI	oney market instr Ts & InvITs shall n	uments along ot exceed 100	with repo transactions in 0% of the net assets of the				
	The current SEB	l guidelines on categorisation anies, Mid cap companies and		-						
	Large cap: 1st-10	Oth company in terms of full r	narket capitalisation.							
	1 .	60th company in terms of full r								
	· ·	company onwards in terms of , list of stocks prepared by AM	·	MFI would conside	er the followin	ig points:				
	a. If a stock is listed on more than one recognised stock exchange, an average of full market capitalisation of the stock on all such stock exchanges, will be computed.									
	<ul> <li>b. In case a stock is listed on only one of the recognised stock exchanges, the full market capitalisation of that stock on such an exchange will be considered.</li> <li>c. The list of stocks would be uploaded on the AMFI website and the same would be updated every six months based on the data</li> </ul>									
	as on the end	as on the end of June and December of each year. The data shall be available on the AMFI website within 5 calendar days from the end of the 6 months period.								
	<ul> <li>d. While preparing the single consolidated list of stocks, average full market capitalization of the previous six month of the stocks shall be considered.</li> <li>Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios (if required) in line with updated list, within a</li> </ul>									
	Subsequent to a period of one me		ieme will have to rebalance	e its portfolios (if re	equired) in line	e with updated list, within a				
	The SEBI guideli will follow the gu	nes on categorisation of com uidelines as amended from tin	oanies based on market ca ne to time.	p are subject to cl	nange from tir	ne to time and the Scheme				
Investment Strategy		eeks to generate capital a cluding equity derivatives).	ppreciation from a port	tfolio of predom	ninantly equi	ity and equity - related				
	The scheme will be invested in m market condition	generate capital growth by ir id cap stocks and small cap ıs.	ivesting 80-100% of total a stocks and/or in debt and	assets in large cap I money market ir	companies. 1 Istruments de	The remaining portion may pending on the prevailing				
	the investment u	follow an actively managed a niverse, the focus of the sche to service debt and offer grov	ne would be towards build	ling a set of comp	ithout any see anies that hav	ctor / industry bias. Within e superior cash generating				
Risk Profile of the Scheme	factors before in	ts involve investment risks in vestment. Scheme specific Ri				carefully for details on risk				
Risk Mitigation Factors	Please Refer Pag		1-	Defection	- I	Default 1111 1				
Plans / Option	Plan	Options & sub options availab		Default option un Growth	ider the plan	Default dividend option				
	*Direct Plans: Di	Growth and Dividend (Payou rect Plan is only for investors v proute their investments thro	vho purchase /subscribe U		lirectly with th	Reinvestment ne Fund and is not available				
No. of Folios and AUM (As on December 31, 2019)		<b>AUM -</b> Rs. 467.23 Cr.								
Applicable NAV	Please Refer Pag	·			-					
Minimum Application		Purchase (Including Switch-in) Additional Purchase (Including Switch-in) Repurchase (Including Switch-o								
Amount/ Number of Units	Rs. 5,000 and a	ny amount thereafter	Rs. 1,000 and any amou	If the balance available for the minimum above, the e	O and any amount thereafter palance in the folio / account ole for redemption is less than nimum amount prescribed the entire balance available lemption will be redeemed.					
		1: US 1 (D 1)	fter (minimum 6 installme	ents) ; <b>SWP -</b> Rs. 5	500 and in m	ultiples of Do 1 thereofter				
	STP (in) - Rs. 1,00	00 and any amount thereafter								
Despatch of Repurchase	STP (in) - Rs. 1,00			e authorised centr	e of IDFC Mu					
Despatch of Repurchase (Redemption) Request Benchmark Index	STP (in) - Rs. 1,00	00 and any amount thereafter ng days of the receipt of the		e authorised centr	e of IDFC Mu					

## **IDFC Large Cap Fund** (earlier known as IDFC Equity Fund)

Name of the Fund Manager	Mr. Sumit Agra Mr. Arpit Kapo	or (Managing	the fund sine							
Name of the Trustee Company	IDFC AMC Trus									
Performance of the scheme	Return (%) of Growth Option as on December 31, 2019       Year wise Absolute Returns         Period       Scheme Returns %       Benchmark Returns %									
		Direct	Regular	Direct	Regular	_		21.94 <sub>19</sub>	20.16	-
	1 Year 3 Years	11.65	10.59	10.92	10.92	_	10.45 9.41	3.9 11.9110.91 12.72		
	5 Years	13.49 8.48	12.41 7.13	14.40 8.68	8.68	-			- <b>1</b> 1	
	Since Inception	11.35	9.42	11.64	12.36	-			-8.49 -7.80	
	*Date of Incep	tion : Direct F	Plan : 1-Jan-13	Regular Pl	lan : 9-Jun-06				016-17 FY 2015-16 FY 20	
	Returns more th Current Index p price return inc With effect fror instead of the p	performance a dex (Benchma m 1st February	adjusted for t irk) / 2018, we are	he period fro	om since incer	asis otion to Ju	s&p bse 100 tri ine 28, 2007	with the pe		f S&P BSE 10
Expenses of the Scheme	(i) Load Struc	:ture:								
		NIL (w.e.f. Fe								
	(ii) Actual exp				ive of Goods a	& Service	Tax and Adc	litional TER	, if any):	
Waiver of Load for Direct		an - 2.60%; D		-	0070/00 da	tool luno	70 2000 +		antwilload fo	Mutual Fue
Applications	Pursuant to SE schemes. Henc	e, the procedu	ure for waiver	of load for D	pirect Applicat	ions is no l	onger applic	able.		
Tax treatment for the	Investors are a		er to the deta	ils in the Sta	tement of Ad	ditional In	formation (S	SAI) and als	o independe	ntly refer to
Investors (Unitholders) Daily Net Asset Value (NAV) Publication	NAV will be de NAV can be vie and visit the Re	their tax advisor. NAV will be determined for all business days except in special circumstances. NAV will be calculated upto two decimal pla NAV can be viewed on www.idfcmf.com and www.amfiindia.com. You can also contact us at <b>1-800-2666688/1-800-30066</b> and visit the Registrar CAMS website (www.camsonline.com). Investors may also place a specific request to the Mutual Fund sending latest available NAV trough SMS.							00-3006668	
For Investor Grievances please contact	Please Refer Pa	age No.								
Unitholders' Information	Please Refer Pa	age No.								
Portfolio Turnover Ratio [as on December 31, 2019]	<b>1.36</b> Portfolio Turno Fixed Income s	ecurities and I	Equity deriva	tives).			riod / Avera	ge AUM for	the last one y	ear (includes
cheme's Portfolio	Top 10 holdings	s of the Schem Compa		mber 31, 2019	) is stated here				(0/) 1141	,
noldings	HDFC Bank Lim		Banks	Industry			(%) NA 9.76	/		
	Reliance Indust				Petroleum	Products			8.89	
	Housing Develo		ce Corporatio	on Limited	Finance	i i oudets			7.44	
	ICICI Bank Limi	ted			Banks				6.10	
	Infosys Limited				Software				5.08	
	Axis Bank Limit				Banks				4.59	
	Tata Consultan	cy Services Li	mited		Software Consumer Non Durables				4.46	
	ITC Limited Kotak Mahindra	- Rank Limitor	4		Banks	Non Duras	oles		4.13 3.90	
	Baiai Finance L		1		Finance				3.90	
	Monthly portfo		of the Schem	e is hosted o		:ps://www	idfcmf.com	/download-		sures
Exposure of the Scheme across various sectors (% of NAV) :					(%) NA					
		41.39%								
			12.19%	8.89%	4.45% 4.24%	3.93%	2.69% 1.00			
							2.69% 1.86	% 1.54%	0.31%	
		ces	spo 🗠	rgy	ion bile	icts	als als	Ę	iles	
		Financial Services	Consumer Goods	Energy	Automobile Construction	Cement Products	Pharma Chemicals	Telecom	Textiles	

Investment Objective The investment objective of the Scheme is to seek to generate capital appreciation from a diversified portfolio of equity and equity related instruments by following a value investment strategy. Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised. Asset Allocation Pattern The asset allocation under the scheme will be as follows: of the scheme Instruments Indicative Allocation (% of total assets) Equity and equity related instruments 65%-100% Debt Securities and Money Market Instruments (including Government securities, Securitised debt, 0%-35% Margin money/FD) and Units issued by REITs & InvITs, within which Units issued by REITs & InvITs 0% - 10% Investment in Foreign securities - up to 35% of the total assets. Investment in Securities lending - up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets Exposure in Derivatives (other than for hedging purpose) - up to 50% of total assets. Gross Exposure to Repo of Corporate Debt Securities - up to the extent permitted by the Regulations (currently up to 10% of total assets, subject to change in line with the regulations from time to time). The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations. The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable regulations as and when permitted by SEBI/RBI up to the extent permitted by the regulations. The cumulative gross exposure through equity, derivatives, debt & money market instruments along with repo transactions in corporate debt securities, credit default swaps and units issued by REITs & InvITs shall not exceed 100% of the net assets of the Scheme. The scheme would create a portfolio of emerging businesses and companies that are aspiring leaders/challengers in their respective field of operations. Some part of the portfolio would be in stocks/ companies that do not have a significant history of being listed. Investment Strategy The scheme will invest in undervalued companies identified through a systematic process based on an understanding of the industry growth potential and interaction with company management to assess the company's core competencies towards achieving long-term sustainable profit growth. The scheme seeks to follow a value investment strategy and would accordingly aim to identify undervalued companies in the market. Investment decisions to identify these companies would be based on relative valuation parameters such as (but not limited to) EV/Sales, P/E, P/B, Dividend yield, FCF yield, etc., between the portfolio companies and the Broader market indices and Sector/sub-sector peer set. Further the fund would look to invest across sectors and market cap. **Risk Profile of the Scheme** Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page no **Risk Mitigation Factors** Please Refer Page No. Plans / Option Plan Options & sub options available Default option under the plan Default dividend option Regular/ Direct\* Growth and Dividend (Payout, Reinvest & Sweep) Growth Reinvestment \*Direct Plans: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor No. of Folios and AUM Folios - 180,838; AUM - Rs. 3,129.43 Cr. (As on December 31, 2019) Applicable NAV Please Refer Page No. Minimum Application Amount/Number of Units Fresh Purchase (Including Switch-in) Additional Purchase (Including Switch-in) Repurchase (Including Switch-out) Rs. 5.000 and any amount thereafter Rs. 500 and any amount thereafter Rs. 1.000 and any amount thereafter If the balance in the folio / account available for redemption is less than the minimum amount prescribed above the entire balance available for redemption will be redeemed SIP - Rs. 100 and in multiples of Re. 1 thereafter (minimum 6 installments); SWP - Rs. 500/- and in multiples of Re. 1; STP (in) - Rs. 1,000 and any amount thereafter Despatch of Repurchase Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund. (Redemption) Request S&P BSE 400 MidSmallCap TRI (w.e.f. November 11, 2019) Benchmark Index **Dividend Policy** Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final. Mr. Anoop Bhaskar (Managing the fund since April 30, 2016) Mr. Daylynn Pinto (Managing the fund since October 20, 2016) Name of the Fund Manager Name of the IDFC AMC Trustee Company Limited Trustee Company Performance of the Return (%) of Growth Option as on December 31, 2019 Year wise Absolute Returns scheme Period Scheme Returns % **Benchmark Returns %** 60.41 59.03 Direct Regular Direct Regular 52 51 38.39 372 1 Year -5.11 -6.19 -2.10 -2.10 23 23 3 Years 10.86 9.62 7.70 7.70 9.97 5 Years 6.86 5.84 7.69 7.69 -0.58 -43 12.79 Since Inception 14.10 11.63 -11.36 8.32 \*Date of Inception : Direct Plan : 1-Jan-13 Regular Plan : 7-Mar-08 FY 2018-19 FY 2017-18 FY 2016-17 FY 2015-16 FY 2014-15 Returns more than 1 year are calculated on compounded annualised basis IDFC Sterling Value Fund - Dir - Growth IDFC Sterling Value Fund - Reg - Growth Benchmark - S&P BSE 400 MidSmallCap TRI (w.e.f. November 11, 2019) (With effect from 1st February 2018, we are comparing the performances of the funds with the total return variant of the benchmark instead of the price return variant.)

## **IDFC Sterling Value Fund** (earlier known as IDFC Sterling Equity Fund)

Expenses of the Scheme												
	Exit Load: 1% if redeemed		-									
	(ii) Actual expenses as on Dec		clusive of Goo	ds & Service Ta	ax and Ad	Iditional	TER, if ar	iy):				
Waiver of Load for Direct	Regular Plan - 2.07%; Dire Pursuant to SEBI circular no.		1/ 168230/ 09	) dated lune 3	0 2009	there is	no entry	load f	or Mutua			
Applications	schemes. Hence, the procedure	for waiver of load f	or Direct Appl	cations is no lo	nger appl	icable.						
Tax treatment for the Investors (Unitholders)	their tax advisor.											
Daily Net Asset Value (NAV) Publication	NAV can be viewed on www.id and visit the Registrar CAMS v	AV will be determined for all business days except in special circumstances. NAV will be calculated upto two decimal place (AV can be viewed on www.idfcmf.com and www.amfiindia.com. You can also contact us at <b>1-800-2666688/1-800-300666</b> (nd visit the Registrar CAMS website (www.camsonline.com). Investors may also place a specific request to the Mutual Fund f ending latest available NAV trough SMS.										
For Investor Grievances please contact	Please Refer Page No											
Unitholders' Information	Please Refer Page No											
Portfolio Turnover Ratio [as on December 31, 2019]	<b>0.21</b> Portfolio Turnover Ratio is calc Fixed Income securities and Eq		ourchase or sal	e during the pe	riod / Ave	erage AU	M for the	last on	e year (in	iclude		
Scheme's Portfolio	Top 10 holdings of the Scheme	as on December 31,	2019 is stated	nere below:								
holdings	Compan	/		Industry				(%)NA	V			
	ICICI Bank Limited		Banks					3.87				
	Axis Bank Limited		Banks					3.85				
	Future Retail Limited		Retailir	g				3.40				
	RBL Bank Limited		Banks					2.88				
-	KEC International Limited		Constr	Construction Project				2.80				
	The Ramco Cements Limited			Cement				2.53				
	Deepak Nitrite Limited		Chemio	als				2.32				
	Jindal Steel & Power Limited		Ferrou	Metals				2.28				
	JK Cement Limited		Cemen					2.24				
	ICICI Lombard General Insuran	ce Company Limite							2.21			
	Monthly portfolio statement of				dfcmf.con	n/downlo	oad-centi					
Exposure of the Scheme across various sectors			(%)	NAV								
(% of NAV) :			(70)									
	21.56%											
	15.00%											
	15.96%											
	10.99%	9.27%										
		6.67%										
			4.46% 4.32%	4.20% 4.11%	3.53%	3.50%						
							2.67%	2.32%				
									0.25%			
			м с				6	6				
	bil bil	roducts Energy	Textiles	Iring	Metals	Pharma	ices	icals	nent			
	cial Serv umer Go	Ene	Textile	actu	Σ	Pha	Serv	Chemic	ainn			
	ial (	ъ t	ons	nufé			0,	Ċ	tert			
	Financial Serv Consumer Go Automo	mei	Ū	Mai					Media & Entertainm			
	CO Ei	C		rial					os a			
		<u>مە</u>		5 C								
		t		ř.					lec			
		Cement & Cement Produ		IT Industrial Manufacturing					Mee			

## IDFC Focused Equity Fund

Investment Objective	of equity and equ	uity related i	nstruments up	o to 30 comp	anies.	capital appreciation		a concentrated portfoli	
Asset Allocation Pattern	Asset Class			Ra	nge of allocati	ion (% of Net Assets	)	Risk Profile	
of the scheme	Equities & Equit	y related ins	truments		65	5 - 100		High	
	Debt & Money M	larket instru	ments		(	) - 35		Low to Medium	
	Securitised Debt	t instrument	S		(	) - 35		Low to Medium	
	Investments in Derivatives - up to the limits permitted by SEBI Mutual Funds regulations from time to time.								
	Investments in Se	Investments in Securities Lending - upto 100% of the equity investments of the Scheme.							
	Investments in F	oreign debt i	nstruments -	up to 35% of t	he net assets o	f the Scheme.			
	regulations - upt	o 50% of the	net assets of	the scheme.	,	quity of listed overs		es as permitted by SEI	
Investment Strategy	The scheme seel actively manage Given that the sc	ks to general d and the fur cheme will b	e capital app nd manager w e concentrate	reciation by in ill have the fle ed to a maxim	vesting in a co xibility to inves	ncentrated portfolio across market capa s, the portfolio will lo	of up to 30 stand industries bok at investir	ig in carefully researche	
	Equity: The sche identified throug and interaction v growth. The Sch	eme will inve h a systema vith compar eme is expe	est in well-ma tic process of ny manageme ected to deliv	naged growt f forecasting nt to access er superior re	h companies th earnings based the company's elative returns	l on a deep understa core competencies f for investors looking	easonable val nding of the i to achieve lon g for a focuse	ue. Companies would b ndustry growth potentia g-term sustainable prof d aggressive portfolio d	
			•	<b>.</b>		g the portfolio are su			
	fundamenta dynamics of profit growt	ls of the und the underly h. Stock pric	erlying compa ing business. es of compar	any. The Equi This would fo nies that can s	ty Research pro orm the basis fo sustain periods	ocess will endeavor to or forecasts on future	o acquire a rok profitability owth will outp	s primarily on busines oust understanding of th and sustainability of cas perform the markets ove orizon.	
	available at a term profital	reasonable pility are an e	value. Overal excellent oppo	l market corre ortunity to bu	ections and stoo y stocks cheap.	ck price falls due to te	emporary fact	acquired when they an ors that don't affect long	
	<ol> <li>Monitor market interest to ensure consistent performance: Systematically tracking over stock ownership and over researched sectors would help to reduce the risk of a sudden sell off. Stock prices react to event triggers that are constantly monitored to ensure that portfolio performance is more consistent.</li> </ol>								
	<b>Debt:</b> The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The actual percentage of investment in various fixed income securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The Fund has put in place detailed Investment Discretion Guidelines defining the prudential and concentration limits for the portfolio limits. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established.								
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.								
	price fluctuation procedures may periods and suc	ns on a dail restrict the h periods n	y basis due t liquidity of t nay be exten	to both micro these investn ded significa	o and macro f nents. Differen ntly by unfore	actors. Trading volu t segments of finance	mes, settlem cial markets h The inability	are volatile and prone t ent periods and transfe ave different settlemen of the Scheme to mak ment opportunities.	
<b>Risk Mitigation Factors</b>	Please Refer Pag	e No							
Plans / Option	<b>Plan</b> Regular/ Direct*		ub options av Dividend (Pa		est & Sweep)	Default option un Growth	der the plan	Default dividend optio Reinvestment	
	for investors who	o route their	investments t			Units in a Scheme di	rectly with the	Fund and is not availab	
No. of Folios and AUM (As on December 31, 2019)	Folios - 111,164; /	<b>AUM -</b> Rs. 1,5	504.21 Cr.						
Applicable NAV	Please Refer Pag	ge No							
Minimum Application	Fresh Purchase	(Including S	witch-in)	Additiona	l Purchase (Ind	cluding Switch-in)	Repurchase (	Including Switch-out)	
Amount/ Number of Units	Rs. 5,000 and any amount thereafter       Rs. 1,000 and any amount thereafter       Rs. 500 and any amount thereafter         Rs. 6,000 and any amount thereafter       Rs. 1,000 and any amount thereafter       If the balance in the folio / account available for redemption is less than the minimum amount prescribed above, the entire balance available for redemption will be redeemed.								
	SIP - Rs. 100 and in multiples of Re. 1 thereafter (minimum 6 installments); SWP - Rs. 500 and in multiples of Re. 1 thereafter STP (in) - Rs. 1,000 and any amount thereafter								
Despatch of Repurchase (Redemption) Request Benchmark Index	Within 10 workir S&P BSE 500 TF	<u> </u>	•	•	on request at tl	he authorised centre	of IDFC Mut	ial Fund.	
Dividend Policy					ct to availability	of distributable arm	oluc and at all	cretion of AMC / Truste	
Dividend Policy	The undistribute	d portion of	the income v	vill remain in	the Option and		IAV, on an ong	oing basis. The Trustee	
Name of the Fund Manager	Mr. Sumit Agraw			nce October :	20, 2016)				
Name of the Trustee Company	IDFC AMC Trust			mbor 71 0010			Voor wies Al	aluta Daturna	
Performance of the scheme	Return (%) of Gr					·	rear wise Abs	olute Returns	
	Period	Scheme F			k Returns %		29.53	32.33 31.52 26.65	
		Direct	Regular	Direct	Regular	16.45	20.16		
	1 Year	10.40	8.91	8.98	8.98				
	3 Years	15.37	13.63	13.75	13.75	-4.06 -5.41		-782	
	5 Years	8.99	7.30	9.23	9.23		-10. FY 2017-18 FY 2016-17 F	-7.82 -12.3 Y 2015-16 FY 2014-15	
	Since Inception	11.20	10.24	12.26	11.08	IDFC Focused Equity Fund		C Focused Equity Fund - Reg - Growth	
-	*Date of Inception	on : Direct P	l <b>an :</b> 1-Jan-13	Regular Pla	<b>n :</b> 16-Mar-06	Nifty 50 TRI			

			-				d annualise								
	benchm	nark inste	ead of the	price retu	urn varian	it. Return	aring the p > 1 year a nay not refl	ire compo	unded an	nualised,	Return <	total retur 1 year are	n variant absolute.	of the Due to	
Expenses of the Scheme	(i) Loa	d Struct	ure:												
	Exit	: Load: 19	% if redee	med on o	r before 3	365 days	from the c	date of all	otment						
	(ii) Acti	Actual expenses as on December 31, 2019 (inclusive of Goods & Service Tax and Additional TER, if any):													
	Reg	Regular Plan - 2.18%; Direct Plan - 0.90%.													
Waiver of Load for Direct Applications	Pursuan scheme	suant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, there is no entry load for Mutual Fund emes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.										al Fund			
Tax treatment for the Investors (Unitholders)		rs are adv k advisor		efer to the	e details i	n the Sta	atement of	Additiona	I Informa	tion (SAI)	) and also	independ	lently refe	er to	
Daily Net Asset Value (NAV) Publication	NAV car and visit	n be viev t the Reg	ved on w gistrar CA	ww.idfcmf	f.com and te (www.c	l www.an	in special nfiindia.com ne.com). Ir	m. You cai	n also cor	ntact us a	t 1-800-2	666688/1	-800-300	66688	
For Investor Grievances please contact	Please F	Refer Pag	ge No	_											
Unitholders' Information	Please F	Refer Pag	ge No	_											
Portfolio Turnover Ratio [as on December 31,		o Turnov	er Ratio is	calculate	d as lowe	r of purc	hase or sal	e during tł	ne period	/ Average	e AUM for	the last or	ne year (ir	ncludes	
2019]	Fixed In	come seo	curities ar	d Equity o	derivative	s).		-	-	-					
Scheme's Portfolio	Top 10 h	oldings a	of the Sch	eme as on	Decembe	er 31, 2019	9 is stated h	nere below	/:						
holdings			Con	ipany				Indus	stry			(%) N	AV		
	HDFC B	ank Limit	ted				Banks					7.78	3		
			es Limite				Petroleur	n Product:	5			6.87	7		
		<u>, , , , , , , , , , , , , , , , , , , </u>	ustries Lir				Chemical	S				6.12			
	-			ance Corp	poration L	imited	Finance					6.07			
		curities L					Finance				5.40				
		nk Limite					Banks				4.92				
	-		-	ervices (I	ndia) Limi	ited		cial Service	es		4.43				
		nance Lin					Finance					4.16			
			bany Limit	ed			Auto					4.15			
	Infosysl						Software			<i>c</i> ()		3.89			
-	Monthly	portfolio	o stateme	nt of the S	schemeis	hosted o	n website -	- https://w	ww.idfcm	if.com/do	wnload-c	entre/disc	losures		
Exposure of the Scheme across various sectors (% of NAV) :							(%)	NAV							
	_	39.79%													
	-														
	_		9.78%	9.73%											
	-				6.87%	6.21%	6.12%	4.43%	7 0 = 0/	7 0 4 0/	7 760/				
	_					_		1.7070	3.85%	3.84%	3.76%	2.25%	1.11%		
													_		
		10	/0	L		-		(0	(0	ц.	10		۳.		
		ervice:	Good	F	Energy	Automobile	Chemicals	Services	roducts	ainmen	Textiles	Construction	Pharma		
		Financial Services	Consumer Goods			Auto	Che	Ū	Cement & Cement Products	Media & Entertainment		Consti	ш		

#### IDFC Infrastructure Fund (IDFC-IF)

Investment Objective	predominantly endominantly	quity and equity related instr d infrastructural related activi	seek to generate long-term capital g uments of companies that are partic ties. e that the investment objective of th	cipating	in and benefi	ting from growth in India		
Asset Allocation Pattern		Asset Class	-	F	Range of alloc	ation (% of Net Assets)		
of the scheme	Equities & Equity infrastructural re		nies engaged in infrastructural and			100 - 80		
	Debt & Money M	arket instruments				20 - 0		
	Investment in der	rivatives shall be purpose of h	edging and portfolio balancing only.					
	Investments in de	erivatives - upto 50% of the ne	t assets of the scheme.					
	Investment in Sec	curitized Debt - Nil						
	Investments in Se	ecurities Lending - upto 35% c	of the net assets of the Scheme					
	Investments in Al the net assets of t		panies in India and foreign securities	as per	mitted by SEB	l regulations – upto 50% c		
	Investments in fo	reign securities shall be in cor	npliance with the requirement of SEE	3I circul	ar dated Septe	ember 26, 2007.		
	Gross Exposure t	o Repo of Corporate Debt Sec	curities - upto 10% of the net assets o	f the Sc	heme.			
	The total exposu	re to equity, debt and derivativ	ve positions on a gross basis will not e	exceed	100% of the ne	et assets of the scheme.		
	(not necessarily i defined in the So permitted by SEE the RBI, to meet	in the same weightage of the cheme Information Documer BI / RBI including call money r the liquidity requirements of be in accordance with the w	predominantly in infrastructure stoc index) or such other companies that t. A small portion of the net assets narket or in alternative investment fr the scheme/plan. As the scheme inve eightage of the scrips in the represe	at forms will be or the c vests in	a part of "Infi invested in m all money mar a dedicated s	rastructure companies" a noney market instrument ket as may be provided b ector, the upper ceiling o		
Investment Strategy	The Fund will prir	marily invest in Infrastructure	sector and across the entire Value Cl	hain arc	ound the infras	tructure sector.		
	'Harmonised Mas considered by RI engaged in finan	ter List of Infrastructure sub- BI or companies forming par	Scheme will be considered as those sectors' of the Government of India of t of the Scheme's benchmark index 19, operating, maintaining or creatin	or by th (. The fi	e 'definition of und will consid	<sup>I</sup> Infrastructure Lending' a der all companies that ar		
	oil & gas-fields, refineries, petrochemicals, fuel retailing, import terminals, liquefaction/re-gasification/storage terminal pipelines, city gas, warehouses, shipyards, space/defence facilities, dams/canals, industrial plants & machinery, industrial park of special economic zone, telecom network & towers); Social infrastructure (educational institutions, hotels & resorts, convention centres, amusement parks/rides, stadiums, hospitals, cold chain & storage); Ancillaries (capital goods/industrial supplier equipment and component manufacturers, general engineering, telecom/construction equipments, road/rail/water/air/space/defence related rolling/transport stock, construction & building materials, space/defence suppliers); Raw materials (coal, crud metals, cement, chemicals, petrochemicals, industrial gases, water/air/wind/solar; and derivatives of these); Infrastructure services (engineering procurement or construction, project management, advisory/consultancy, road/rail/waterway/port/airpo/space/defence based services); Urban services (water treatment system, sanitation and sewerage system or solid wast management system, garbage disposal or processing, smart city projects, smart grids, urban transport, trunk/broadband networ and internet services); Financial services (infrastructure/housing finance, investment/intermediation firms)							
	value chain arou investment by the	In respect of Financial services, the companies having at least 50% of its balance sheet or revenues in/from Infrastructure sector or value chain around infrastructure sector as specified above, will be considered as Infrastructure related financial services for investment by the Scheme.						
	Debt							
	instruments and i the prevailing po	investors. The actual percenta plitical conditions, the econo	ly with liquidity emerging in various age of investment in various fixed inc mic environment (including interest er considerations in economy and ma	ome se st rates	curities will be	decided after considerin		
Risk Profile of the Scheme			luding the possible loss of principal k factors are summarised on page nc		e read the SID o	carefully for details on ris		
Risk Mitigation Factors	Please refer Page		k lactors are summarised on page no	)				
Plans / Option	Plan	Options & sub options availab	Default or	otion ur	nder the plan	Default dividend option		
		Growth and Dividend (Payout				Reinvestment		
			ho purchase /subscribe Units in a Sc	heme c	lirectly with th	e Fund and is not availabl		
		route their investments throu	igh a Distributor					
No. of Folios and AUM (As on December 31, 2019)	Follos - 45,298; /	<b>AUM</b> - Rs. 755.66 Cr.						
Applicable NAV	Please refer page							
Minimum Application Amount/ Number of Units		Including Switch-in)	Additional Purchase (Including Swit		-	(Including Switch-out)		
Amount/ Number of Onits	Rs. 5,000 and any amount thereafter Rs. 1,000 and any amount thereafter				Rs. 500 and any amount thereafter If the balance in the folio / account available for redemption is less than the minimum amount prescribed above, the entire balance available for redemption will be redeemed.			
	- Rs. 1,000 and an	y amount thereafter	(minimum 6 installments); <b>SWP</b> - Rs.					
Despatch of Repurchase (Redemption) Request	Within 10 workin	g days of the receipt of the r	edemption request at the authorise	ed centi	re of IDFC Mut	tual Fund.		
Benchmark Index	S&P BSE India In	frastructure TRI (w.e.f. Nover	nber 11, 2019)					
Dividend Policy	Under Dividend ( The undistributed	Option, dividend will be decla d portion of the income will re	red subject to availability of distribut emain in the Option and be reflected cy, rate, timing and frequency of dist	d in the	NAV, on an on	going basis. The Trustee		

Name of the Fund Manager	Mr. Rajendra K.	Mishra (man	aging the fund	since June	e 27, 2013	)					
Name of the Trustee Company	IDFC AMC Trust	tee Company	/ Limited								
Performance of the	Return (%) of G	rowth Optio	n as at Decemb	oer 31, 2019	)			Year wise A	bsolute Return	S	
scheme	Period	Scheme F	eturns %	Benc	hmark Re	turns %		44.3	42.18 46.12 43	65	
		Direct	Regular	Dire	ct	Regular			42.10		
	1 Year	-4.22	-5.25	-8.9	92	-8.92		22.48 20.13	23.29	24.27	
	3 Years	5.13	3.66	0.2	3	0.23		8.98		- ·	
	5 Years	5.74	4.25	1.3	1	1.31		-1.56	-11.59		
	Since Inception	7.96	3.79	6.9	3	5.92	-12.95	-13.97	-12.59		
	*Date of Incept	ion : Direct F	Plan : 1-Jan-13 R	egular Pla	n:8-Mar	IDEC Infrastructure Fund - Dir - Growth					
	Returns more th	han 1 year are	e calculated on	compound	ded annu	alised basis			- Growth 📃 Nifty Infrastructi	ure TRI	
Expenses of the Scheme	(I) Load Struct	ture:									
	Exit Load: 1	% if redeeme	ed within 365 da	ays from tl	he date o	f allotment					
	(ii) Actual expe	enses as on D	ecember 31, 20	019 (inclusi	ive of Ser	vice Tax and	Additional T	ER, if any):			
	-		i <b>rect Plan</b> - 1.319								
Waiver of Load for Direct Applications	Pursuant to SE schemes. Hence								ntry load for M	lutual Fui	
Tax treatment for the Investors (Unitholders)	Investors will be his tax advisor.							· · ·	•	-	
Daily Net Asset Value (NAV) Publication	NAV will be det NAV can be vie and visit the Re sending latest av	wed on www gistrar CAMS	vidfcmf.com an S website (www	id www.am	nfiindia.cc	m. You can a	also contact i	us at <b>1-800-2</b>	666688/1-800	-3006668	
For Investor Grievances please contact	Please refer pag	ge no									
Unitholders' Information	Please refer pag	ie no									
Portfolio Turnover Ratio [as on December 31, 2019]	<b>0.26</b> Portfolio Turnover Ratio is calculated as lower of purchase or sale during the period / Aver Fixed Income securities and Equity derivatives).							age AUM for tl	ne last one year	(includes	
Scheme's Portfolio	Top 10 holdings	of the Schem	ie as on Decemb	oer 31, 2019	here below:						
oldings		Compa	any			Industr	У		(%) NAV		
	Larsen & Toubro	Limited			Constr	uction Projec	t		9.01		
	Bharti Airtel Lim	nited			Teleco	m - Services			6.09		
	Container Corpo	oration of Ind	ia Limited		Transp	ortation			5.63		
	UltraTech Ceme	nt Limited			Cemer	nt			5.38		
	Adani Ports and	Special Ecor	nomic Zone Limi	ited	Transp	ortation			4.99		
	PNC Infratech Li				Constr	uction			4.76		
	Gujarat Gas Lim				Gas				4.08		
	Gujarat State Pe		ed		Gas				3.75		
	Engineers India					uction Projec	t		3.49		
	Torrent Power L				Power	la b b a a s //			3.25		
Exposure of the Scheme across various sectors (% of NAV) :	Monthly portfoli		or the scheme is	s nosted of		NAV	w.idicini.com	1/000000000-0	entre/disclosu	es	
	32	2.50%									
		1	6.16% 15.9	90%							
					9.83%	9.79%	0 0 4 0/				
							8.04%				
								3.90%	2 2 2 9/		
									2.22%		
		5	2	0	ts .	p J	ε	<u>~</u>	s s		
		ictic	Energy	services	que	urin	Telecom	Metals	000		
		stru	ц v	ver	Proc	acti	Telé	Σ	5 D		
		Construction	-		ent F	anuf			nme		
		0			eme	Σ			Consumer Goods		
					Cement & Cement Products	Industrial Manufacturing			ŭ		
					ent 6	qus					
					eme	Ē					
					ů						
					-						

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

Investment Objective	The investment objective of the scheme predominantly Equity and Equity related sec <u>Disclaimer:</u> There is no assurance or guarante guarantee any returns.	curities.		-	
	The investment policies shall be framed in a Equity Linked Savings Scheme (ELSS), 2005			tions, 1996 a	nd rules and guidelines fo
Structure	An open ended equity linked saving scheme			fit	
	The Scheme has been prepared in accorda December 13, 2005 issued by the Departmer	ance with the requirements at of Economic affairs, Minist	of specified notif ry of Finance, Gov	fications date ernment of Ir	ndia.
	The Scheme is an Equity Linked Savings Sch may be prescribed by the Government/ regu	eme and intends to meet the Ilatory bodies from time to t	e requirements of me.	any other not	tifications/ regulations the
	Specified Investors in the Scheme are entitle of Rs. 1, 50,000 under and in terms of Section	ed to deductions of the amo n 80 C (2) (xiii) of the Income	unt invested in Uni Tax Act, 1961.	ts of the Sche	eme, subject to a maximu
Asset Allocation Pattern	Asset Class	Range of allocatio	n (% of Net Asset	s)	Risk Profile
of the scheme	Equities & Equity related instruments	80	- 100		High
	Debt & Money Market instruments	0 -	· 20		Low to Medium
	Securitised debt instruments	0 -	· 20		Low to Medium
	Investments in Securities Lending - upto 1009 regulations).	% of the equity investments o	of the Scheme (as a	and when peri	mitted under the applicab
	Investments in ADRs and GDRs issued by Cor upto 100% of the net assets of the scheme (as Investments in Derivatives - upto 50% (as and	and when permitted under th	ne applicable regula	ations).	mitted by SEBI regulations
	Gross Exposure to Repo of Corporate Debt S applicable regulations).				d when permitted under th
	The funds collected under the Scheme shall debentures and bonds of companies. Invest those issued on right basis subject to the acquired or subscribed, shall be disinvested	ment may also be made in pa condition that, as far as pos	artly convertible is ssible, the non- co	sues of debei	ntures and bonds includir
	The corpus of the assets of the Scheme sha with ELSS Guidelines, investments in equity Scheme. In exceptional circumstances, this assesses are protected.	and equity related instrume	nts shall be to the e	extent of at le	ast 80% of net assets of th
	Pending investment of funds in the required other liquid instruments or both. After three net assets of the plan in short term money m those unitholders who would seek to tender	years of the date of allotme narket instruments and othe	ent of the units, the	e Fund may h	old upto twenty percent of
	As per ELSS Guidelines, the Scheme after 3 term money market instruments or other liqu				d hold investments in sho
	In case the investments are made in partly co convertible portion of the debentures/bonds so	onvertible issues of debenture o acquired will be disinvested v	es and bonds inclue within a period of 12	ding those iss months as spe	ued on right basis, the noi ecified in ELSS Guidelines.
	The Scheme is an Equity Linked Savings Sch may be prescribed by the Government/ regu	eme and intends to meet the llatory bodies with respect t	e requirements of a o ELSS from time t	any other not o time.	tifications/ regulations the
Investment Strategy	Equity: The Scheme will invest in well-man identified through a systematic process of f and interaction with company management growth. The Scheme is expected to deliver fundamentally good businesses. The guiding 1) Sustainable company profits drives	orecasting earnings based of to access the company's construction superior relative returns for principles while managing	on a deep underst ore competencies or investors lookin the portfolio are su	anding of the to achieve lo g for a focus Immarized be	e industry growth potenti ong-term sustainable prof sed aggressive portfolio o elow :
	fundamentals of the underlying compar- the dynamics of the underlying busines cash profit growth. Stock prices of comp over the long term. Investors entering th	ny. The Equity Research pro ss. This would form the basi panies that can sustain perio	ocess will endeavo s for forecasts on ods of high cash pr	our to acquire future profita ofit growth w	a robust understanding of a bility and sustainability of will outperform the marker
	<ol> <li>Acquire stocks at reasonable value: Onc a reasonable value. Overall market cor profitability are an excellent opportunity</li> </ol>	rections and stock price fa			
	<ol> <li>Monitor market interest to ensure consist sectors would help to reduce the risk of ensure that portfolio performance is more</li> </ol>	a sudden sell off. Stock pric	itically tracking ov es react to event ti	er stock own riggers that a	ership and over researche ire constantly monitored t
	Debt: The domestic debt markets are matur of new instruments and investors. The actu considering the prevailing political condition of the corporate sector and general liquidit detailed Investment Discretion Guidelines de	al percentage of investmer ns, the economic environme cy and other considerations	it in various fixed nt (including intere in the economy a	income secu est rates and and markets.	rities will be decided afte inflation), the performanc The Fund has put in plac
Risk Profile of the Scheme	Mutual Fund Units involve investment risks i factors before investment. Scheme specific F			read the SID	carefully for details on ris
<b>Risk Mitigation Factors</b>	Please Refer Page No				
Plans / Option	Plan Options & sub options avail	able	Default option un	der the plan	Default dividend optic
	Regular/ Direct* Growth and Dividend (Payo	ut & Sweep)	Growth		Payout
	*Direct Plans: Direct Plan is only for investors		nits in a Scheme d	irectly with th	ne Fund and is not availab
No. of Folios and AUM (As on December 31,	for investors who route their investments thr Folios - 321,519; AUM - Rs. 2,119.29 Cr.	ough a Distributor.			
2019) Applicable NAV	Please Refer Page No.				
Minimum Application	Fresh Purchase (Including Switch-in)	Additional Purchase (Inclu	Iding Switch-in)	Repurchase	e (Including Switch-out)
Amount/ Number of Units	Rs. 500 per application and in multiples of Rs. 500 thereafter	Rs. 500 and in multiples o thereafter	· ·	Rs. 500 and thereafter If the balan available fo the minimu	d any amount ace in the folio / account or redemption is less than im amount prescribed entire balance available
	SIP - Rs. 500 and in multiples of Rs. 500 the STP (in) - Rs. 500 and in multiples of Rs. 500		nents); <b>SWP -</b> Rs	for redemp	tion will be redeemed.

### IDFC Tax Advantage (ELSS) Fund (IDFC-TA(ELSS)F) (Contd.)

Despatch of Repurchase (Redemption) Request	Within 10 work	ithin 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund.									
Benchmark Index	S&P BSE 200 T	RI									
Dividend Policy	The undistribu	ted portion of	<sup>:</sup> the income v	vill remain in	the Option and b	of distributable surplus be reflected in the NAV, ency of distribution of di	and at discretion of AMC / Trustee. on an ongoing basis. The Trustee's vidend shall be final.				
Name of the Fund Manager	Mr. Daylynn Pir	-	-								
Name of the Trustee Company	IDFC AMC Trus	tee Company	Limited								
Performance of the scheme	Return (%) of (	Growth Option	n as on Decer	mber 31, 2019		Year wise Ab	osolute Returns				
the scheme	Period	Scheme F	Returns %	Benchmar	k Returns %		56.89 54.45				
		Direct	Regular	Direct	Regular		28.91 27.48 31.93				
	1 Year	3.27	1.95	10.38	10.38	23.82 22.42	2.49				
	3 Years	13.65	12.29	14.51	14.51	2.23 0.92					
	5 Years	10.06	8.73	9.57	9.57		-9.08 -6.44				
	Since Inception	15.01	16.74	12.51	16.32	FY 2018-19 FY 2017-1					
	*Date of Incept			-		IDFC Tax Advantage IDFC Tax Advantage	e Fund - Direct plan - Growth e Fund - Growth S&P BSE 200 TRI				
<b>F</b>		5	calculated on o	compounded	annualised basis						
Expenses of the Scheme	(i) Load Struc Exit Load:										
			ecember 31. 2	2019 (inclusiv	e of Goods and	Service Tax and Addition	onal TER. if any):				
		an - 2.15%; Dir									
Waiver of Load for Direct Applications	schemes. Henc	e, the procedu	ire for waiver	of load for Di	rect Applications	s is no longer applicable.					
Tax treatment for the Investors (Unitholders)	their tax adviso	r.				•	) and also independently refer to				
Daily Net Asset Value (NAV) Publication	NAV can be vie	ewed on www egistrar CAMS	idfcmf.com a website (ww	and www.am	iindia.com. You	can also contact us at <b>1</b>	Iculated upto two decimal places. I-800-2666688/1-800-30066688 fic request to the Mutual Fund for				
For Investor Grievances please contact	Please Refer Pa	age No									
Unitholders' Information	Please Refer Pa	age No.									
Portfolio Turnover Ratio	0.33										
	Porttolio lurno	ver Ratio is ca	lculated as lov	wer of purcha	se or sale during	the period / Average AL	IM for the last one year (includes				
[as on December 31, 2019]	Fixed Income s				se or sale during	the period / Average Al	JM for the last one year (includes				
2019] Scheme's Portfolio	Fixed Income s	ecurities and E of the Schem	Equity derivat e as on Decer	ives).	is stated here be	low:					
2019]	Fixed Income so Top 10 holdings	ecurities and E of the Schem Compa	Equity derivat e as on Decer	ives).	is stated here be		(%) NAV				
2019] Scheme's Portfolio	Fixed Income s Top 10 holdings ICICI Bank Limi	ecurities and E s of the Schem Compa ted	Equity derivat e as on Decer	ives).	is stated here be In Banks	low: dustry	(%) NAV 8.26				
2019] Scheme's Portfolio	Fixed Income so Top 10 holdings	ecurities and B of the Schem Compa ted ries Limited	Equity derivat e as on Decer	ives).	is stated here be	low: dustry	(%) NAV				
2019] Scheme's Portfolio	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust	ecurities and E of the Schem Compa ted ries Limited adia	Equity derivat e as on Decer	ives).	is stated here be In Banks Petroleum Pro	low: dustry	(%) NAV 8.26 4.29				
2019] Scheme's Portfolio	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of In HDFC Bank Limi Infosys Limited	ecurities and E s of the Schem Compa ted ries Limited ndia nited	Equity derivat e as on Decer	ives).	is stated here be In Banks Petroleum Pro Banks	low: dustry	(%) NAV 8.26 4.29 4.25 4.08 3.88				
2019] Scheme's Portfolio	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of In HDFC Bank Limi Infosys Limited Axis Bank Limit	ecurities and E s of the Schem Compa ted rries Limited ndia nited red	Equity derivat e as on Decer	ives).	is stated here be In Banks Petroleum Pro- Banks Banks Software Banks	low: dustry	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56				
2019] Scheme's Portfolio	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of Ir HDFC Bank Limi Infosys Limited Axis Bank Limit RBL Bank Limit	ecurities and E s of the Schem Compa ted irries Limited ndia nited sed ed	Equity derivat e as on Decer	ives).	is stated here be In Banks Petroleum Pro- Banks Banks Software Banks Banks	low: dustry ducts	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56 2.96				
2019] Scheme's Portfolio	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of Ir HDFC Bank Limi Infosys Limited Axis Bank Limit RBL Bank Limit KEC Internation	ecurities and E s of the Schem Compa ted irries Limited nited ied ied ied ied	Equity derivat e as on Decer	ives).	is stated here be In Banks Petroleum Pro- Banks Banks Software Banks Banks Construction F	low: dustry ducts	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56 2.96 2.42				
2019] Scheme's Portfolio	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of Ir HDFC Bank Limi Infosys Limited Axis Bank Limit RBL Bank Limit	ecurities and E s of the Schem Compa ted iries Limited nited ied ied ied inal Limited ower Limited	Equity derivat e as on Decer	ives).	is stated here be In Banks Petroleum Pro- Banks Banks Software Banks Banks	low: dustry ducts	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56 2.96				
2019] Scheme's Portfolio	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of Ir HDFC Bank Limi Infosys Limited Axis Bank Limit RBL Bank Limit KEC Internation Jindal Steel & P Future Retail Li	ecurities and E s of the Schem Compa ted ted dia hited ed hal Limited ower Limited mited	Equity derivat e as on Decen any	rives). nber 31, 2019	is stated here be In Banks Petroleum Pro- Banks Banks Software Banks Banks Construction F Ferrous Metals Retailing	low: dustry ducts	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56 2.96 2.42 2.26				
2019] Scheme's Portfolio holdings Exposure of the Scheme	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of Ir HDFC Bank Limi Infosys Limited Axis Bank Limit RBL Bank Limit KEC Internation Jindal Steel & P Future Retail Li	ecurities and E s of the Schem Compa ted ted dia hited ed hal Limited ower Limited mited	Equity derivat e as on Decen any	rives). nber 31, 2019	is stated here be In Banks Petroleum Pro- Banks Banks Software Banks Banks Construction F Ferrous Metals Retailing website - https:/	low: dustry ducts	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56 2.96 2.42 2.26 2.22				
2019] Scheme's Portfolio holdings	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of Ir HDFC Bank Limi Infosys Limited Axis Bank Limit RBL Bank Limit KEC Internation Jindal Steel & P Future Retail Li	ecurities and E s of the Schem Compa ted ries Limited nited ed ed nal Limited ower Limited mited lio statement	Equity derivat e as on Decen iny of the Scheme	rives). nber 31, 2019	is stated here be In Banks Petroleum Pro- Banks Banks Software Banks Banks Construction F Ferrous Metals Retailing	low: dustry ducts	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56 2.96 2.42 2.26 2.22				
2019] Scheme's Portfolio holdings Exposure of the Scheme across various sectors	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of Ir HDFC Bank Limi Infosys Limited Axis Bank Limit RBL Bank Limit KEC Internation Jindal Steel & P Future Retail Li	ecurities and E s of the Schem Compa ted ries Limited nited ed ed nal Limited ower Limited mited lio statement	Equity derivat e as on Decen any	rives). nber 31, 2019	is stated here be In Banks Petroleum Pro- Banks Banks Software Banks Banks Construction F Ferrous Metals Retailing website - https:/	low: dustry ducts	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56 2.96 2.42 2.26 2.22				
2019] Scheme's Portfolio holdings Exposure of the Scheme across various sectors	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of Ir HDFC Bank Limi Infosys Limited Axis Bank Limit RBL Bank Limit KEC Internation Jindal Steel & P Future Retail Li	ecurities and E s of the Schem Compa ted ries Limited nited ed ed nal Limited ower Limited mited lio statement	Equity derivat e as on Decen iny of the Scheme	rives). nber 31, 2019	is stated here be In Banks Petroleum Pro- Banks Banks Software Banks Banks Construction F Ferrous Metals Retailing website - https:/	low: dustry ducts	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56 2.96 2.42 2.26 2.22				
2019] Scheme's Portfolio holdings Exposure of the Scheme across various sectors	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of Ir HDFC Bank Limi Infosys Limited Axis Bank Limit RBL Bank Limit KEC Internation Jindal Steel & P Future Retail Li	ecurities and E s of the Schem Compa ted ries Limited nited ed ed nal Limited ower Limited mited lio statement	Equity derivat e as on Decen iny of the Scheme	rives). nber 31, 2019	is stated here be In Banks Petroleum Pro- Banks Banks Software Banks Banks Construction F Ferrous Metals Retailing website - https:/	low: dustry ducts	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56 2.96 2.42 2.26 2.22				
2019] Scheme's Portfolio holdings Exposure of the Scheme across various sectors	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of Ir HDFC Bank Limi Infosys Limited Axis Bank Limit RBL Bank Limit KEC Internation Jindal Steel & P Future Retail Li	ecurities and E s of the Schem Compa ted ries Limited nited ed ed nal Limited ower Limited mited lio statement	Equity derivat e as on Decen ny of the Scheme 0.26%	rives). nber 31, 2019	is stated here be Ind Banks Petroleum Pro- Banks Banks Software Banks Banks Construction F Ferrous Metals Retailing website – https:/	low: dustry ducts roject //www.idfcmf.com/dow	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56 2.96 2.42 2.26 2.22 nload-centre/disclosures				
2019] Scheme's Portfolio holdings Exposure of the Scheme across various sectors	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of Ir HDFC Bank Limi Infosys Limited Axis Bank Limit RBL Bank Limit KEC Internation Jindal Steel & P Future Retail Li	ecurities and E s of the Schem Compa ted ries Limited nited ed ed nal Limited ower Limited mited lio statement	Equity derivat e as on Decen ny of the Scheme 0.26%	nber 31, 2019	is stated here be Ind Banks Petroleum Pro- Banks Banks Software Banks Banks Construction F Ferrous Metals Retailing website – https:/	low: dustry ducts roject //www.idfcmf.com/dow	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56 2.96 2.42 2.26 2.22 nload-centre/disclosures				
2019] Scheme's Portfolio holdings Exposure of the Scheme across various sectors	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of Ir HDFC Bank Limi Infosys Limited Axis Bank Limit RBL Bank Limit KEC Internation Jindal Steel & P Future Retail Li	ecurities and E s of the Schem Compa ted ries Limited nited ed ed nal Limited ower Limited mited lio statement	Equity derivat e as on Decen ny of the Scheme 0.26%	nber 31, 2019	is stated here be Ind Banks Petroleum Pro- Banks Banks Software Banks Banks Construction F Ferrous Metals Retailing website – https:/	low: dustry ducts	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56 2.96 2.42 2.26 2.22 nload-centre/disclosures				
2019] Scheme's Portfolio holdings Exposure of the Scheme across various sectors	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of Ir HDFC Bank Limi Infosys Limited Axis Bank Limit RBL Bank Limit KEC Internation Jindal Steel & P Future Retail Li	ecurities and E s of the Schem Compa ted ries Limited nited ed ed nal Limited ower Limited mited lio statement	Equity derivat e as on Decen iny of the Scheme 0.26%	sives). nber 31, 2019 1 1 1 1 1 1 1 1 1 1 1 1 1	is stated here be Ind Banks Petroleum Pro- Banks Banks Software Banks Banks Construction F Ferrous Metals Retailing website - https:// (%) NAV 4.87% 4.55% 3.979	low: ducts ducts roject //www.idfcmf.com/dow	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56 2.96 2.42 2.26 2.22 nload-centre/disclosures				
2019] Scheme's Portfolio holdings Exposure of the Scheme across various sectors	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of Ir HDFC Bank Limi Infosys Limited Axis Bank Limit RBL Bank Limit KEC Internation Jindal Steel & P Future Retail Li	ecurities and E s of the Schem Compa ted ries Limited nited ed ed nal Limited ower Limited mited lio statement	Equity derivat e as on Decen iny of the Scheme 0.26%	sives). nber 31, 2019 1 1 1 1 1 1 1 1 1 1 1 1 1	is stated here be Ind Banks Petroleum Pro- Banks Banks Software Banks Banks Construction F Ferrous Metals Retailing website - https:// (%) NAV 4.87% 4.55% 3.979	low: ducts ducts roject //www.idfcmf.com/dow	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56 2.96 2.42 2.26 2.22 nload-centre/disclosures				
2019] Scheme's Portfolio holdings Exposure of the Scheme across various sectors	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of Ir HDFC Bank Limi Infosys Limited Axis Bank Limit RBL Bank Limit KEC Internation Jindal Steel & P Future Retail Li	ecurities and E s of the Schem Compa ted ries Limited nited ed ed nal Limited ower Limited mited lio statement	Equity derivat e as on Decen iny of the Scheme 0.26%	sives). nber 31, 2019 1 1 1 1 1 1 1 1 1 1 1 1 1	is stated here be Ind Banks Petroleum Pro- Banks Banks Software Banks Banks Construction F Ferrous Metals Retailing website - https:// (%) NAV 4.87% 4.55% 3.979	low: ducts ducts roject //www.idfcmf.com/dow	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56 2.96 2.42 2.26 2.22 nload-centre/disclosures				
2019] Scheme's Portfolio holdings Exposure of the Scheme across various sectors	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of Ir HDFC Bank Limi Infosys Limited Axis Bank Limit RBL Bank Limit KEC Internation Jindal Steel & P Future Retail Li	ecurities and E s of the Schem Compa ted ries Limited nited ed ed nal Limited ower Limited mited lio statement	Equity derivat e as on Decen iny of the Scheme 0.26%	sives). nber 31, 2019 1 1 1 1 1 1 1 1 1 1 1 1 1	is stated here be Ind Banks Petroleum Pro- Banks Banks Software Banks Banks Construction F Ferrous Metals Retailing website - https:// (%) NAV 4.87% 4.55% 3.979	low: ducts ducts roject //www.idfcmf.com/dow	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56 2.96 2.42 2.26 2.22 nload-centre/disclosures				
2019] Scheme's Portfolio holdings Exposure of the Scheme across various sectors	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of Ir HDFC Bank Limi Infosys Limited Axis Bank Limit RBL Bank Limit KEC Internation Jindal Steel & P Future Retail Li	ecurities and E s of the Schem Compa ted ries Limited nited ed ed nal Limited ower Limited mited lio statement	Equity derivat e as on Decen iny of the Scheme 0.26%	sives). nber 31, 2019 1 1 1 1 1 1 1 1 1 1 1 1 1	is stated here be Ind Banks Petroleum Pro- Banks Banks Software Banks Banks Construction F Ferrous Metals Retailing website - https:// (%) NAV 4.87% 4.55% 3.979	low: ducts ducts roject //www.idfcmf.com/dow	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56 2.96 2.42 2.26 2.22 nload-centre/disclosures				
2019] Scheme's Portfolio holdings Exposure of the Scheme across various sectors	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of Ir HDFC Bank Limi Infosys Limited Axis Bank Limit RBL Bank Limit KEC Internation Jindal Steel & P Future Retail Li	ecurities and E s of the Schem Compa ted ries Limited nited ed ed nal Limited ower Limited mited lio statement	Equity derivat e as on Decen iny of the Scheme 0.26%	sives). nber 31, 2019 1 1 1 1 1 1 1 1 1 1 1 1 1	is stated here be Ind Banks Petroleum Pro- Banks Banks Software Banks Banks Construction F Ferrous Metals Retailing website - https:// (%) NAV 4.87% 4.55% 3.979	low: ducts ducts roject //www.idfcmf.com/dow	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56 2.96 2.42 2.26 2.22 nload-centre/disclosures				
2019] Scheme's Portfolio holdings Exposure of the Scheme across various sectors	Fixed Income so Top 10 holdings ICICI Bank Limi Reliance Indust State Bank of Ir HDFC Bank Limi Infosys Limited Axis Bank Limit RBL Bank Limit KEC Internation Jindal Steel & P Future Retail Li	ecurities and E s of the Schem Compa ted ries Limited nited ed ed nal Limited ower Limited mited lio statement	Equity derivat e as on Decen iny of the Scheme 0.26%	sives). nber 31, 2019 1 1 1 1 1 1 1 1 1 1 1 1 1	is stated here be Ind Banks Petroleum Pro- Banks Banks Software Banks Banks Construction F Ferrous Metals Retailing website - https://opensional.com/ (%) NAV	low: ducts ducts roject //www.idfcmf.com/dow	(%) NAV 8.26 4.29 4.25 4.08 3.88 3.56 2.96 2.42 2.26 2.22 nload-centre/disclosures				

#### IDFC Nifty Fund (IDFC-NF)

Investment Objective	The investment proportion / we		the scheme is t	to replicate th	ne Nifty 50 inde	x by investing in se	curities of the I	Nifty 50 Index in the same	
	However, there	is no assuranc	ce or guarante	e that the obj	ectives of the sc	cheme will be realize	ed.		
Asset Allocation Pattern of the scheme	The asset alloc Instruments	ation under tl	he scheme wil	l be as follov	vs:			Indicative Allocation (% of total assets)	
	Securities form	ing a part of	the Nifty 50 Ir	ndex (includi	ng stock & inde	ex derivatives)		95% - 100%	
			-		-	curitised debt, Mar	ain monev/FD`		
	traded derivati approximately contracts and instruments pe provided by th futures and/or not available, t the index scrip	ves on the Nif the same we options cont ermitted by SE e RBI, to meet futures of sto hen the schem s is not availab	ty 50 Index. T ightage that t racts on the I El / RBI includ t the liquidity i cks forming pa ne shall invest ole, then the so	his would be hey represer Nifty 50 Ind ding call mon requirements art of the Nift in debt and n cheme shall ir	done by investi ti in the Nifty 5 ex. A small por ey market or in a s of the scheme, y Index. Further noney market in west in debt and	ing in almost all the O Index and / or in tion of the net as alternative investm /plan and for meeti r in case wherein th istruments. Further d money market ins	stocks compr vesting in der sets will be in ent for the call ng margin mo e minimum lot in case where	Idex and / or in exchange ising the Nifty 50 Index in ivatives including futures vested in money market money market as may be ney requirement for Nifty size of the index scrip's is in the minimum lot size of	
					e) - up to 50% of I assets with ma		y exposure res	stricted to 5% of the total	
	Gross Exposure	e to Repo of Co	orporate Debt	Securities - u	ıp to 5% of total	assets.			
		ne Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations. ne cumulative gross exposure through equity, derivatives, debt & money market instruments along with repo transaction orporate debt securities shall not exceed 100% of the net assets of the Scheme.							
	It is the intention Regulations for discount to spo	is the intention of this Scheme to trade in derivatives on the indices or the stocks comprising the indices, as permitted by egulations for the purposes of rebalancing or to take advantage of the pricing opportunities in case futures are trading scount to spot prices of the Nifty stocks. However, the total exposure to the stock of the company (equity and derivatives) s a in line with the weightage of the scrip on the index.							
Investment Strategy	Equity : The Sc weightages of t least possible t incremental co and other trade daily inflows an extent, there ca	<b>uity</b> : The Scheme will be managed passively with investments in stocks in a proportion that it is as close as possible to the eightages of these stocks in the Nifty 50 Index. The investment strategy would revolve around reducing the tracking error to the ast possible through rebalancing of the portfolio, taking into account the change in weights of stocks in the index as well as the cremental collections/redemptions from the Scheme. It is proposed to manage the risks by placing limit orders for basket trades d other trades, proactive follow-up with the service providers for daily change in weights in the Nifty 50 Index as well as monitor hily inflows and outflows to and from the Fund closely. While these measures are expected to mitigate the above risks to a large tent, there can be no assurance that these risks would be completely eliminated							
	of new instrum considering the of the corporate	ents and inve prevailing po e sector and g	stors. The act olitical conditic general liquidit	ual percenta ons, the econ y and other c	ge of investme omic environme considerations ir	nt in various fixed ent (including intere	income securi est rates and in kets. The Fund	through the introduction ties will be decided after iflation), the performance d has put in place detailed	
Risk Profile of the Scheme	factors before i	nvestment. Sc	vestment risks heme specific	including th Risk Factors	e possible loss o are summarized	of principal. Please d on page no	read the SID c	arefully for details on risk	
Risk Mitigation Factors	Please Refer Pa					-			
Plans / Option	Plan		ub options avai			Default option un	der the plan	Default dividend option	
	Regular/ Direct *Direct Plans: D for investors wi	irect Plan is o	nly for investo	rs who purch	ase /subscribe l	Growth Units in a Scheme d	irectly with the	Reinvestment Fund and is not available	
No. of Folios and AUM (As on December 31, 2019)	Folios - 22,055	; <b>AUM -</b> Rs. 19	90.94 Cr.						
Applicable NAV	Please Refer Pa	age No							
Minimum Application	Fresh Purchase			Additio	nal Purchase (In	cluding Switch-in)	Repurchase (	Including Switch-out)	
Amount/ Number of Units	Rs. 1,000 and a	iny amount ti	hereafter	Rs. 1,00	0 and any amo	unt thereafter	If the balance available for r the minimum above, the en	any amount thereafter. a in the folio / account redemption is less than amount prescribed tire balance available on will be redeemed.	
					minimum 6 ins	stallments); SWP -	Rs. 100 and	any amount thereafter;	
Despatch of Repurchase (Redemption) Request	<b>STP (in)</b> - Rs. 10 Within 10 work	<u> </u>			on request at th	e authorised centr	e of IDFC Mut	ual Fund.	
Benchmark Index	Nifty 50 TRI								
Dividend Policy	Under Dividend The undistribut	ed portion of	the income w	ill remain in t	he Option and I		NAV, on an ong	scretion of AMC / Trustee. going basis. The Trustee's nall be final.	
Name of the	Mr. Sumit Agra	wal (Managin	g the fund sin	ce March 01,	2017)				
Fund Manager	Mr. Arpit Kapo	or (Managing	the fund since						
Name of the Trustee Company	IDFC AMC Trus	tee Company	/ Limited						
Performance of the	Return (%) of (	Frowth Ontion	n as on Decem	nber 31 2019			Year wise Ah	solute Returns	
scheme	Period	Scheme F			k Returns %			27.85 27.78 26.65	
		Direct	Regular	Direct	Regular		19.47 19.35		
	1 Year	13.02	12.87	13.48	13.48	16.04 <sup>15.</sup>	92 <sub>16.45</sub> 11.59 <sup>11.48</sup> 11.86		
	3 Years	15.25	15.12	15.63	15.63				
	5 Years	9.00	8.89	9.38	9.38	_ <b>_</b>			
	Since Inception	11.77	10.04	12.15	10.39			-8.01	
	*Date of Inception : Direct Plan : 1-Jan-13 Regular Plan : 30-Apr-10 Return > 1 year are compounded annualised , Return < 1 year are absolute INF So THE DEC NIFY Fund - Reg - Growth								
	Return >1 yea	r are compou	nded annualis	ed , Return <		olute IDFC N	ifty Fund - Dir - Growth		

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

Expenses of the Scheme		Load Structure: Exit Load: NIL (w.e.f. February 4, 2019)												
			· ·						_					
	(ii) Actual expenses				(inclus	sive of G	Soods &	Servic	e Tax a	nd Adc	litional	TER, if	any):	
	Regular Plan - 0.													
Waiver of Load for Direct Applications	Pursuant to SEBI circ schemes. Hence, the p	procedure f	or waiv	veroflo	ad for D	Direct Áp	oplicatio	ons is n	olonge	r applic	able.			
Tax treatment for the Investors (Unitholders)	Investors are advised their tax advisor.	d to refer to	o the c	letails i	n the S	tateme	nt of A	ddition	al Infor	mation	(SAI) a	and also	o indeper	ndently refer to
Daily Net Asset Value (NAV) Publication	NAV can be viewed o and visit the Registra	AV will be determined for all business days except in special circumstances. NAV will be calculated upto two decimal places. AV can be viewed on www.idfcmf.com and www.amfiindia.com. You can also contact us at <b>1-800-2666688/1-800-30066688</b> Ind visit the Registrar CAMS website (www.camsonline.com). Investors may also place a specific request to the Mutual Fund for inding latest available NAV trough SMS.												
For Investor Grievances please contact	Please Refer Page No	ease Refer Page No												
Unitholders' Information	Please Refer Page No	ease Refer Page No												
Portfolio Turnover Ratio [as on December 31, 2019]		<b>28</b> ortfolio Turnover Ratio is calculated as lower of purchase or sale during the period / Average AUM for the last one year (includes xed Income securities and Equity derivatives). p 10 holdings of the Scheme as on December 31, 2019 is stated here below:												
Scheme's Portfolio	Top 10 holdings of the	Scheme as	on De	cember	31, 201	9 is state	ed here	below:						
holdings		Company						Indust	ry				(%) NA	V
	HDFC Bank Limited					Ban	ks						10.91	
	Reliance Industries L		Petr	oleum F	Product	S				9.71				
	Housing Developmer	mited	Fina	nce						8.25				
	ICICI Bank Limited		Ban	ks						6.91				
	Infosys Limited						ware						5.31	
	Tata Consultancy Services Limited					Software					4.50			
	Kotak Mahindra Bank	<ul> <li>Limited</li> </ul>				Banks					4.46			
	ITC Limited					Consumer Non Durables					4.11			
	Axis Bank Limited					Banks					3.33			
	Larsen & Toubro Limi	ited				Construction Project						3.18		
	Monthly portfolio stat	ement of th	ne Sche	eme is h	osted c	n websi	ite – http	ps://ww	/w.idfcr	nf.com,	/downlo	oad-cer	ntre/discl	osures
Exposure of the Scheme across various sectors: (% of NAV) :						C	%) NA\	V						
	41.7	1%												
		14.39%	12.69%	11.16%										
	_				5.68%	3.23%	3.18%	2.14%	2.10%	1.48%	0.64%	0.56%	0.43%	
											<u> </u>	I	<u> </u>	
	Financial Services		F	Consumer Goods	Automobile	Metals	Construction	Telecom	Pharma	Cement Products	Fertilisers & Pesticides	Services	Media & Entertainment	
				_						Cement & Cement	Fertili		Media	

Investment Objective	The Fund also se	eeks to gener	rate current inc	ome by inve	esting in debt sec	g predominantly in surities and money scheme will be rea	market instru	equity related instrument ments.	
Asset Allocation Pattern	The asset alloca	ation under t	he scheme wil	l be as follo	WS:				
of the scheme	Instruments							Indicative Allocation (% of total assets)	
	Equities and Ec	uity related	instruments (i	ncluding de	erivatives)			65%-80%	
						Securitised debt,		20%-35%	
	Margin money/	FD) and Unit	s issued by RE	EITs & InviTs	, within which				
	- Units issue	ed by REITs a	& InvITs					0% - 10%	
	Investment in F	oreign secu	ities - up to 35	5% of the to	tal assets				
		-				40% of total assets	S		
	Exposure in Fix								
	Investment in S		-						
	assets							restricted to 5% of the to	
	assets, subject The Scheme ma	o change in l ay engage in	ine with the reg short selling of	gulations fro securities i	om time to time) n accordance wi	th the applicable g	uidelines / re	currently up to 10% of to gulations. The scheme m	
	invest in Credit Default Swaps (CDS) in accordance with the applicable regulations as and when permit extent permitted by the regulations. The cumulative gross exposure through equity, derivatives, debt & money market instruments along with report							2 , .	
	securities, credit default swaps and units issued by REITs & InvITs shall not exceed 100% of the net assets of The Fund has an open mandate for allocation between debt and equity. It does not follow any						sets of the Sch	eme.	
Investment Strategy	allocation.	-	ate for allocati	on betweer	i dept and equity	7. It does not follow	v any defined	model for determining t	
	Equity allocatio								
	scheme may als prevailing mark	or the equity portion, the scheme shall seek to build a diversified portfolio of companies across market cap and s cheme may also take exposure to equity derivatives when it needs to bring down the effective equity exposure, deper revailing market conditions.							
	Debt allocation			a a una itta al .		meriliet ee euritiee i	(in alu din a C		
								Sec) across maturities. T ncome instruments (deb	
	money market)	across matu	irities and rati	ngs with th	e objective of op	otimizing returns.	The actual pe	ercentage of investment	
	prevailing macr	various fixed income instruments and the general maturity range for the portfolio will be determined from time to time ba prevailing macro-economic environment (including interest rates and inflation), market conditions, general liquidity, and							
Risk Profile of the Scheme		its involve in			ne possible loss o s are summarize		read the SID	carefully for details on r	
Risk Mitigation factors	Please Refer Pag								
Plans / Option	Plan	Options &	sub options av	ailable		Default option u	nder the plan	Default dividend optio	
	Regular/ Direct	* Growth an & Sweep)	d Dividend (Pa	ayout, Reinv	restment	Growth		Reinvestment	
	*Direct Plans: D for investors wh					Units in a Scheme o	directly with t	he fund and is not availab	
No. of Folios and AUM (As on December 31, 2019)	Folios - 26,452;	AUM - Rs. 6	91.72 Cr.						
Applicable NAV	Please Refer Pa	ge No							
Minimum Application	Fresh Purchase	(Including S	witch-in)	Additio	onal Purchase (In	cluding Switch-in)	Repurchase	(Including Switch-out)	
Amount/ Number of Units	Rs. 5,000/- and	l any amoun	t thereafter	Rs. 1,00	00/- and any am	ount thereafter	If the balance available for the minimul above, the e	nd any amount thereafter ce in the folio / account r redemption is less than m amount prescribed entire balance available	
					mum 6 installme	nts); <b>SWP -</b> Rs. 50		tion will be redeemed. tiples of Re. 1 thereafter;	
Despatch of Repurchase	STP (in) - Rs. 1,0 Within 10 worki				ion request at th	e authorised centr	re of IDFC Mu	itual Fund.	
(Redemption) Request		00 TDL - 75							
Benchmark Index Dividend Policy	The undistribut	Option, divided portion of	dend will be de the income w	clared subje ill remain in	ect to availability the Option and	be reflected in the	NAV, on an o	discretion of AMC / Trusten ngoing basis. The Truste	
						ency of distribution	n of dividend	shall be final.	
Name of the Fund Manager	Equity Portion Debt Portion :				nd since inceptic since inception	in)			
Name of the	IDFC AMC Trus			g the fund					
Trustee Company Performance of the	Return (%) of G	rowth Ontio	n as at Decem	ber 31 2010	)		Year wise ۵h	solute Returns	
scheme	Period		Returns %		k Returns %		10.47	9.96	
		Direct	Regular	Direct	Regular			9.96	
	1 Year	6.13	4.66	10.37	10.37			6.94	
		0.15					4.21		
		711							
	3 Years	7.11	5.34	12.44	12.44		2.68		
	3 Years 5 Years	NA	NA	NA	NA				
	3 Years 5 Years Since Inception	NA 7.11	NA 5.34	NA 12.44				FY 2017-18	

**IDFC Hybrid Equity Fund (IDFC-HEF)** (earlier known as IDFC Balanced Fund)

	Date of Inception: Dire				-				maynat	roflactt	bocurro	nt strategy of the fund)
	Return >1 year are co				-		-		ennay not	renecti	ne currei	in strategy of the fund)
Expenses of the Scheme	(i) Load Structure:	npounde	a ann aan	1300,100	curri v ry							
	Entry Load: Nil											
	Exit Load: In respe	oct of eac	h nurcha	ase of Ur	nits:							
	- For 10% of inve		-	136 01 01	1113.							
	<ul> <li>For remaining i</li> </ul>			redeema	d/switc	hed out	within 1	2 month	as from t	ho dato	of allotr	ment
	It is clarified that t											
	(ii) Actual expenses a		• •									
	Regular Plan - 2.3				liciusive	01 000		1005 10		aditiona	i i Eix, ii	ury).
Waiver of Load for Direct Applications	-	ular no. S	EBI/IMC	O/CIR No							no entr	ry load for Mutual Fund
Tax treatment for the Investors (Unitholders)	Investors are advised their tax advisor.	to refer t	o the de	etails in	the Stat	ement o	of Addit	ional Inf	formatior	n (SAI) a	and also	o independently refer to
Daily Net Asset Value (NAV) Publication	NAV can be viewed o	n www.idf CAMS we	fcmf.con ebsite (w	n and ww www.cam	ww.amfii	ndia.co	m. You c	an also	contact	us at <b>1-8</b>	300-266	pto two decimal places 6688/1-800-30066688 at to the Mutual Fund fo
For Investor Grievances please contact	Please Refer Page No.	·										
Unitholders' Information	Please Refer Page No.											
Portfolio Turnover Ratio [as on December 31, 2019]					fpurcha	se or sal	e during	the per	riod /Ave	rage AU	IM for th	e last one year (include
Scheme's Portfolio	Top 10 holdings of the	Scheme a	s on Dec	ember 3	1, 2019 is	stated	nere belo	ow:				
holdings		Company										(%) NAV
	HDFC Bank Limited											6.62
	ICICI Bank Limited											6.47
	Reliance Industries Lin	nited										5.14
	Axis Bank Limited											5.00
	State Bank of India											4.95
	Triparty Repo											3.40
	Infosys Limited											3.16
	Larsen & Toubro Limite	ed										3.12
	Nestle India Limited											2.78
	7.445% LIC Housing Fi	nance Lim	nited									2.17
	Monthly portfolio state	ement of t	he Scher	me is hos	sted on v	vebsite -	- https://	′www.id	fcmf.com	n/downl	oad-cen	ntre/disclosures
Exposure of the Scheme												
across various sectors												
(% of NAV) :												
						(%)	NAV					
		41.33%										
			15.39%									
				8.97%								
					7.06%	5.11%	3.12%	0.110/				
								2.11%	2.00%	1.87%	1.47%	
		s s	s	- <u>&gt;</u>	<u> </u>	g		٥	ō	<u>.</u>	ts	1
		rvice	0005	Energy	_	Pharma	nctio	idor	turi	nica	quc	
		Se	Jer G	ш		E.	Construction	Automobile	ufact	Chemicals	Pro	
		Financial Services	Consumer Goods				Col	Α	Janu	Ũ	nent	
		Fina	Con						rial N		Сел	
		_							Industrial Manufacturing		Cement & Cement Products	
											Cen	

Investment Objective	systematic alloca	ation of fu tive of the	ne scheme is to seek to general nds into equity and equity rela e scheme will be to generate i	ted instruments; a	nd for defensive purp	boses in equ	uity derivatives. The
	Disclaimer: There	e is no assu	rance or guarantee that the obj	ectives of the sche	me will be realised.		
Asset Allocation Pattern of the scheme	Instruments				Indicative A (% of tota Maximum		Risk Profile
	Equities & Equity	/ related ir	nstruments		100	65	Medium to High
	Equity Derivative				35	0	Low to Medium
			Market Instruments (including	Cash & Cash equiv	alent) 35	0	Low to Medium
	normally, exceed Investment in del Gross Exposure t Investments in fo Investment in Sec	15% of the ot derivati o Repo of reign secu curities lend	invest in securitised debt, it is corpus of the Scheme. ves - up to 10% of the net assets Corporate Debt Securities - up rities - upto 50% of the net asset ding - up to 20% of the net assets short selling of securities in acc	of the Scheme. to 10% of the net as ts of the scheme. with maximum sing	sets of the Scheme. gle party exposure rest	ricted to 5%	of the net assets.
	The scheme may permitted by SEE	/ invest in BI/RBI.	Credit Default Swaps (CDS) ir	accordance with	the applicable guidel	ines / regul	ations as and whe
			sure through repo transactions ceed 100% of the net assets of t		ecurities, credit defau	ilt swaps alo	ng with equity, deb
	The extent of equidepending on op will be invested in Equity exposure: Equity market ex- actively. For the e- with a large cap b Debt exposure: The scheme shal allocation would corporate sector Use of equity der The scheme shal allocation would corporate sector Under normal cir- and fixed income will vary its inves bring down the e- In the periods whincrease up to 100 65% and if neces offsetting positic up to 30%. In suct Determing the A quantitative m	uity expose portunitie debt and gosure wi equity por blas. I invest in 1 be based and gener <b>ivatives:</b> I invest in 1 be based and gener cumstance autores thent in equity expo low based and gener cumstance the securities thent in equity expo low based and gener cumstance as ecurities thent in equity expo low based as courities the securities thent in equity expo low based as courities the securities the secu	ize the risk return proposition f ure would be guided by an undi- es available at various points in money market securities. Il be taken as per the quantital tion, the scheme shall seek to be various types of permitted deb on the prevailing economic env- ral liquidity and other considera- various types of permitted deb on the prevailing economic env- ral liquidity and other considera- es, the scheme shall primarily in s including money market instr quity and equity related instrum, sure below 65% depending up bodel indicates a bullish market, rver, if the market movemour re- rivative segment, therefore reso o the balance will be invested in <b>posure:</b> e used to determine the exposu- ibt allocation employs valuation	erlying quantitative time based on the ive model outputs wild a diversified p t and money mark ironment (includin tions in the econon t and money mark ironment (includin tions in the econon vest in equity and e uments in the rang nents and move to on the quantitative the exposure of the flects a bearish tir funderlying stock ulting into an equit to debt market ins re in equity and de	e model. The fund mar e month-end weighted wortfolio of companies et securities (includin g interest rates and in ny and markets. et securities (includin g interest rates and in ny and markets. equity related instrum y eof 0% to 35% for ca wards exposure to equity model. e scheme in equity and t, the scheme will res s up to the extent of y market exposure go truments.	d average P ty compone s across mar g G-Sec) ac flation), the g G-Sec) ac flation), the g G-Sec) ac flation), the ents in the ra upital appre- uity derivati d equity rela trict its inve 35% of the ing below 6	E ratio. The balance ent will be managed ket cap and sectors ross maturities. The performance of the ross maturities. The performance of the ange of 65% to 100% ciation. The scheme ves when it needs to ted instruments will soment in equity to portfolio by taking 5% bringing it dowr el approach used to
			bt allocation employs valuation scheme's portfolio will be deter		th-end weighted avera	ge P/E Ratio	of Nifty 50 index.
	PEBands		Equity Allocation				
	< 12		90-100	_			
	12-16		75-90	_			
	16-19 19-22		<u> </u>	-			
	22-26		40-55				
	>26		30-40				
	days of the next r	nonth.	d in debt and money market s ings Ratio (PE ratio) of the ind				
	agency (ies). The (EPS) will reflect	Price will the trailing y year for	reflect the closing market price g earnings of the most recent for recalibration, if required. The i	e on the stock exch our quarters of eac	anges for that day. Th h of the companies or	ne undiluted the index.	Earnings Per Shar The PE Bands woul
Risk Profile of the Scheme	Mutual Fund Unit	ts involve i	nvestment risks including the p Scheme specific Risk Factors ar			e SID carefu	ly for details on ris
<b>Risk Mitigation Factors</b>	Please Refer Pag	e No					
Plans / Option	Plan	Options	& sub options available	Defa	ault option under the pla	n Defaul	t dividend option
	Regular/ Direct*		and Dividend (Payout, ment & Sweep)	Gro	wth	Reinve	estment
			only for investors who purchas ir investments through a Distrib		in a Scheme directly w	vith the func	l and is not availabl
No. of Folios and AUM (As on December 31,	Folios - 19,774; A						
2019)							

## IDFC Dynamic Equity Fund (IDFC-DEF)

Minimum Application	Fresh Purchase	e (Including S	witch-in)	Addition	nal Purchase (	Including Switch-in)	Repurchase (Including Switch-out)
Amount/ Number of Units	Rs. 5,000 and	any amount tl	nereafter	Rs. 1,00	0 and any am	ount thereafter	Rs. 500 and any amount thereafter
							If the balance in the folio / account available for redemption is less than the minimum amount prescribed above, the entire balance available for redemption will be redeemed.
	<b>SIP -</b> Rs. 100 a <b>STP</b> - Rs. 1,000			reafter (mini	mum 6 instal	lment) ; <b>SWP -</b> Rs. 5	500 and in multiples of Re. 1 thereafter
Despatch of Repurchase (Redemption) Request	Within 10 work	king days of th	e receipt of th	ne redemptio	on request at	the authorized cent	re of IDFC Mutual Fund.
Benchmark Index	50% S&P BSE 2	200 TRI + 509	6 NIFTY AAA	Short Durati	on Bond Inde	ex (w.e.f. November 1	1, 2019)
Dividend Policy	The undistribut	ed portion of	the income wil	Il remain in th	ne Option and	be reflected in the N	rplus and at discretion of AMC / Trustee. IAV, on an ongoing basis. The Trustee's n of dividend shall be final.
Name of the Fund Manager						the fund since Marc vember 9, 2015)	h 1, 2017)
Name of the Trustee Company	IDFC AMC Trus	stee Company	Limited				
Performance of the scheme	Return (%) of (	Growth Option	n as on Decem	ber 31, 2019			Year wise Absolute Returns
scheme	Period	Scheme R	eturns %	Benchmar	k Returns %		19.57
		Direct	Regular	Direct	Regular		
	1 Year	10.22	8.64	10.36	10.36		0.47 11.41 9.89 9.96 9.95 8.82
	3 Years	10.35	8.85	11.44	11.44	6.87	
	5 Years	7.69	6.25	8.99	8.99	] 1	
	Since Inception	8.20	6.76	9.62	9.62	-	-0.02
	*Date of Incep	tion : Direct P	lan : 10-0ct-1/	1 Degular D	lan : 10-0ct-1	A FY 20	
				•		IDFC Dynamic Equi	ty Fund - Dir - Growth 📕 IDFC Dynamic Equity Fund - Reg - Growth
	Returns more t	than I year are	calculated or	compound	ed annualised	basis CRISIL Hybrid 35+	65 - Aggressive Index
Expenses of the Scheme	redeemed,	: In respect /switched out	within 1 year fr	om the date o	of allotment.	% of investment: Tax and Additional T	Nil- For remaining investment: 1% i ER. if anv):
			rect Plan - 1.01				
Waiver of Load for Direct Applications	Pursuant to SE	EBI circular no	. SEBI/IMD/C	IR No.4/ 168	3230/ 09 dat ect Applicatio	ed June 30, 2009, ons is no longer appli	there is no entry load for Mutual Func cable.
Tax treatment for the Investors (Unitholders)	Investors are a their tax adviso		er to the detai	ils in the Sta	itement of Ad	dditional Information	n (SAI) and also independently refer to
Daily Net Asset Value (NAV) Publication	NAV can be vie	ewed on www egistrar CAMS	idfcmf.com an website (www	nd www.amf	iindia.com. Yo	ou can also contact	be calculated upto two decimal places us at <b>1-800-2666688/1-800-30066888</b> specific request to the Mutual Fund for
For Investor Grievances please contact	Please Refer Pa	age No					
Unitholders' Information	Please Refer Pa	age No					
Portfolio Turnover Ratio [as on December 31, 2019]					se or sale duri	ng the period / Avera	age AUM for the last one year (includes
Scheme's Portfolio	Top 10 holdings	s of the Schem	e as on Decem	ber 31, 2019 i	s stated here	below:	
holdings		Compa	ny				(%) NAV
	HDFC Bank Lin	nited					6.47
	ICICI Bank Limi	ted					5.67
	8.95% Reliance		nited				5.42
	Reliance Indust	tries Limited					4.45
	Axis Bank Limit						4.25
	State Bank of Ir	ndia					3.93
	Axis Bank Ltd						3.89
	Axis Bank Limit	ted					2.70
	Larsen & Toubr						2.62
	8.595% LIC Hou		imited				2.62
				is bostod on	wobsito - httr	os://www.idfomf.com	n/download-centre/disclosures
		no statement	or the Scheme	131103120011			
Exposure of the Scheme across various sectors					(%) NA\	/	
(% of NAV) :			44.39%				
			9.049	<sup>6</sup> 8.34% 4.75%	4.01% 3.51%	1.81% 1.56% 1.42% 0.86	%0.62%
			Services Energy	6 8.34% 4.75% 4.75%	4.01% 3.51%	1.81% 1.72% 0.86 manufacturing Automobile felecom	

## IDFC Arbitrage Fund (IDFC-AF)

	opportunities in the cash and derivative segments of the derivative segment and by investing the balance in debt and	equity markets and th		
	Disclaimer: There can be no assurance or guarantee that the	2		chieved
Asset Allocation Pattern				
of the scheme	Under Normal circumstances:			
	Instruments	Indicative Allocatio	on (% of total assets)	Risk Profile
	Instruments	Maximum	Minimum	RISK FIOIIIE
				Maaliuma ka Ulimb
	Equities & Equity related instruments *	90	65	Medium to High
	Derivatives *	90	65	Medium to High
	Debt & Money Market instruments including the margin money deployed in derivative transactions	35	10	Low
	Under Defensive Consideration+:			
	Instruments	Indicative Allocation	on (% of total assets)	Risk Profile
		Maximum	Minimum	-
	Equities & Equity related instruments *	35	0	Medium to High
	Derivatives *	35	0	Medium to High
	Debt & Money Market instruments including the margin	100	65	Low
	money deployed in derivative transactions	100		2011
	+ Defensive circumstances are when the arbitrage opportu	inities in the market are	e negligible, in view of t	he fund manager.
	Investments in securitized debt can be made upto 35% of	the portfolio.		
	Investment in derivatives can be made upto 90% of the ne	t assets of the scheme.		
	Investment in Securities Lending can be made upto 50% o	f net assets of scheme		
	Investments in Foreign debt instruments can be made upto		of the Scheme	
	Gross Exposure to Repo of Corporate Debt Securities - up	to 10% of the net asset	s of the Scheme	
	Investments in ADRs and GDRs issued by Companies in Inc the scheme.	dia, as permitted by SE	BI regulations - upto 50	0% of the net assets
	*Equity allocation is measured as the Gross exposure to equ so built, at any point in time, would be completely hedged exposure, thereby making the Net exposure market-neutral to any operational reason such as short delivery in the cash market-neutral position at the earliest.	out, using derivative ins . In case the fund is not	struments that provides able to have a net mark	s an equal but oppos et-neutral position d
	The assets of the Scheme shall be predominantly invested in asset allocation pattern of the schemes may change from t		ed instruments. Subject	
	applicable regulations and political and economic factors. only indicative and not absolute. The proportions can va Manager, the intention being at all times to seek to protect th will be for a short term and for defensive considerations only	It must be clearly unde ry substantially depen ne interests of the Unith	erstood that the percent iding upon the percept olders. Such changes in	, market opportuniti tages stated above a tion of the Investme the investment patte
Investment Strategy	applicable regulations and political and economic factors. only indicative and not absolute. The proportions can va Manager, the intention being at all times to seek to protect th	It must be clearly under ry substantially depen ne interests of the Unith ge opportunities betwee	erstood that the percent iding upon the percept olders. Such changes in een spot and futures prio	, market opportunitie tages stated above a tion of the Investment the investment patter ces of exchange trad
Investment Strategy	applicable regulations and political and economic factors. only indicative and not absolute. The proportions can va Manager, the intention being at all times to seek to protect th will be for a short term and for defensive considerations only The Scheme will endeavor to invest predominantly in arbitra equities. In absence of profitable arbitrage opportunities av term debt and money market securities. The fund manager will evaluate the difference between the p of a stock in the futures market is higher than in the spot ma in the spot market and sell the same stock in equal quantity in	It must be clearly under ry substantially depen re interests of the Unith- ge opportunities betwo vailable in the market, the price of a stock in the fut rket, after adjusting for in the futures market, sin	erstood that the percent iding upon the percept olders. Such changes in een spot and futures privi- he scheme may predom tures market and in the s costs and taxes the sche- nultaneously.	, market opportuniti tages stated above a tion of the Investme the investment patter ces of exchange trad ninantly invest in sho spot market. If the pri eme shall buy the sto
Investment Strategy	applicable regulations and political and economic factors. only indicative and not absolute. The proportions can va Manager, the intention being at all times to seek to protect th will be for a short term and for defensive considerations only The Scheme will endeavor to invest predominantly in arbitra equities. In absence of profitable arbitrage opportunities as term debt and money market securities. The fund manager will evaluate the difference between the p of a stock in the futures market is higher than in the spot ma	It must be clearly under ry substantially depen- be interests of the Unith- ge opportunities betwe vailable in the market, the price of a stock in the fut rket, after adjusting for the futures market, sin 0 shares of Reliance cap expiry @ Rs. 432.00. arket for expiry on say	erstood that the percent iding upon the percept olders. Such changes in een spot and futures prid the scheme may predom tures market and in the s costs and taxes the sche nultaneously. oital on spot @ Rs. 430.0 The Scheme thus ente December 25, 2019. If	, market opportuniti tages stated above a tion of the Investme the investment patter ces of exchange trad ninantly invest in sho spot market. If the pri eme shall buy the sto 00 and at the same tir ers into a fully hedg the scheme holds t
Investment Strategy	<ul> <li>applicable regulations and political and economic factors. only indicative and not absolute. The proportions can va Manager, the intention being at all times to seek to protect th will be for a short term and for defensive considerations only</li> <li>The Scheme will endeavor to invest predominantly in arbitra equities. In absence of profitable arbitrage opportunities an term debt and money market securities.</li> <li>The fund manager will evaluate the difference between the p of a stock in the futures market is higher than in the spot ma in the spot market and sell the same stock in equal quantity in For example, on December 15, 2019, the scheme buys 10,000 sells 10,000 Reliance Capital futures for December 2019 transaction by selling the equity position in the futures m position till expiry of the futures, the scheme earns an ann</li> </ul>	It must be clearly unde ry substantially depen be interests of the Unith	erstood that the percent iding upon the percept olders. Such changes in een spot and futures pri- he scheme may predom tures market and in the s costs and taxes the sche nultaneously. ital on spot @ Rs. 430.0 The Scheme thus ente December 25, 2019. If % irrespective of what i ate on account of redem ion is unwound. For exa	, market opportuniti tages stated above a tion of the Investme the investment patter ces of exchange trad ninantly invest in sho spot market. If the pri eme shall buy the sto 00 and at the same tir ers into a fully hedg the scheme holds t is the price of Relian apple, if spot is sold
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Investment Strategy	<ul> <li>applicable regulations and political and economic factors. only indicative and not absolute. The proportions can va Manager, the intention being at all times to seek to protect the will be for a short term and for defensive considerations only</li> <li>The Scheme will endeavor to invest predominantly in arbitrate equities. In absence of profitable arbitrage opportunities at term debt and money market securities.</li> <li>The fund manager will evaluate the difference between the profit as to seek in the futures market is higher than in the spot market and sell the same stock in equal quantity in For example, on December 15, 2019, the scheme buys 10,000 sells 10,000 Reliance Capital futures for December 2019 transaction by selling the equity position in the futures man position till expiry of the futures, the scheme earns an ann Capital on the date of expiry.</li> <li>In the eventuality that the scheme has to unwind the transa- other reason, the returns would be a function of the spread Rs. 430 and the futures are bought at Rs. 433 then there would the futures are sold at Rs. 431 then there would be positive ree On the date of expiry, if the price differential between the sp attractive, the scheme may rollover* the futures position and is not available, the scheme would liquidate the spot position *Rolling over of the futures transaction means unwinding the shorting futures of the subsequent month maturity, and hold</li> </ul>	It must be clearly under ry substantially depen be interests of the Unith ge opportunities betwee vailable in the market, the price of a stock in the fut rket, after adjusting for n the futures market, sin 0 shares of Reliance cap expiry @ Rs. 432.00. arket for expiry on say ualized return of 16.979 ction prior the expiry de d at which the transact build be negative returns turns from the trade. ot and futures position and settle the futures po- e short position in the ful ling onto the spot positi	erstood that the percent iding upon the percept olders. Such changes in een spot and futures pri- he scheme may predom tures market and in the s costs and taxes the sche nultaneously. bital on spot @ Rs. 430.0 The Scheme thus ente December 25, 2019. If % irrespective of what i ate on account of redem ion is unwound. For exa s on the trade. If the spot of the subsequent mont in the spot market. In ca position simultaneously. itures of the current mor- on.	a, market opportuniti tages stated above a tion of the Investme the investment patter ces of exchange trad- ninantly invest in sho spot market. If the pr eme shall buy the sto 00 and at the same tii ers into a fully hedg the scheme holds t is the price of Reliar apple, if spot is sold at is sold at Rs. 430 a th maturity still rema ise such an opportun nth and simultaneou
Investment Strategy	<ul> <li>applicable regulations and political and economic factors. only indicative and not absolute. The proportions can va Manager, the intention being at all times to seek to protect the will be for a short term and for defensive considerations only</li> <li>The Scheme will endeavor to invest predominantly in arbitrate equities. In absence of profitable arbitrage opportunities at term debt and money market securities.</li> <li>The fund manager will evaluate the difference between the prof a stock in the futures market is higher than in the spot market and sell the same stock in equal quantity in For example, on December 15, 2019, the scheme buys 10,000 sells 10,000 Reliance Capital futures for December 2019 transaction by selling the equity position in the futures and most position till expiry of the futures, the scheme earns an annon Capital on the date of expiry.</li> <li>In the eventuality that the scheme has to unwind the transa- other reason, the returns would be a function of the spread Rs. 430 and the futures are bought at Rs. 433 then there word the futures are sold at Rs. 431 then there would be positive re On the date of expiry, if the price differential between the sp attractive, the scheme may rollover* the futures position and is not available, the scheme would liquidate the spot position</li> </ul>	It must be clearly unde ry substantially depen be interests of the Unith ge opportunities betwee vailable in the market, ti price of a stock in the fut rket, after adjusting for in the futures market, sin O shares of Reliance cap expiry @ Rs. 432.00. arket for expiry on say ualized return of 16.97 ction prior the expiry da d at which the transact build be negative returns turns from the trade. of and futures position a nd settle the futures po- a short position in the fu- ling onto the spot position d the future position bo	erstood that the percent iding upon the percept olders. Such changes in een spot and futures pri- the scheme may predom tures market and in the s costs and taxes the sche nultaneously. vital on spot @ Rs. 430.0 The Scheme thus ente December 25, 2019. If % irrespective of what i ate on account of redem ion is unwound. For exis s on the trade. If the spot of the subsequent mont in the spot market. In ca position simultaneously. utures of the current mor on. efore the expiry of the c	a, market opportuniti tages stated above a tion of the Investme the investment patter ces of exchange trad ninantly invest in sho spot market. If the pri- eme shall buy the sto 20 and at the same tir ers into a fully hedg the scheme holds t is the price of Relian apple, if spot is sold of is sold at Rs. 430 a th maturity still rema- use such an opportun nth and simultaneou
Investment Strategy	applicable regulations and political and economic factors. only indicative and not absolute. The proportions can va Manager, the intention being at all times to seek to protect th will be for a short term and for defensive considerations only The Scheme will endeavor to invest predominantly in arbitra equities. In absence of profitable arbitrage opportunities and term debt and money market securities. The fund manager will evaluate the difference between the p of a stock in the futures market is higher than in the spot ma in the spot market and sell the same stock in equal quantity in For example, on December 15, 2019, the scheme buys 10,000 sells 10,000 Reliance Capital futures for December 2019 transaction by selling the equity position in the futures m position till expiry of the futures, the scheme earns an and Capital on the date of expiry. In the eventuality that the scheme has to unwind the transa- other reason, the returns would be a function of the spread Rs. 430 and the futures are bought at Rs. 433 then there would the futures are sold at Rs. 431 then there would be position and is not available, the scheme may rollover* the futures position and is not available, the scheme would liquidate the spot positior *Rolling over of the futures transaction means unwinding the shorting futures of the subsequent month maturity, and hold There could also be instances of unwinding both the spot ar increase the base return or to meet redemption. Return er	It must be clearly under ry substantially depen- be interests of the Unith- ge opportunities betwe vailable in the market, the price of a stock in the fut rket, after adjusting for in the futures market, sin 0 shares of Reliance cap expiry @ Rs. 432.00. arket for expiry on say ualized return of 16.979 ction prior the expiry da d at which the transact build be negative returns turns from the trade. of and futures position in and settle the futures po- e short position in the fut ling onto the spot positi of the future position build the future position build the future position build the stat offer an arbitr	erstood that the percent iding upon the percept olders. Such changes in een spot and futures price the scheme may predom tures market and in the s costs and taxes the sche nultaneously. bital on spot @ Rs. 430.0 The Scheme thus ente December 25, 2019. If % irrespective of what i ate on account of redem ion is unwound. For exit s on the trade. If the spot of the subsequent mont in the spot market. In ca position simultaneously. itures of the current moi on. efore the expiry of the c re use of arbitrage opport	a, market opportuniti tages stated above a tion of the Investme the investment patter ces of exchange trad ninantly invest in sho spot market. If the pri eme shall buy the sto 00 and at the same tir rrs into a fully hedg the scheme holds the is the price of Relian option pressures or a ample, if spot is sold ot is sold at Rs. 430 a th maturity still remain use such an opportun nth and simultaneous current-month future portunity would depe
Investment Strategy	applicable regulations and political and economic factors. only indicative and not absolute. The proportions can va Manager, the intention being at all times to seek to protect the will be for a short term and for defensive considerations only The Scheme will endeavor to invest predominantly in arbitra equities. In absence of profitable arbitrage opportunities and term debt and money market securities. The fund manager will evaluate the difference between the profitable arbitrage opportunities and in the spot market and sell the same stock in equal quantity in For example, on December 15, 2019, the scheme buys 10,000 sells 10,000 Reliance Capital futures for December 2019 transaction by selling the equity position in the futures mposition till expiry of the futures, the scheme earns an and Capital on the date of expiry. In the eventuality that the scheme has to unwind the transa- other reason, the returns would be a function of the spread Rs. 430 and the futures are bought at Rs. 433 then there would be positive ree On the date of expiry, if the price differential between the sp attractive, the scheme may rollover* the futures position and is not available, the scheme would liquidate the spot positior "Rolling over of the futures transaction means unwinding the shorting futures of the subsequent month maturity, and hold. There could also be instances of unwinding both the spot ar increase the base return or to meet redemption. Return er primarily on the availability of such opportunities. The Scheme will endeavor to build similar market neutral position.	It must be clearly unde ry substantially depen be interests of the Unith ge opportunities betwee vailable in the market, ti price of a stock in the fut rket, after adjusting for n the futures market, sin 0 shares of Reliance cap expiry @ Rs. 432.00. arket for expiry on say ualized return of 16.979 ction prior the expiry de d at which the transact puld be negative returns turns from the trade. of and futures position and settle the futures po- e short position in the fu- ling onto the spot position and the future position be abancement through th tions that offer an arbitr Buying ADR/GDR and s en one futures contract.	erstood that the percent iding upon the percept olders. Such changes in een spot and futures pri- he scheme may predom tures market and in the s costs and taxes the sche nultaneously. ital on spot @ Rs. 430.0 The Scheme thus ente December 25, 2019. If % irrespective of what i ate on account of redem ion is unwound. For exa s on the trade. If the spot of the subsequent mont in the spot market. In ca position simultaneously. itures of the current mor on. efore the expiry of the c ie use of arbitrage opport age potential for e.g. buy elling the corresponding and another. For examplin h and sells an equivalem	a, market opportuniti tages stated above a tion of the Investme the investment patter ces of exchange trad ninantly invest in sho spot market. If the pri- eme shall buy the sto 00 and at the same tir ers into a fully hedg the scheme holds the is the price of Relian option pressures or a ample, if spot is sold at Rs. 430 a th maturity still remain use such an opportun on the and simultaneous current-month future portunity would depe ying the basket of ind is stock future etc. le on 16 March 2019, the top of the store of the store of the store of the store of the store of the top of the store of the store of the store future store of the store of the store future of the store of the store to the store of the store of the store of the store of the store future of the store of t
Investment Strategy	applicable regulations and political and economic factors. only indicative and not absolute. The proportions can va Manager, the intention being at all times to seek to protect th will be for a short term and for defensive considerations only The Scheme will endeavor to invest predominantly in arbitra equities. In absence of profitable arbitrage opportunities as term debt and money market securities. The fund manager will evaluate the difference between the p of a stock in the futures market is higher than in the spot ma in the spot market and sell the same stock in equal quantity in For example, on December 15, 2019, the scheme buys 10,000 sells 10,000 Reliance Capital futures for December 2019 transaction by selling the equity position in the futures m position till expiry of the futures, the scheme earns an and Capital on the date of expiry. In the eventuality that the scheme has to unwind the transa- other reason, the returns would be a function of the spread Rs. 430 and the futures are bought at Rs. 433 then there would the futures are sold at Rs. 431 then there would be position and is not available, the scheme may rollover* the futures position and is not available, the scheme would liquidate the spot position "Rolling over of the futures transaction means unwinding the shorting futures of the subsequent month maturity, and hold There could also be instances of unwinding both the spot ar increase the base return or to meet redemption. Return er primarily on the availability of such opportunities. The Scheme will endeavor to build similar market neutral posi constituents in the cash segment and selling the index futures, The Scheme would also look to avail of opportunities between scheme buys 1000 futures contracts of ABB Ltd. For March of ABB Ltd. for April expiry at Rs.3,030. Thereby the scheme	It must be clearly under ry substantially depen be interests of the Unith ge opportunities betwee vailable in the market, the price of a stock in the fut rket, after adjusting for n the futures market, sin 0 shares of Reliance cap expiry @ Rs. 432.00. arket for expiry on say ualized return of 16.979 ction prior the expiry da d at which the transact buld be negative returns turns from the trade. ot and futures position h and settle the futures po- e short position in the fu ling onto the spot position h and settle the futures po- e short position in the fu ling onto the spot position hancement through th tions that offer an arbitr Buying ADR/GDR and s en one futures contract a expiry at Rs.3,000 each enters into a fully hedg acts and buying 1000 Ag act and the buy price o	erstood that the percent iding upon the percept olders. Such changes in een spot and futures pri- the scheme may predom tures market and in the s costs and taxes the sche nultaneously. oital on spot @ Rs. 430.0 The Scheme thus ente December 25, 2019. If % irrespective of what i ate on account of redem ion is unwound. For exa s on the trade. If the spot of the subsequent mont in the spot market. In ca position simultaneously. utures of the current mol on. efore the expiry of the c ie use of arbitrage oppo age potential for e.g. buy elling the corresponding and another. For examp h and sells an equivalem jed transaction. Closer t	a, market opportuniti tages stated above a tion of the Investme the investment patter ces of exchange trad ninantly invest in sho spot market. If the pr eme shall buy the sto 00 and at the same tii ers into a fully hedg the scheme holds t is the price of Reliar apple, if spot is sold ot is sold at Rs. 430 a th maturity still rema use such an opportun nth and simultaneou surrent-month future ortunity would depe ying the basket of inc is tock future etc. le on 16 March 2019, t to the expiry date of the ereturns are a function

	The Scheme can	also initiate	the transact	ion in the oppo	osite direction i.e.	by selling the M	larch futures and	buying the April futures, if
	it sees a profit p	otential. Uno aintaining co	der all circur ompletely h	nstances the s edged positior	cheme would ke	ep its net expos	sures neutral to th	ne underlying direction of ne can also take offsetting
		ould also be	maintained	partly as Fixed	deposits with Sc	heduled comm	ercial banks. The i	e derivative position. The maturity profile of the rest
	would be reduc	ed and if the vould howev	e view of th	e fund manag	er is that interes	t rates would d	lecline, then the	& money market portfolio average maturity may be pending on the prevailing
Risk Profile of the Scheme	Mutual Fund Uni factors before in						ase read the SID c	arefully for details on risk
Risk Mitigation Factors	Please Refer Pag	je No						
Plans / Option	Plan	Options &	sub options	available		Default option	n under the plan	Default dividend option
	Regular/ Direct*		onthly Divide einvest & Sv	end, Annual Di veep)	vidend	Growth		Monthly Dividend Reinvestment
	*Direct Plans: Di for investors who					I Jnits in a Schem	e directly with the	Fund and is not available
No. of Folios and AUM (As on December 31, 2019)	<b>Folios</b> - 16,449; ,							
Applicable NAV	Please Refer Pag	ge No.						
Minimum Application	Fresh Purchase	(Including S	witch-in)	Additional P	urchase (Includi	ng Switch-in)	Repurchase (In	cluding Switch-out)
Amount/ Number of Units	Rs. 100 and any				any amount ther	<u> </u>		y amount thereafter
					-		available for rea	n the folio / account demption is less than the int prescribed above, the available for redemption ed.
	SIP - Rs. 100 and STP (in) - Rs. 100				mum 6 installme	nts); <b>SWP -</b> Rs.	500 and in mult	iples of Rs. 1/- thereafter;
Despatch of Repurchase (Redemption) Request	Within 10 workir	ng days of th	ne receipt of	f the redempti	on request at the	e authorised ce	ntre of IDFC Mut	ual Fund.
Benchmark Index	Nifty 50 Arbitra	ge Index						
Dividend Policy								scretion of AMC / Trustee.
							ne NAV, on an on ion of dividend sl	going basis. The Trustee's anall be final.
Name of the Fund Manager	Equity Portion : Debt Portion: M						managing the fur	nd since March 1, 2017)
Name of the Trustee Company	IDFC AMC Trust	ee Company	/ Limited					
Performance of	Return (%) of G	rowth Optio	n as at Dece	ember 31, 2019			Year wise Ab	solute Returns
the scheme	Period	Scheme F	Returns %	Benchmar	k Returns %			9.04
		Direct	Regular	Direct	Regular	6.93	6.84	7.17
	1 Year	6.85	6.15	6.64	6.64	6.17	5.77	3
	3 Years	6.68	5.98	5.12	5.12		4:39	
	5 Years	6.99	6.33	5.91	5.91		- 111 - 111	
	Since Inception	7.64	7.06	6.60	NA			
	*Date of Incepti	on : Direct P	•lan : 17-Jan	-13 Regular P	lan : 21-Dec-06	FY 2018-19	FY 2017-18 FY 2016-17	FY 2015-16 FY 2014-15
	Returns more th	ian 1 year are	e calculated	on compound	led annualised b	asis IDFC Arbit		IDFC Arbitrage Fund - Reg - Growth
Expenses of the Scheme	(i) Load Struct					Nity SO Ar	binage index	
	.,		med/switch	ed-out within	1 (one) month fr	om the date of	allotment	
	(ii) Actual expe		,					
	Regular Pla						r r Eix, ir ariy).	
Waiver of Load for					0270/00 datad	luna 70, 2000	) there is no an	the load for Mutual Fund
Waiver of Load for Direct Applications	schemes. Hence	, the procedu	ure for waive	r of load for Di	rect Application	s is no longer ap	plicable.	try load for Mutual Fund
Tax treatment for the Investors (Unitholders)	refer to their tax	advisor.					n (SAI) and also i	
Daily Net Asset Value (NAV) Publication	NAV can be view	wed on www gistrar CAMS	v.idfcmf.com 5 website (w	and www.am www.camsonlin	fiindia.com. You	can also contac	ct us at <b>1-800-26</b>	upto two decimal places. 66688/1-800-30066688 est to the Mutual Fund for
For Investor Grievances please contact	Please Refer Pag	ge No						
Unitholders' Information	Please Refer Pag	ge No						
Portfolio Turnover Ratio		<b>D</b> ··· ·						
[as on December 31, 2019]	Portfolio Turnov Fixed Income se				ise or sale during	the period / Av	erage AUM for the	e last one year (includes

## IDFC Arbitrage Fund (IDFC-AF) (Contd.)

Scheme's Portfolio	Top 10 holdings of the Scheme as on December 31, 2019 is stated here below:	
holdings	Company	(%) NAV
	Reliance Industries Limited	4.58
	Bajaj Finance Limited	3.77
	Axis Bank Limited	3.66
	Larsen & Toubro Limited	3.56
	HDFC Bank Limited	3.56
	Housing Development Finance Corporation Limited	2.91
	State Bank of India	2.91
	ITC Limited	2.34
	Maruti Suzuki India Limited	2.14
	Axis Bank Limited	2.08
Exposure of the Scheme	Monthly portfolio statement of the Scheme is hosted on website - https://www.idfcmf.com/dow	nload-centre/disclosures
across various sectors (% of NAV) :	Financial Services MAN (%) The dial services MAN (%) The dial services Construction Constructi	

## **IDFC Equity Savings Fund** (earlier known as IDFC Arbitrage Plus Fund)

	The Scheme seek to generate income by predominantly investing in arbitrage opportunities in the cash and derivatives seg of the equity markets along with debt and money market instruments and to generate long-term capital appreciation by inv a portion of the Scheme's assets in equity and equity related instruments.									
	Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be realised.									
Asset Allocation Pattern	Under Normal c	ircumstances:								
of the scheme	Instruments			ndicative Allo	ocation (% of total asset					
	Equities & Equit	y related instruments (includ	ling derivatives), within v	vhich	65% - 80%					
	- Net Equity	Arbitrage Exposure*		20% -60%						
		quity Exposure (un-hedged)		20% - 45%						
	Debt & Money N	Market instruments (including oney/FD) and Units issued by			20% - 35%					
	- Units issued by					0% - 10%				
	*The exposure to	o derivative shown in the abovents for hedging and in such ca	e asset allocation table wo	ould normally be th will not be conside	ne exposure ta	iken against the underlyi				
		e circumstances (i.e., when t			5.5.5					
	Instruments			ndicative Allo	ocation (% of total asset					
	Equities & Equit	y related instruments (includ	vhich		20% - 65%					
	- Net Equity	Arbitrage Exposure*				0% - 20%				
		quity Exposure (un-hedged)				20% - 45%				
·	Debt & Money N	Aarket instruments (including oney/FD) and Units issued by	Securitised		35% - 80%					
		by REITs & InvITs			0% - 10%					
	equity investme	o derivative shown in the abov ents for hedging and in such ca	se, exposure to derivative							
	Investment in Securitised Debt - up to 35% of the total assets Investment in Foreign securities - up to 35% of total assets									
	Investment in Securities lending - up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets									
		Exposure in Equity Derivatives (other than for hedging purpose) – up to 25% of total assets Exposure in Fixed Income Derivatives – up to 35% of total assets								
	Gross Exposure	to Repo of Corporate Debt Se o change in line with the regul	curities - up to the extent	permitted by the	Regulations (	currently up to 10% of to				
	invest in Credit	The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations. The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable regulations as and when permitted by SEBI/RBI up to the extent permitted by the regulations.								
		quity and equity derivative inv curities portfolio, the fund mar			likely to give r	return comparable with t				
			5							
		gross exposure through equi securities, credit default swap	ity, derivatives, debt & m							
Investment Strategy	corporate debt Scheme. The investment spot/cash and fu	securities, credit default swap strategy of the hedged portion tures prices of individual stock allocation would be across var	ity, derivatives, debt & m os and units issued by RE n of the fund includes ider ks. The un-hedged portion	ITs & InvITs shall r ntifying and invest	iot exceed 100 ing into arbitr	0% of the net assets of t age opportunities betwe without any market cap				
Risk Profile of the Scheme	corporate debt Scheme. The investment : spot/cash and fu sector bias. Debt and achieving op Mutual Fund Un factors before in	securities, credit default swap strategy of the hedged portion utures prices of individual stock allocation would be across var stimal returns. its involve investment risks indivestment. Scheme specific Ri	ity, derivatives, debt & m. os and units issued by RE n of the fund includes ider ks. The un-hedged portion ious money market and fix cluding the possible loss of	ITs & InvITs shall r ntifying and invest will follow a diver ed income securiti	not exceed 100 ing into arbitr sified strategy es with the obj	D% of the net assets of t age opportunities betwe without any market cap lective of providing liquid				
Risk Profile of the Scheme Risk Mitigation Factors	corporate debt Scheme. The investment s spot/cash and ft sector bias. Debt and achieving op Mutual Fund Uni factors before in Please Refer Pag	securities, credit default swap strategy of the hedged portion utures prices of individual stock allocation would be across var titmal returns. its involve investment risks ind vestment. Scheme specific Ri ge No.	ity, derivatives, debt & most and units issued by RE n of the fund includes ider ks. The un-hedged portion rious money market and fix cluding the possible loss of sk Factors are summarized	ITs & InvITs shall r ntifying and invest will follow a diver ed income securiti of principal. Please d on page no.	not exceed 100 ing into arbitri sified strategy es with the obj read the SID	0% of the net assets of t age opportunities betwe without any market cap lective of providing liquid carefully for details on ri				
Risk Profile of the Scheme	corporate debt Scheme. The investment s spot/cash and ft sector bias. Debt and achieving op Mutual Fund Un factors before in Please Refer Pag Plan	securities, credit default swap strategy of the hedged portion tures prices of individual stock allocation would be across var timal returns. its involve investment risks in vestment. Scheme specific Ri pe No <b>Options &amp; sub options availal</b> Growth, Monthly Dividend, Qu	ity, derivatives, debt & moss and units issued by RE n of the fund includes ider ks. The un-hedged portion ious money market and fix cluding the possible loss of sk Factors are summarized ble uarterly Dividend,	ITs & InvITs shall r ntifying and invest will follow a diver ed income securiti of principal. Please d on page no.	not exceed 100 ing into arbitri sified strategy es with the obj read the SID	0% of the net assets of the age opportunities betwee without any market cap lective of providing liquid carefully for details on r				
Risk Profile of the Scheme Risk Mitigation Factors	corporate debt Scheme. The investment s spot/cash and ft sector bias. Debt and achieving op Mutual Fund Uni factors before in Please Refer Pag Plan Regular/ Direct* *Direct Plans: Di	securities, credit default swap strategy of the hedged portion itures prices of individual stock allocation would be across var timal returns. its involve investment risks indivestment. Scheme specific Ri ge No Options & sub options availal Annual Dividend, Q Annual Dividend, (Payout, R rect Plan is only for investors v	ity, derivatives, debt & moss and units issued by RE n of the fund includes ider ks. The un-hedged portion ious money market and fix cluding the possible loss of sk Factors are summarized ble uarterly Dividend, teinvest & Sweep) vho purchase /subscribe U	ITs & InvITs shall n will follow a diver ed income securiti of principal. Please d on page no. Default option un Growth	not exceed 100 ing into arbitr. sified strategy es with the obj read the SID	D% of the net assets of the net assets of the net assets of the vithout any market cap lective of providing liquid carefully for details on r Default dividend option Quarterly Dividend, Reinvestment				
Risk Profile of the Scheme Risk Mitigation Factors Plans / Option No. of Folios and AUM As on December 31,	corporate debt Scheme. The investment s spot/cash and ft sector bias. Debt and achieving op Mutual Fund Uni factors before in Please Refer Pag Plan Regular/ Direct* *Direct Plans: Di for investors who	securities, credit default swap strategy of the hedged portion tures prices of individual stock allocation would be across var ptimal returns. Its involve investment risks indivestment. Scheme specific Ri ge No Options & sub options availal Growth, Monthly Dividend, Qi Annual Dividend, (Payout, R	ity, derivatives, debt & moss and units issued by RE n of the fund includes ider ks. The un-hedged portion ious money market and fix cluding the possible loss of sk Factors are summarized ble uarterly Dividend, teinvest & Sweep) vho purchase /subscribe U	ITs & InvITs shall n will follow a diver ed income securiti of principal. Please d on page no. Default option un Growth	not exceed 100 ing into arbitr. sified strategy es with the obj read the SID	D% of the net assets of the net assets of the net assets of the vithout any market cap lective of providing liquid carefully for details on r Default dividend option Quarterly Dividend, Reinvestment				
Risk Profile of the Scheme Risk Mitigation Factors Plans / Option No. of Folios and AUM As on December 31, 2019)	corporate debt Scheme. The investment : spot/cash and fu sector bias. Debt and achieving op Mutual Fund Un factors before in Please Refer Pag <b>Plan</b> Regular/ Direct* *Direct Plans: Di for investors wh Folios - 887; AU	securities, credit default swap strategy of the hedged portion tures prices of individual stock allocation would be across var ptimal returns. Its involve investment risks investment. Scheme specific Ri ge No <b>Options &amp; sub options availal</b> Growth, Monthly Dividend, Qi Annual Dividend, (Payout, R rect Plan is only for investors v o route their investments thro JM - Rs. 66.91 Cr.	ity, derivatives, debt & moss and units issued by RE n of the fund includes ider ks. The un-hedged portion ious money market and fix cluding the possible loss of sk Factors are summarized ble uarterly Dividend, teinvest & Sweep) vho purchase /subscribe U	ITs & InvITs shall n will follow a diver ed income securiti of principal. Please d on page no. Default option un Growth	not exceed 100 ing into arbitr. sified strategy es with the obj read the SID	D% of the net assets of the net assets of the net assets of the vithout any market cap lective of providing liquid carefully for details on r Default dividend option Quarterly Dividend, Reinvestment				
Risk Profile of the Scheme Risk Mitigation Factors Plans / Option No. of Folios and AUM As on December 31, 2019) Applicable NAV	corporate debt Scheme. The investment s spot/cash and ft sector bias. Debt and achieving op Mutual Fund Uni factors before in Please Refer Pag <b>Plan</b> Regular/ Direct* *Direct Plans: Di for investors who Folios - 887; AU Please Refer Pag	securities, credit default swap strategy of the hedged portion itures prices of individual stock allocation would be across var timal returns. its involve investment risks indivestment. Scheme specific Ri ge No Options & sub options availal Growth, Monthly Dividend, Qi Annual Dividend, (Payout, R rect Plan is only for investors v o route their investments throu JM - Rs. 66.91 Cr.	ity, derivatives, debt & moss and units issued by RE n of the fund includes ider ks. The un-hedged portion ious money market and fix cluding the possible loss of sk Factors are summarized ble Jarterly Dividend, einvest & Sweep) vho purchase /subscribe L ugh a Distributor	ITs & InvITs shall r ntifying and invest will follow a diver ed income securiti of principal. Please d on page no. Default option un Growth Jnits in a Scheme c	not exceed 100 ing into arbitr. sified strategy es with the obj read the SID nder the plan lirectly with th	0% of the net assets of the age opportunities betwee without any market cap lective of providing liquid carefully for details on r <b>Default dividend option</b> Quarterly Dividend, Reinvestment the Fund and is not available				
Risk Profile of the Scheme Risk Mitigation Factors Plans / Option No. of Folios and AUM As on December 31, 2019) Applicable NAV finimum Application	corporate debt Scheme. The investment s spot/cash and ft sector bias. Debt and achieving op Mutual Fund Uni factors before in Please Refer Pag <b>Plan</b> Regular/ Direct* *Direct Plans: Di for investors who Folios - 887; AU Please Refer Pag Fresh Purchase	securities, credit default swap strategy of the hedged portion itures prices of individual stock allocation would be across var timal returns. its involve investment risks indivestment. Scheme specific Ri ge No <b>Options &amp; sub options availal</b> Growth, Monthly Dividend, Qi Annual Dividend, (Payout, R rect Plan is only for investors v o route their investments throu JM - Rs. 66.91 Cr. ge No (Including Switch-in)	ity, derivatives, debt & moss and units issued by RE n of the fund includes ider ks. The un-hedged portion ious money market and fix cluding the possible loss of sk Factors are summarized ble uarterly Dividend, teinvest & Sweep) who purchase /subscribe L ugh a Distributor	ITs & InvITs shall r htifying and invest will follow a diver ed income securiti of principal. Please d on page no. Default option un Growth Jnits in a Scheme of cluding Switch-in)	ot exceed 100 ing into arbitr sified strategy es with the obj read the SID nder the plan directly with th	0% of the net assets of the age opportunities betwee without any market cap lective of providing liquid carefully for details on r Default dividend option Quarterly Dividend, Reinvestment the Fund and is not available (Including Switch-out)				
Risk Profile of the Scheme Risk Mitigation Factors	corporate debt Scheme. The investment s spot/cash and ft sector bias. Debt and achieving op Mutual Fund Uni factors before in Please Refer Pag <b>Plan</b> Regular/ Direct* *Direct Plans: Di for investors who Folios - 887; AU Please Refer Pag Fresh Purchase	securities, credit default swap strategy of the hedged portion itures prices of individual stock allocation would be across var timal returns. its involve investment risks indivestment. Scheme specific Ri ge No Options & sub options availal Growth, Monthly Dividend, Qi Annual Dividend, (Payout, R rect Plan is only for investors v o route their investments throu JM - Rs. 66.91 Cr.	ity, derivatives, debt & moss and units issued by RE n of the fund includes ider ks. The un-hedged portion ious money market and fix cluding the possible loss of sk Factors are summarized ble Jarterly Dividend, einvest & Sweep) vho purchase /subscribe L ugh a Distributor	ITs & InvITs shall r htifying and invest will follow a diver ed income securiti of principal. Please d on page no. Default option un Growth Jnits in a Scheme of cluding Switch-in)	ing into arbitr ing into arbitr sified strategy es with the obj read the SID inder the plan directly with th Rs. 500 and If the balanc available for the minimu above, the e	0% of the net assets of the age opportunities betwee without any market cap lective of providing liquid carefully for details on r <b>Default dividend option</b> Quarterly Dividend, Reinvestment the Fund and is not available (Including Switch-out) any amount thereafter as in the folio / account				
Risk Profile of the Scheme Risk Mitigation Factors Plans / Option No. of Folios and AUM As on December 31, 2019) Applicable NAV Minimum Application	corporate debt Scheme. The investment s spot/cash and fu sector bias. Debt and achieving op Mutual Fund Uni factors before in Please Refer Pag <b>Plan</b> Regular/ Direct* *Direct Plans: Di for investors whe Folios - 887; AL Please Refer Pag Fresh Purchase Rs. 5,000 any an	securities, credit default swap strategy of the hedged portion itures prices of individual stock allocation would be across var timal returns. its involve investment risks indivestment. Scheme specific Ri ge No <b>Options &amp; sub options availal</b> Growth, Monthly Dividend, Qi Annual Dividend, (Payout, R rect Plan is only for investors v o route their investments throu JM - Rs. 66.91 Cr. ge No (Including Switch-in)	ity, derivatives, debt & moss and units issued by RE nof the fund includes ider ks. The un-hedged portion ious money market and fix cluding the possible loss of sk Factors are summarized ole uarterly Dividend, teinvest & Sweep) who purchase /subscribe L ugh a Distributor Additional Purchase (In Rs. 1,000 and any amound fter (minimum 6 installmeter)	ITs & InvITs shall r htifying and invest will follow a diver ed income securiti of principal. Please d on page no. Default option un Growth Juits in a Scheme of cluding Switch-in) unt thereafter	ing into arbitr sified strategy es with the obj read the SID inder the plan directly with the Rs. 500 and lf the balanc available for the minimur above, the e for redempt	0% of the net assets of the age opportunities betwee without any market cap lective of providing liquid carefully for details on r <b>Default dividend option</b> Quarterly Dividend, Reinvestment The Fund and is not available (Including Switch-out) any amount thereafter re demption is less than n amount prescribed notire balance available ion will be redeemed.				
Risk Profile of the Scheme Risk Mitigation Factors Plans / Option No. of Folios and AUM As on December 31, 2019) Applicable NAV Minimum Application Amount/ Number of Units	corporate debt Scheme. The investment is spot/cash and ft sector bias. Debt and achieving op Mutual Fund Uni factors before in Please Refer Pag Plan Regular/ Direct* *Direct Plans: Di for investors who Folios - 887; AU Please Refer Pag Fresh Purchase Rs. 5,000 any an SIP - Rs. 100 an STP (in) - Rs. 1,00	securities, credit default swap strategy of the hedged portion itures prices of individual stock allocation would be across var timal returns. its involve investment risks individual vestment. Scheme specific Ri ge No Options & sub options availal Growth, Monthly Dividend, Qi Annual Dividend, (Payout, R rect Plan is only for investors v o route their investments throu JM - Rs. 66.91 Cr. ge No (Including Switch-in) mount thereafter d in multiples of Re. 1 therea	ity, derivatives, debt & moss and units issued by RE n of the fund includes ider ks. The un-hedged portion ious money market and fix cluding the possible loss of sk Factors are summarized ble uarterly Dividend, teinvest & Sweep) who purchase /subscribe U ugh a Distributor Additional Purchase (In Rs. 1,000 and any amou fter (minimum 6 installm	ITS & InvITs shall r htifying and invest will follow a diver ed income securiti of principal. Please d on page no. Default option un Growth Jnits in a Scheme of cluding Switch-in) unt thereafter ents); SWP - Rs. 5	ing into arbitri sified strategy es with the objection of the slip inder the plan directly with the Rs. 500 and lf the balance available for the minimur above, the e for redempt 500 and in minimur	2% of the net assets of the age opportunities betwee without any market cap lective of providing liquid carefully for details on r Default dividend option Quarterly Dividend, Reinvestment the Fund and is not available (Including Switch-out)) any amount thereafter re demption is less that redemption is less that namount prescribed intire balance available ion will be redeemed. Ultiples of Re. 1 thereafter the set of Re. 1 the se				
Risk Profile of the Scheme Risk Mitigation Factors Plans / Option No. of Folios and AUM (As on December 31, 2019) Applicable NAV Minimum Application	corporate debt Scheme. The investment s spot/cash and ft sector bias. Debt and achieving op Mutual Fund Un factors before in Please Refer Pag <b>Plan</b> Regular/ Direct* *Direct Plans: Di for investors wh Folios - 887; AU Please Refer Pag Fresh Purchase Rs. 5,000 any au SIP - Rs. 100 an STP (in) - Rs. 1,00	securities, credit default swap strategy of the hedged portion itures prices of individual stock allocation would be across var timal returns. its involve investment risks indivestment. Scheme specific Ri ge No <b>Options &amp; sub options availal</b> Growth, Monthly Dividend, Qi Annual Dividend, (Payout, R eret Plan is only for investors v o route their investments throu JM - Rs. 66.91 Cr. ge No (Including Switch-in) mount thereafter	ity, derivatives, debt & moss and units issued by RE on of the fund includes ider ks. The un-hedged portion ious money market and fix cluding the possible loss of sk Factors are summarized ble uarterly Dividend, teinvest & Sweep) who purchase /subscribe U ugh a Distributor Additional Purchase (In Rs. 1,000 and any amount fter (minimum 6 installment redemption request at the	ITS & InvITs shall r htifying and invest will follow a diver ed income securiti of principal. Please d on page no. Default option un Growth Jnits in a Scheme of cluding Switch-in) unt thereafter ents); SWP - Rs. 5	ing into arbitri sified strategy es with the objection of the slip inder the plan directly with the Rs. 500 and lf the balance available for the minimur above, the e for redempt 500 and in minimur	2% of the net assets of the age opportunities betwee without any market cap lective of providing liquid carefully for details on r Default dividend option Quarterly Dividend, Reinvestment the Fund and is not available (Including Switch-out)) any amount thereafter re demption is less that redemption is less that namount prescribed intire balance available ion will be redeemed. Ultiples of Re. 1 thereafter the set of Re. 1 the se				
Risk Profile of the Scheme Risk Mitigation Factors Plans / Option No. of Folios and AUM (As on December 31, 2019) Applicable NAV Minimum Application Amount/ Number of Units Despatch of Repurchase (Redemption) Request	corporate debt Scheme. The investment s spot/cash and ft sector bias. Debt and achieving op Mutual Fund Un factors before in Please Refer Pag <b>Plan</b> Regular/ Direct* *Direct Plans: Di for investors wh Folios - 887; AU Please Refer Pag Fresh Purchase Rs. 5,000 any au SIP - Rs. 100 an STP (in) - Rs. 1,00 Within 10 worki 30% Nifty 50 TR Under Dividend The undistribute	securities, credit default swap strategy of the hedged portion itures prices of individual stock allocation would be across var timal returns. its involve investment risks indivestment. Scheme specific Ri- ge No Options & sub options availab Growth, Monthly Dividend, Qi Annual Dividend, (Payout, R rect Plan is only for investors v or oute their investments throu- JM - Rs. 66.91 Cr. ge No (Including Switch-in) mount thereafter bo and any amount thereafter ng days of the receipt of the in 1+ 70% CRISIL Liquid Fund Inco Option, dividend will be decla ad portion of the income will r	ity, derivatives, debt & moss and units issued by RE nof the fund includes ider ks. The un-hedged portion ious money market and fix cluding the possible loss of sk Factors are summarized ble Jarterly Dividend, teinvest & Sweep) who purchase /subscribe U ugh a Distributor Additional Purchase (In Rs. 1,000 and any amound fter (minimum 6 installmer redemption request at the fex	ITS & InvITs shall r htifying and invest will follow a diver ed income securiti of principal. Please d on page no. Default option un Growth Jnits in a Scheme of cluding Switch-in) int thereafter ents); SWP - Rs. 5 e authorised centr of distributable sup e reflected in the	Repurchase Rs. 500 and Rs. 500 and Rs. 500 and ft he balanc available for the minimur above, the e for redempt s00 and in m re of IDFC Mu rplus and at d NAV, on an of	2% of the net assets of the age opportunities betwee without any market cap lective of providing liquic carefully for details on r Default dividend option Quarterly Dividend, Reinvestment the Fund and is not availal (Including Switch-out) any amount thereafter in the folio / account redemption is less than n amount prescribed intire balance available ion will be redeemed. Ultiples of Re. 1 thereaft tual Fund.				
Risk Profile of the Scheme Risk Mitigation Factors Plans / Option No. of Folios and AUM (As on December 31, 2019) Applicable NAV Minimum Application Amount/ Number of Units Despatch of Repurchase (Redemption) Request Benchmark Index	corporate debt Scheme. The investment s spot/cash and ft sector bias. Debt and achieving op Mutual Fund Un factors before in Please Refer Pag <b>Plan</b> Regular/ Direct* *Direct Plans: Di for investors wh Folios - 887; AU Please Refer Pag Fresh Purchase Rs. 5,000 any au SIP - Rs. 100 an STP (in) - Rs. 1,00 Within 10 workin 30% Nifty 50 TR Under Dividend The undistribute	securities, credit default swap strategy of the hedged portion itures prices of individual stock allocation would be across var timal returns. its involve investment risks indivestment. Scheme specific Ri ge No <b>Options &amp; sub options availal</b> Growth, Monthly Dividend, Qi Annual Dividend, (Payout, R rect Plan is only for investors v o route their investments throu JM - Rs. 66.91 Cr. ge No (Including Switch-in) mount thereafter d in multiples of Re. 1 therea 20 and any amount thereafter ng days of the receipt of the in 1 + 70% CRISIL Liquid Fund Inco Option, dividend will be decla	ity, derivatives, debt & moss and units issued by RE nof the fund includes ider ks. The un-hedged portion ious money market and fix cluding the possible loss of sk Factors are summarized ble uarterly Dividend, teinvest & Sweep) who purchase /subscribe U ugh a Distributor Additional Purchase (In Rs. 1,000 and any amound fter (minimum 6 installmer redemption request at the factor and the Option and the acy, rate, timing and freque	ITS & InvITs shall r htifying and invest will follow a diver ed income securiti of principal. Please don page no. Default option un Growth Jnits in a Scheme of cluding Switch-in) unt thereafter ents); SWP - Rs. 5 e authorised centre of distributable sup ereflected in the ency of distributable sup	Repurchase Rs. 500 and Rs. 500 and Rs. 500 and ft he balanc available for the minimur above, the e for redempt s00 and in m re of IDFC Mu rplus and at d NAV, on an of	2% of the net assets of the age opportunities betwee without any market cap lective of providing liquic carefully for details on r Default dividend option Quarterly Dividend, Reinvestment the Fund and is not availal (Including Switch-out) any amount thereafter in the folio / account redemption is less than n amount prescribed intire balance available ion will be redeemed. Ultiples of Re. 1 thereaft tual Fund.				

#### **IDFC Equity Savings Fund** (earlier known as IDFC Arbitrage Plus Fund)

Name of the Trustee Company	IDFC AMC Trus	stee Compan	y Limited								
Performance of	Return (%) of (	ear wise Absolute Returns									
the scheme	Period	Scheme	Returns %	Benchmar	k Returns %	9.47	8.94 8.98 8.06 8.16				
		Direct	Regular	Direct	Regular	6.08	6.88 <sup>7.4</sup> 6.68 6.47 5.82				
	1 Year	6.05	5.12	11.36	11.36	5.25 5	26				
	3 Years	5.32	4.30	7.82	7.82	3.90					
	5 Years	6.27	5.37	7.83	7.83		( - 10) - 10) - 10) - 1				
		-									
	Since Inception         6.65         6.42         8.06         7.71         FY 2018-19         FY 2017-18         FY 2016-17         FY 2015-16         FY 2           *Date of Inception         Direct Plan : 31 December 2013         Pequilar Plan : 9-         IUn-08         IDFC Equily Savings Fund - Dir - Growth										
	*Date of Inception : Direct Plan : 31 December 2013 Regular Plan : 9-Jun-08 Returns more than 1 year are calculated on compounded annualised basis										
	With effect from instead of price	m 1st Februar e return variar	y, 2018, we are it)	e comparing t	he performa	ance of the funds with the	total return variant of the benchm				
		auid Fund In	dex Returns (	(Benchmark)	. Due to cha		th the performance of 30% Nifty 5 Ind (w.e.f 30th April, 2018), the p				
Expenses of the Scheme	Exit load: For 10% of investment : NIL										
	(ii) Actual exp Regular Pla	<ul> <li>For remaining investment : 1% if redeemed / switched out within 1 (one) year from the date of allotment.</li> <li>(ii) Actual expenses as on December 31, 2019 (inclusive of Goods &amp; Service Tax and Additional TER, if any): Regular Plan - 2.23%; Direct Plan - 1.29%.</li> </ul>									
Waiver of Load for Direct Applications						ated June 30, 2009, the tions is no longer applicat	re is no entry load for Mutual Fu ble.				
Tax treatment for the Investors (Unitholders)		dvised to refe					I) and also independently refer to				
Daily Net Asset Value (NAV) Publication	NAV can be vie and visit the Re	AV will be determined for all business days except in special circumstances. NAV will be calculated upto two decimal places. AV can be viewed on www.idfcmf.com and www.amfiindia.com. You can also contact us at <b>1-800-2666688/1-800-30066688</b> Id visit the Registrar CAMS website (www.camsonline.com). Investors may also place a specific request to the Mutual Fund for nding latest available NAV trough SMS.									
For Investor Grievances please contact	Please Refer Pa	age No									
Unitholders' Information	Please Refer Pa	age No									
Portfolio Turnover Ratio [as on December 31, 2019]	Portfolio Turno	<b>7.54</b> Portfolio Turnover Ratio is calculated as lower of purchase or sale during the period / Average AUM for the last one year (includes Fixed Income securities and Equity derivatives).									
Scheme's Portfolio	Top 10 holdings	of the Schen	ne as on Decei	mber 31, 2019	is stated her	e below:					
holdings	Company (%) NAV 7.4% Housing Development Eigence Corporation Limited 752										
	7.4% Housing Development Finance Corporation Limited7.527.42% LIC Housing Finance Limited7.47										
	HDFC Bank Limited 6.3										
	Hore Bank Limited 6.3 Housing Development Finance Corporation Limited 6.1										
	Axis Bank Limited 5.98										
	Triparty Repo 5.83										
	Sun Pharmaceutical Industries Limited 5.37										
	Tech Mahindra Limited										
	Larsen & Toubro Limited										
	State Bank of India 2.89										
	Monthly portfo	lio statement	of the Schem	e is hosted or	website – h	tps://www.idfcmf.com/de	ownload-centre/disclosures				
Exposure of the Scheme across various sectors (% of NAV) :		37 <u>.35</u> %			(%) N/	AV					
		4 65	% 4.53% 4.44%	7 5 7 9/							
		4.03	- 4.33% 4.44%	2.87%	2.50% 1.96%	1.35% 1.00% 0.91% 0.87%	0.80% 0.49% 0.12%				
		Financial Services Energy	Construction Pharma	IT Automobile	corr	Fertilisers & Pesticides Chemicals Cement & Cement Products Media & Entertainment	Services Metals Industrial Manufacturing				
		Serv	truc Pha	ome	Telecom Consumer Goods	Fertilisers & Pesticides Chemicals nt & Cement Products Media & Entertainment	Services Metals acturing				
		lei	ons	Auto	' mer	& Pe Ch terta	nufé				
		Janc	U		nsuc	Ent	a N				
		Ë			ő	k Ce ia &	trial				
						int &	graz				
						e e e e e e e e e e e e e e e e e e e	드				
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#### **IDFC Regular Savings Fund** (earlier known as IDFC Monthly Income Plan)

Investment Objective	The primary obj secondary object assets in equity s	ective of the Scheme is to gen ctive of the Scheme is to gen securities.	nerate regular returns thre erate long-term capital a	ough investment ppreciation by in	predominantly vesting a porti	in debt instruments. Th on of the Scheme's tota					
	Disclaimer: Ther	e is no assurance or guarantee	that the objectives of the s	scheme will be rea	lised.						
Asset Allocation Pattern of the scheme	The asset alloca Instruments	tion under the scheme will be	e as follows:	Indi	antivo Allocati	on (as % of total assets)					
of the scheme		related instruments (including		10% - 25%							
		related instruments (including 1arket instruments (including	ecuritised		70 - 2370						
	debt, Margin mo	oney/FD) and Units issued by	REITs & InvITs, within whi	ch	75% - 90%						
	- Units issued by	y REITs & InvITs			0	% - 10%					
	Investment in Foreign securities - up to 50% of total assets										
		ecuritised Debt - up to 50% of t									
		ity Derivatives (other than for		5% of total assets							
	Exposure in Fixed Income Derivatives - up to 90% of total assets Investment in Securities lending - up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets										
	assets, subject t	to Repo of Corporate Debt Se o change in line with the regula	ations from time to time)								
	invest in Credit I	y engage in short selling of sec Default Swaps (CDS) in accord d by the regulations.									
	The cumulative corporate debt Scheme.	gross exposure through equi securities, credit default swap	ty, derivatives, debt & mo s and units issued by REI	oney market instr Ts & InvITs shall n	uments along ot exceed 1009	with repo transactions i % of the net assets of th					
Investment Strategy	Equity										
	A well balanced and prudent style of fund management will be adopted to endeavour to deliver good returns at controlled levels of risk. The Scheme will endeavour to invest in a well-diversified portfolio of equity/equity related securities aimed to capture opportunities across sectors and market capitalisation in line with the fund manager's views.										
	Debt										
	The scheme shall invest in various types of permitted debt and money market securities (including G-Sec) across maturities. The aim of the Investment Manager will be to allocate the assets of the Scheme amongst various fixed income instruments (debt / money market) across maturities and ratings with the objective of optimizing returns. The actual percentage of investment in various fixed income instruments and the general maturity range for the portfolio will be determined from time to time basis the prevailing macro-economic environment (including interest rates and inflation), market conditions, general liquidity, and fund manager views.										
Risk Profile of the Scheme	Mutual Fund Uni	its involve investment risks inc vestment. Scheme specific Ris			read the SID c	arefully for details on ris					
<b>Risk Mitigation Factors</b>	Please Refer Pag	ge No									
Plans / Option	Plan	Options & sub options availa	ble	Default option u	inder the plan	Default dividend optic					
	Regular/ Direct*	Growth, <sup>#</sup> Regular Dividend a Payout, Reinvestment & Sw	nd Quarterly Dividend	Quarterly Dividend Growth		Regular Dividend Reinvestment					
	*Direct Plans: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.										
			as decided from time to t	ime.							
No. of Folios and AUM (As on December 31, 2019)	Follos - 3,900; A	<b>AUM -</b> Rs. 201.51 Cr.									
Applicable NAV	Please Refer Pag	ge No									
Minimum Application		(Including Switch-in)	Additional Purchase (Inc	luding Switch-in)	Repurchase (	Including Switch-out)					
Amount/ Number of Units	Rs. 5,000 any ai	mount thereafter	Rs. 1,000 and any amount thereafter		Rs. 500 and any amount thereafter If the balance in the folio / account available for redemption is less than the minimum amount prescribed above, the entire balance available for redemption will be redeemed.						
	SIP - Rs. 100 and in multiples of Re. 1 thereafter (minimum 6 installments); SWP - Rs. 500 and in multiples of Re. 1 thereafter STP (in) - Rs. 1,000 and any amount thereafter.										
Despatch of Repurchase (Redemption) Request	Within 10 workir	ng days of the receipt of the r	edemption request at the	authorised centr	e of IDFC Mut	ual Fund.					
Benchmark Index	15% S&P BSE 20	00 TRI + 85% NIFTY AAA Sho	rt Duration Bond Index (v	v.e.f. November 11	, 2019)						
Dividend Policy	The undistribute decision with re	Option, dividend will be decla ed portion of the income will r gard to availability and adequa	emain in the Option and b acy, rate, timing and freque	e reflected in the ency of distributio	NAV, on an one n of dividend si	going basis. The Trustee nall be final.					
	Generally, the re the record date	cord date for the Monthly Divi falls on a non-business day, the	dend option will be secon in preceding business day	d last business da will be the record	y of the relevar date.	t calendar month. In ca					
Name of the Fund Manager	Equity Portion : Debt Portion : A	Sumit Agrawal (Managing the Anurag Mittal (Managing the fi	e fund since October 20, und since November 9, 20	2016) )15)							
Name of the Trustee Company		ee Company Limited									
Portfolio Turnover Ratio [as on December 31,	Being a debt scl	heme, disclosure of Portfolio	Turnover ratio is not appli	cable to this sche	eme						

## IDFC Regular Savings Fund

(earlier known as	IDFC Monthly	Income Plan)
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Performance of the	Return (%) of G	Frowth Opti	ion as at Dec	ember 31. 20	)19		Yea	ar wise /	Absolute	Returns	s		
scheme	Period		Returns %		nark Return	%			losolate	, notarin			
		Direct	Regular	Direct							21.05 19.89		
	1 Year	9.02	8.12	10.34	10.3				14.46 13.53		16.45		
	3 Years	7.38	6.47	8.80	8.80				13.33	3			
	5 Years	8.09	7.10	8.44	8.44		6.7 <u>6 5.9</u> 7.68		- 68		- 11		
							0.76 5.9	5.26 4.3		4.25 3.29 5.0	65		
	Since Inception		8.63	9.23	8.82								
	*Date of Incept			•			-			1			
	Returns more th	ian 1 year are	e calculated o	n compound	ed annualise			avings Fund- [	Dir - Growth		16 FY 2014-15 gular Savings Fund - Reg - Growth		
Expenses of the Scheme	(i) Load Struc	ture:					on one right doo	Conserve					
	.,	(i) Load Structure: Exit Load: In respect of each purchase of Units:											
		% of investr	-										
					( autitabad a	t within 7	CE dava fr	one the	data of				
		-	estment: 1% i				-						
	(ii) Actual expe	enses as on	December 3	I, 2019 (incli	usive of God	ds and Ser	vice lax a	ind Add	itional I	ER, if an	y):		
	_	-	Direct Plan -										
Waiver of Load for Direct Applications	Pursuant to SE schemes. Hence	BI circular e, the proce	no. SEBI/IMI dure for waiv	0/CIR No.4/ er of load for	168230/ 09 Direct Appl	dated Jur cations is n	ne 30, 20 Io longer a	09, ther pplicab	e is no le.	entry loa	ad for Mutual Fund		
Tax treatment for the Investors (Unitholders)	Investors are a their tax adviso		efer to the d	etails in the	Statement	of Addition	al Informa	ation (S	AI) and	also ind	ependently refer to		
Daily Net Asset Value (NAV) Publication	NAV can be vie and visit the Re	AV will be determined for all business days except in special circumstances. NAV will be calculated upto two decimal places. AV can be viewed on www.idfcmf.com and www.amfiindia.com. You can also contact us at <b>1-800-2666688/1-800-30066688</b> Id visit the Registrar CAMS website (www.camsonline.com). Investors may also place a specific request to the Mutual Fund for nding latest available NAV trough SMS.											
For Investor Grievances please contact	Please Refer Pa	age No											
Unitholders' Information													
Scheme's Portfolio	Top 10 holdings												
holdings	Company										5) NAV		
	Triparty Repo										17.60		
	7.32% Government of India										15.33		
	Sundaram Finance Limited										10.40		
	7.27% Government of India									10.24			
	8.8% Housing Development Finance Corporation Limited										10.03		
	8.3% Indian Railway Finance Corporation Limited										5.20		
	8.15% REC Limited										5.06		
	7.87% Larsen & Toubro Limited									2.69			
	HDFC Bank Limited									2.02			
	Reliance Industries Limited Monthly portfolio statement of the Scheme is hosted on website – https://www.idfcmf.com/download-centre/d								1.98				
	Monthly portfol	lio statemer	nt of the Sche	me is hosted	on website	https://ww	ww.idfcmf	.com/dc	wnload	-centre/c	disclosures		
Exposure of the Scheme across various sectors: (% of NAV) :					(%)	NAV							
		40.59%											
			7 770/ 7 0	0.01									
			3.33% 3.0	9% 1.98%	1.90% 0.	5% 0.68%	0.43%	0.32%	0.15%	0.08%			
									0.1070	0.0070	-		
	1	es I		Energy	E '	also se	na _	Ĕ	ts -	es	1		
			ti ti	erc		Chemicals	Pharma	Telecom	quc	Textiles			
		rvio	27	5 -			-						
		l Servic	Istruc			che di	ц	<u>⊢</u>	Pro	Те			
		ncial Servic	Construction			Chemicals	Ц	Те	tent Pro	Te			
		inancial Servic	Construction			Che Che	Ľ.	Те	Cement Pro	Те			
		Financial Services	Construc			Che	L.	Те	it & Cement Pro	Те			
		Financial Servic	Construc			Che	L	Те	Cement & Cement Products	Те			

#### **IDFC Cash Fund**

Investment Objective								mmensurate with a low risk			
	0,5	• •			vested in debt and objectives of the	5		aturity up to 91 days.			
Asset Allocation Pattern	Asset Class		<u> </u>					Indicative allocation			
of the scheme	Debt Securities	(including	G-Sec and secur	itised deb	t) and Money Ma	rket Instruments	with maturity*	* 0% - 100%			
	In case the prin weighted avera the securities sl securities will ta	cipal is to b ge maturity nall not be ake place or	e repaid in more y of security. In ca	than one p ase of secu ays. In case s day.	payout then the m urities with put an e the maturity of t	aturity of the se d call options (d	curities shall be aily or otherwis	all mean residual maturity. e calculated on the basis of se) the residual maturity of ess day then settlement of			
			p to 100% of total		assets						
	assets, subject t Investment in Fo Investment in Se The Scheme ma invest in Credit	o change ir oreign secu curities len y engage i Default Swa	n line with the regu rities - up to 50% ding - up to 20% o n short selling of s aps (CDS) in acco	ulations fro of total ass f the total a securities i	om time to time) sets assets with maxim in accordance wit	um single party e h the applicable	xposure restrict guidelines / reg	currently up to 10% of total red to 5% of the total assets gulations. The scheme may tted by SEBI/RBI up to the			
	The cumulative	xtent permitted by the regulations. he cumulative gross exposure through derivatives and debt & money market instruments along with repo transactions in orporate debt securities and credit default swaps shall not exceed 100% of the net assets of the Scheme.									
Investment Strategy	The Scheme pr	oposes to	invest in fixed in	come seci	urities and money	/ market instrun	nents with the	aim of generating returns truments with maturity up			
	The aim of the li money market) various fixed inc	with the c come instru	bjective of optim Iments from time	nizing retu to time w	Irns with a highly	<ul> <li>liquid portfolio</li> <li>is the prevailing</li> </ul>	. The actual pe macro-econom	ncome instruments (debt / rcentage of investment in nic environment (including			
Risk Profile of the Scheme	Mutual Fund Un factors before in	its involve vestment.	investment risks i Scheme specific I	ncluding t Risk Facto	he possible loss c rs are summarized	of principal. Pleas d on page no.	se read the SID	carefully for details on risk			
<b>Risk Mitigation Factors</b>	Please Refer Pag	ge No									
Plans / Option	Plan		& sub options ava			Default option Growth	under the plan	Default dividend option			
	Regular/ Direct	Monthly a Unclaime 3 years, u unclaime		yout, reinv aimed rede ption mor han 3 year	estment, sweep), emption less than e than 3 years,	Daily Dividend Reinvestment					
	for investors w	*Direct Plans: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the F for investors who route their investments through a Distributor. Unclaimed amount plan is not availa investors. Only unclaimed redemption and dividend shall be invested in unclaimed amount plan.									
No. of Folios and AUM (As on December 31, 2019)	Folios - 32,260;										
Applicable NAV	Please Refer Pa	ge No									
Minimum Application Amount/Number of Units	Fresh Purchase		Ŧ		onal Purchase (Inc	<u> </u>	-	(Including Switch-out)			
	Rs. 100 and any	amount t	hereafter	Rs. 100	) and any amoun	any amount thereafter the in the folio / account redemption is less than n amount prescribed ntire balance available ion will be redeemed.					
	SIP - Rs. 100 and in multiples of Rs. 1 thereafter (minimum 6 installments); SWP - Rs. 500 and in multiples of Re. 1 thereafter; STP (in) - Rs. 100 and any amount thereafter. Minimum amount criteria shall not be applicable for purchase and redemption in unclaimed amount plan. Unclaimed Amount Plan is										
	not available for	investment	s by investors. Onl	y Unclaim	ed redemption and	d dividend shall b	e invested in Un	claimed Amount Plan.			
Despatch of Repurchase (Redemption) Request	Within 10 worki	ng days of	the receipt of the	e redempt	ion request at the	e authorised cen	tre of IDFC Mu	tual Fund.			
Benchmark Index	CRISIL Liquid F	und Index									
Dividend Policy	The undistribut decision with re Generally, the re will be second	ed portion gard to ava cord date f last busing	of the income wil ilability and adeq or the Weekly div	l remain ir uacy, rate, ridend opt elevant ca	the Option and b timing and freque ion will be Friday (	be reflected in th ency of distributi (in the relevant w	e NAV, on an or on of dividend s /eek) and for th	liscretion of AMC / Trustee. ngoing basis. The Trustee's shall be final. e Monthly Dividend option a non-business day, then			
Name of the Fund	Mr. Harshal Josl	ni (Managir	ng the Fund since	Septemb							
Manager Name of the Trustee Company	Mr. Anurag Mitt IDFC AMC Trus		ng the Fund since ny Limited	e Novemb	er 9, 2015)						
Performance of the	Return (%) of G	rowth Opti	ion as on Decem	oer 31, 201	9		Year wise Al	bsolute Returns			
scheme	Period	Scheme	e Returns %	Benchma	rk Returns %	7.41 7.32 7.63		9.05 <sup>8.99</sup> 8.98			
	1)/	Direct	Regular	Direct	Regular	6.81	6.72 6.84 7.27 7.18 7				
	1 Year	6.39	6.34	6.86	6.86						
	3 Years	6.83	6.75	7.03	7.03						
	5 Years	7.31	7.24	7.36	7.36	FY 2018-19 FY 2	017-18 FY 2016-12	7 FY 2015-16 FY 2014-15			
	Benchmark - Cr	isil Liquid I	7.69 : <b>Plan :</b> 1-Jan-13 Fund Index e calculated on co	•			Fund - Dir - Growth 🔳 🛙	DFC Cash Fund - Reg - Growth			
				-							

#### **IDFC Cash Fund**

Expenses of the Scheme	(i) Load Structure:										
	Exit Load:										
			C Cash Fund shall stand re	-	ven below, with effect from O	ctober 20, 2019 :					
		load structure			xit load structure						
	٩	lil	Investor exit upon subs	cription	Exit load as a % of redempt	ion proceeds					
			Day 1		0.0070						
			Day 2		0.0065						
			Day 3		0.0060						
			Day 4		0.0055						
			Day 5		0.0050						
			Day 6		0.0045						
			Day 7 onwards		0.0000						
	<b>X X X X X X X X X X</b>		31, 2019 (inclusive of Good - 0.11%%. Unclaimed Plan: (		e Tax and Additional TER, if ar	<b>าу):</b>					
Waiver of Load for Direct Applications	Pursuant to SEBI cir schemes. Hence, the	cular no. SEBI/IN procedure for wai	AD/CIR No.4/ 168230/ 09 iver of load for Direct Applic	dated June ations is no	e 30, 2009, there is no entry longer applicable.	load for Mutual Fur					
Tax treatment for the Investors (Unitholders)	Investors are advised their tax advisor.	d to refer to the	details in the Statement of	Additiona	l Information (SAI) and also i	ndependently refer t					
Daily Net Asset Value (NAV) Publication	NAV can be viewed	on www.idfcmf.co ar CAMS website (	om and www.amfiindia.com (www.camsonline.com). Inv	. You can a	es. NAV will be calculated up also contact us at <b>1-800-2666</b> / also place a specific request	688/1-800-3006668					
For Investor Grievances please contact	Please Refer Page N	0									
Unitholders' Information	Please Refer Page N	0									
Portfolio Turnover Ratio [as on December 31, 2019]	Being a debt scheme	Being a debt scheme, disclosure of Portfolio Turnover ratio is not applicable to this scheme									
Scheme's Portfolio	Top 10 holdings of th	ne Scheme as on	December 31, 2019 is state	d here belc	w:						
holdings			lssuer			(%) NAV					
	91 Days Tbill					16.01					
	Bank of Baroda					8.57					
	364 Days Tbill					4.82					
			4.80								
	NTPC Limited										
	Triparty Repo					4.80					
	364 Days Tbill					4.33					
	91 Days Tbill					3.70					
	Indian Oil Corporatio	ndian Oil Corporation Limited									
	76 Days CMB			3.12							
	National Bank For Ag	riculture and Rura	al Development			2.89					
				https://ww	w.idfcmf.com/download-cent						
Exposure of the Scheme across various sectors (% of NAV) :			(%) N								
			13.68%								
				8.65%							
					4.82%						
		Financial Serv	ices Energy	Telecon	n Consumer Goods						

#### **IDFC Overnight Fund**

Investment Objective					ort term savings by l he objectives of the				e with	the overnight rates						
Asset Allocation Pattern	The asset alloca	tion under	the scheme wil	l be as fo	ollows:											
of the scheme	Instrument						Indicative Allocati			Risk Profile						
							•	otal Assets								
	Dabt 9 Manay		wition with wooid	lual mark	with of the uning one of		Minimun 0%	n Maxim	-	Low to Medium						
	Investment in D				irity of 1 business da	ау	0%	1005	/0	Low to Medium						
			•		ess – up to the extent	nermitted k	ov the Re	aulations (	nirror	otly up to 10% of tot						
	assets, subject t	o change in	line with the reg	gulations	from time to time)	permitted	Jy the ite	guiations (	currer							
					s, repo transactions		te debt s	ecurities al	ong w	ith debt and mone						
					assets of the Schem											
Investment Strategy		The primary investment objective of the scheme is to generate regular returns in line with the overnight rates. In line with this objective the scheme would be predominantly investing in debt and money market securities with residual maturity of 1 ousiness day.														
Risk Profile of the Scheme	factors before in	nvestment.			g the possible loss o tors are summarize			ad the SID	carefu	ully for details on ris						
Risk Mitigation Factors	Please Refer Pag	ge No				1										
Plans / Option	Plan	Options &	& sub options a	vailable		Default op	otion und	er the plan	Defa	ult dividend optior						
	Regular/ Direct	Monthly a Unclaime 3 years, u unclaime dividend	and Periodic (Pa d amount - Uncl Inclaimed reden d dividend less more than 3 yea	ayout, rei laimed re nption m than 3 ye ars.					Rein	v Dividend vestment						
	*Direct Plans: Di for investors wh				urchase /subscribe l distributor.	Jnits in a Sch	neme dire	ectly with th	ne Fun	d and is not availab						
No. of Folios and AUM (As on December 31, 2019)	Folios - 323; Al	<b>JM -</b> Rs. 57	5.08 Cr.													
Applicable NAV	Please Refer Pa	ge No	_													
Minimum Application	Fresh Purchase	(Including	Switch-in)	Add	itional Purchase (Inc	luding Swite	ch-in) R	epurchase	(Inclu	iding Switch-out)						
				a' th a	vailable for ne minimur bove, the e	reder n amo ntire l	he folio / account mption is less than ount prescribed balance available ill be redeemed.									
	STP (in) - Rs. 1,0	00 and any	amount theread	fter.	minimum 6 installn				·							
	Minimum amount criteria shall not be applicable for purchase and redemption in unclaimed amount plan. Unclaimed Amount Plan is not available for investments by investors. Only Unclaimed redemption and dividend shall be invested in Unclaimed Amount Plan.															
Despatch of Repurchase (Redemption) Request			5	-	ption request at th											
Benchmark Index	Nifty 1D Rate In	dex														
Dividend Policy	reserves the rig	nt to declar	ed dividend fron	n time to	ccordance with SEI time, depending on					ne to time. The AM						
Name of the Fund Manager	Mr. Brijesh Shah	(Managing	g the Fund since	e Februai	ry 01, 2019)											
Name of the Trustee Company	IDFC AMC Trust	tee Compai	ny Limited													
Performance of the	Return (%) of G	rowth Opti	on as on Decem	nber 31, 2	.019		Year wi	se Absolut	e Reti							
scheme	Period	Scheme	Returns %	Bench	mark Returns %	7.27 6.5	7 705	8.37	8.91	9.2 8.49 8.98 8.27 8.06						
		Direct	Regular	Direc	t Regular	7.27 6.5	7.65 6.52 5.9	2 6.79	7.11							
	1 Year	5.48	5.35	5.50	5.50											
	Since Inception	5.60	5.47	5.60	5.60											
					ar Plan : 118-Jan-19	FY 2	018-19 FY 2	2017-18 FY 201	6-17 F	Y 2015-16 FY 2014-15						
	Benchmark - Ni			-			Overnight Func									
	Returns more th	nan 1 year a	re calculated or	n compo	unded annualised b	asis 📕 <sup>Overr</sup>	night Fund			Overnight Fund						
Expenses of the Scheme																
			December 31, 2 Direct Plan - 0.0	•	usive of Good & Se	rvice Tax an	d Additio	onal TER, if	any):							
Waiver of Load for Direct Applications	Pursuant to SE schemes. Hence	BI circular e, the procee	no. SEBI/IMD/C dure for waiver o	CIR No.4/ of load fo	′ 168230/ 09 dated r Direct Application	l June 30, 2 s is no longe	2009, the rapplica	ere is no er ble.	ntry lo	oad for Mutual Fur						
Tax treatment for the Investors (Unitholders)	Investors are ad their tax adviso		fer to the detail	s in the S	statement of Additi	onal Inform	ation (SA	l) and also	indep	pendently refer to						
Daily Net Asset Value (NAV) Publication	NAV can be vie and visit the Re	wed on ww gistrar CAM	w.idfcmf.com a S website (www	nd www.		can also co	ntact us	at 1-800-2	66668	38/1-800-3006668						
For Investor Grievances	Please Refer Pa	- NI-						V can be viewed on www.idfcmf.com and www.amfiindia.com. You can also contact us at <b>1-800-2666688/1-800-30066688</b> d visit the Registrar CAMS website (www.camsonline.com). Investors may also place a specific request to the Mutual Fund for nding latest available NAV trough SMS.								

## IDFC Overnight Fund

Unitholders' Information	Please Refer Page No						
Portfolio Turnover Ratio [as on December, 2019]	Being a debt scheme, disclosure of Portfolio Turnover ratio is not applicable to this scheme						
Scheme's Portfolio	Top 10 holdings of the Scheme as on December 31, 2019 is stated here below:						
holdings	Issuer	(%) NAV					
	Triparty Repo	100.01%					
	Cash & Other Receivables	(0.01%)					
	Monthly portfolio statement of the Scheme is hosted on website - https://www.idfcmf.com/do	wnload-centre/disclosures					
Exposure of the Scheme across various sectors (% of NAV) :	Not Applicable						

#### (earlier known as IDFC Money Manager Fund - Treasury Plan)

Investment Objective	Disclaimer: The	re is no assu	with a low risk stra irance or guarant	ategy by ee that t	creating a portfol he objectives of th	o that is sub e scheme w	ill be rea	alized.	noney market instrument		
Asset Allocation Pattern of the scheme	Instruments								tion (as % of total assets		
	Money market instruments including debt securities having maturity* up to 1 year 0% - 100%										
	"In case of securities where the principal is to be repaid in a single payout the maturity of the securities shall mean residual maturit In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis weighted average maturity of security. In case of securities with put and call options (daily or otherwise) the residual maturity the securities shall not be greater than 1 year. In case the maturity of the security falls on a non-business day then settlement securities will take place on the next business day.										
	Investment in Securitised Debt - up to 50% of the total assets. Exposure in Derivatives - up to 100% of total assets.										
			rities - up to 50%		assets.						
		-				naximum sir	ngle par	ty exposure re	estricted to 5% of the tot		
	assets, subject t	o change ir	line with the reg	ulations	from time to time)		2	0 1	currently up to 10% of tot		
	The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations. The invest in Credit Default Swaps (CDS) in accordance with the applicable regulations as and when permitted by SEBI, extent permitted by the regulations.								julations. The scheme ma ted by SEBI/RBI up to th		
	corporate debt :	securities a	nd credit default	swaps s	hall not exceed 100	% of the net	t assets	of the Scheme			
Investment Strategy	investment strat	egy is to ge	enerate stable ret	urns bot	h in the short term	and the lon	g term v	vith a low risk.	up to 1 year. The aim of th		
Risk Profile of the Scheme	factors before in	nvestment.	nvestment risks Scheme specific	includin Risk Fac	g the possible loss tors are summariz	of principa ed on page	l. Please no	e read the SID o	carefully for details on ris		
Risk Mitigation Factors	Please Refer Pag										
Plans / Option	Plan	+ ·	sub options avail				option u	inder the plan	Default dividend option		
	Regular/ Direct*	Growth, E Monthly a	vividend - Daily ( nd Periodic (Pay	reinvest out, reir	), Weekly (reinves westment, sweep	t), Growth			Weekly Dividend Reinvestment		
	*Direct Plans: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the for investors who route their investments through a Distributor.							e Fund and is not availab			
No. of Folios and AUM (As on December 31, 2019)	Folios - 20,812;	AUM - Rs.	2,388.27 Cr.								
Applicable NAV	Please Refer Pa	ge No									
Minimum Application	Fresh Purchase	(Including	Switch-in)	Add	litional Purchase (I	ncluding Sw	itch-in)	Repurchase	(Including Switch-out)		
	Rs. 100 and any amount thereafter. Rs. 100 and any amount thereafter. SIP - Rs. 100 and any amount thereafter (minimum 6 installments); SW							If the balance available for the minimum above, the er for redemption	any amount thereafter e in the folio / account redemption is less than a amount prescribed ntire balance available on will be redeemed. tiples of Re. 1 thereafte		
Despatch of Repurchase	STP (in) - Rs. 100	and any an	nount thereafter		ption request at t						
(Redemption) Request			( ( ) )	11 0.01	0						
Benchmark Index Dividend Policy	-		(w.e.f. Novembe			v of distribut	tablaa		iscretion of AMC / Truste		
Dividend Policy	The undistribut decision with re Generally, the re option will be s	ed portion gard to ava ecord date econd last	of the income wi ilability and adec for the Weekly D	ll remair quacy, ra vividend the relev	in the Option and te, timing and freq option will be Fric	be reflecte uency of dis av (in the re	d in the tributio	NAV, on an on n of dividend s week) and that	igoing basis. The Trustee		
Name of the	Mr. Anurag Mitt	al (Managir	ng the fund since	Novem	ber 09, 2015)						
Fund Manager			ig the fund since	May 15,	2017)						
Name of the Trustee Company	IDFC AMC Trust	tee Compa	ny Limitea								
Performance of the	Return (%) of G	rowth Opti	on as on Decem	ber 31, 2	019			Year wise Ab	solute Returns		
scheme	Period	Scheme	Returns %	Benchr	nark Returns %						
		Direct	Regular	Direct	Regular	707.61	E7	8.37	8.91 9.2 8.49 8.98 8.27 8.06		
	1 Year	7.43	6.68	7.19	7.19	7.27 6.3	57 7.65 6.52	5.92 6.79	7.11		
		-		-	-						
	3 Years	6.98	6.31	7.04	7.04						
	5 Years	7.73	7.07	7.49	7.49		2018-19 F	Y 2017-18 FY 2016-	17 FY 2015-16 FY 2014-15		
	Since Inception	8.17	6.76	7.98	7.57	FT.	2010-15 F	1 2017-10 F1 2010-	17 FT 2015-10 FT 2014-15		
	•			-	Plan : 18-Feb-03			ger Fund - Direct Plan -			
Expenses of the Scheme	(i) Load Struct Exit Load: N	ure:	inded annualised	, Return	< 1 year are absolu	ite) 📕 idfo	Money Mana	ıger Fund - Regular Plar	n - Growth Crisil Liquid Fund Index		
	(ii) Actual expe	enses as on	December 31, 20 Direct Plan - 0.28	•	usive of Good & S	ervice Tax a	and Adc	litional TER, if	any):		
Waiver of Load for Direct Applications	Pursuant to SE schemes. Hence	BI circular , the proce	no. SEBI/IMD/CI dure for waiver o	IR No.4/ fload fo	168230/ 09 date Direct Applicatio	d June 30, ns is no long	2009, ger appli	there is no er icable.	ntry load for Mutual Fun		
Tax treatment for the Investors	Investors are ac their tax adviso		fer to the details	in the S	itatement of Addi	tional Inform	mation (	SAI) and also	independently refer to		

## IDFC Money Manager Fund (earlier known as IDFC Money Manager Fund - Treasury Plan)

Daily Net Asset Value (NAV) Publication	NAV can be viewed on ww	or all business days except in special circun vw.idfcmf.com and www.amfiindia.com. You MS website (www.camsonline.com). Investo V trough SMS.	u can also contact us at 1-800-2	2666688/1-800-30066688							
For Investor Grievances please contact	Please Refer Page No	Please Refer Page No									
Unitholders' Information	Please Refer Page No	lease Refer Page No									
Portfolio Turnover Ratio [as on December 31, 2019]	Being a debt scheme, disclosure of Portfolio Turnover ratio is not applicable to this scheme										
Scheme's Portfolio	Top 10 holdings of the Sch	neme as on December 31, 2019 is stated her	re below:								
holdings		Issuer (%									
	ICICI Bank Limited			9.19							
	Reliance Industries Limited	1		7.30							
	Housing Development Fina	ance Corporation Limited		6.16							
	Bajaj Finance Limited			6.13							
	Axis Bank Limited			6.08							
	Triparty Repo			5.41							
	Reliance Industries Limited	1		4.11							
	Bajaj Finance Limited	Bajaj Finance Limited National Bank For Agriculture and Rural Development HDB Financial Services Limited									
	National Bank For Agricult										
	HDB Financial Services Lim										
	Monthly portfolio statemer	nt of the Scheme is hosted on website - https	s://www.idfcmf.com/download-	centre/disclosures							
Exposure of the Scheme across various sectors (% of NAV) :		(%) NAV		_							
		83.74%	11.41% Energy	-							
		Financial Services	Energy								

	The Scheme seeks to offer an investment avenue for short term savings by looking to generate returns commensurate with a low risk strategy from a portfolio that is invested in debt and money market securities such that the Macaulay duration of the portfoli is between 6 months and 12 months.							
	Disclaime	<u>r:</u> There i	s no assurance or guarantee	e that the objectives of the so	cheme will be rea	lised.		
Asset Allocation Pattern	Asset Clas	SS			Ind	icative allocati	on (as % of total assets)	
of the scheme	Debt Securities (including G-Sec and securitised debt) and Money Market Instruments       0% - 100%         such that the Macaulay duration of the portfolio is between 6 months and 12 months       0% - 100%							
	Investmen	nt in Secu	ritised Debt - up to 50% of	the total assets.				
	Investmen	nt in Fore	ign securities - up to 50% of	ftotal assets.				
	Investmen assets.	nt in Secu	urities lending - up to 20%	of the total assets with maxi	imum single part	ty exposure res	stricted to 5% of the tota	
	Exposure	in Deriva	tives - up to 100% of total as	ssets.				
	assets, sub	bject to c	hange in line with the regul		-			
	invest in C	Credit Ďe		ecurities in accordance with t dance with the applicable re				
	corporate	e debt see	curities and credit default sv	rivatives and debt & mone waps shall not exceed 100% c	of the net assets of	of the Scheme.		
Investment Strategy	The Scher generating and 12 moi	g returns	oses to invest in a diversif commensurate with a low	ied set of fixed income sec risk strategy such that the l	urities and mon Macaulay duratio	ey market inst on of the portfo	ruments with the aim of olio is between 6 months	
	money ma various fix	arket) ac ked incor	ross maturities and rating ne instruments from time t	allocate the assets of the Scl s with the objective of opti o time will be decided basis s, general liquidity, and fund r	mizing returns. T the prevailing m	The actual perc	centage of investment in	
	Macaulay	duration						
			ation is the weighted avera ding the present value of th	ge term to maturity of the c he cash flow by the price.	cash flows from a	a bond. The we	eight of each cash flow is	
	Macaulay	duration	can be calculated as below	:				
	Macaulay	Duratio	$n = \frac{\sum_{i=1}^{n} \frac{t * C}{(1+y)^{i}} + \frac{n * M}{(1+y)^{n}}}{\text{Current Bond Price}}$					
	Where:		Current Bond Price					
		ctive time	e period, C = periodic coup	oon payment, y = periodic y	ield, n = total nu	mber of perioc	ds, M = Value at maturity	
	In other we bond's cas maturity. N	ords, Ma sh flows Macaulay	caulay duration calculates t equals the amount paid fo	the weighted average time and r the bond. A coupon paying rs gauge the interest rate risk	g bond will alwa	ys have its dura	ation less than its time to	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on ris factors before investment. Scheme specific Risk Factors are summarized on page no.							
	Please Refer Page No.							
Risk Mitigation Factors		efore inve	stment. Scheme specific Ri	cluding the possible loss of <sub>l</sub> sk Factors are summarized c	principal. Please on page no	read the SID ca	arefully for details on risk	
_		efore inve fer Page	stment. Scheme specific Ri	cluding the possible loss of sk Factors are summarized o	Default option		-	
_	Please Ref	efore inve fer Page Option Growth	stment. Scheme specific Ri No <b>s &amp; sub options available</b>	sk Factors are summarized of weekly (reinvest), Monthly,	on page no		-	
Plans / Option No. of Folios and AUM (As on December 31,	Please Ref Plan Regular/ Direct*	efore inve fer Page Option Growth Quarte	stment. Scheme specific Ri No <b>s &amp; sub options available</b> n, Dividend - Daily (reinvest),	sk Factors are summarized of weekly (reinvest), Monthly,	Default option		Default dividend option Weekly Dividend	
Plans / Option No. of Folios and AUM (As on December 31, 2019)	Please Ref Plan Regular/ Direct*	efore inve fer Page Option Growth Quarte 0,630; A	stment. Scheme specific Ri No s & sub options available n, Dividend - Daily (reinvest), rly and Periodic (Payout, r UM - Rs. 5,345.78 Cr.	sk Factors are summarized of weekly (reinvest), Monthly,	Default option		Default dividend option Weekly Dividend	
Plans / Option No. of Folios and AUM (As on December 31, 2019) Applicable NAV	Please Ref Plan Regular/ Direct* Folios - 30 Please Ref	efore inve fer Page Option Growth Quarte 0,630; A	stment. Scheme specific Ri No s & sub options available n, Dividend - Daily (reinvest), rly and Periodic (Payout, r UM - Rs. 5,345.78 Cr.	sk Factors are summarized of weekly (reinvest), Monthly,	Default option Growth	under the plan	Default dividend option	
Plans / Option No. of Folios and AUM (As on December 31, 2019) Applicable NAV Minimum Application	Please Ref Plan Regular/ Direct* Folios - 30 Please Ref Fresh Pure	efore inve fer Page Option Growth Quarte 0,630; A fer Page chase (In	stment. Scheme specific Ri No s & sub options available n, Dividend - Daily (reinvest), rly and Periodic (Payout, r UM - Rs. 5,345.78 Cr. No	sk Factors are summarized o weekly (reinvest), Monthly, einvestment, sweep)	Default option Growth	under the plan Repurchase (I Rs.500 and ar If the balance available for r the minimum above, the eni	Default dividend option Weekly Dividend Reinvestment	
Plans / Option No. of Folios and AUM (As on December 31, 2019) Applicable NAV Minimum Application	Please Ref Plan Regular/ Direct* Folios - 30 Please Ref Fresh Pure Rs. 100 an	efore inve fer Page Option Growtt Quarte 0,630; A fer Page chase (II nd any ar	stment. Scheme specific Ri No s & sub options available n, Dividend - Daily (reinvest), rrly and Periodic (Payout, r UM - Rs. 5,345.78 Cr. UM - Rs. 5,345.78 Cr. No ncluding Switch-in) nount thereafter	sk Factors are summarized of weekly (reinvest), Monthly, einvestment, sweep)	Default option Growth ding Switch-in)	Repurchase (I Rs.500 and ar If the balance available for the minimum above, the eni for redemptio	Default dividend option Weekly Dividend Reinvestment Including Switch-out) ny amount thereafter. in the folio / account edemption is less than amount prescribed tire balance available in will be redeemed.	
Plans / Option No. of Folios and AUM (As on December 31, 2019) Applicable NAV Minimum Application Amount/ Number of Units Despatch of Repurchase	Please Ref Plan Regular/ Direct* Folios - 30 Please Ref Fresh Pure Rs. 100 an SIP - Rs. 10 STP (in) - F	efore inve fer Page Option Growth Quarte 0,630; A fer Page chase (II nd any ar	stment. Scheme specific Ri No s & sub options available , Dividend - Daily (reinvest), rly and Periodic (Payout, r UM - Rs. 5,345.78 Cr. UM - Rs. 5,345.78 Cr. No	isk Factors are summarized of weekly (reinvest), Monthly, einvestment, sweep) Additional Purchase (Inclu Rs.100 and any amount th	Default option Growth Iding Switch-in) Hereafter s); SWP - Rs. 50	Repurchase (I Rs.500 and ar If the balance available for r the minimum above, the eni for redemptio 0 and in multi	Default dividend option Weekly Dividend Reinvestment Including Switch-out) ny amount thereafter. in the folio / account edemption is less than amount prescribed tire balance available in will be redeemed. ples of Rs. 1/- thereafter	
Plans / Option No. of Folios and AUM (As on December 31, 2019) Applicable NAV Minimum Application Amount/ Number of Units Despatch of Repurchase (Redemption) Request	Please Ref Plan Regular/ Direct* Folios - 30 Please Ref Fresh Pure Rs. 100 an SIP - Rs. 10 STP (in) - F Within 10	Option       Growth       Quarte       0,630; A       fer Page       chase (II)       nd any ar       000 and i       Rs. 100 ai       working	stment. Scheme specific Ri No s & sub options available , Dividend - Daily (reinvest), rly and Periodic (Payout, r UM - Rs. 5,345.78 Cr. UM - Rs. 5,345.78 Cr. No	isk Factors are summarized of weekly (reinvest), Monthly, einvestment, sweep) Additional Purchase (Inclu Rs.100 and any amount th ter (minimum 6 installment	Default option Growth Iding Switch-in) nereafter s); SWP - Rs. 50	Repurchase (I Rs.500 and ar If the balance available for r the minimum above, the eni for redemptio 0 and in multi	Default dividend option Weekly Dividend Reinvestment Including Switch-out) ny amount thereafter. in the folio / account edemption is less than amount prescribed tire balance available in will be redeemed. ples of Rs. 1/- thereafter	
Plans / Option No. of Folios and AUM (As on December 31, 2019) Applicable NAV Minimum Application Amount/ Number of Units Despatch of Repurchase (Redemption) Request Benchmark Index	Please Ref Plan Regular/ Direct* Folios - 30 Please Ref Fresh Purd Rs. 100 an SIP - Rs. 11 STP (in) - F Within 10 NIFTY Low Under Div The undis'	for Page <b>Option</b> Growth Quarte 0,630; A fer Page <b>chase (II</b> nd any ar 00 and i Rs. 100 al working w Durati <i>i</i> /idend O tributed	stment. Scheme specific Ri No s & sub options available , Dividend - Daily (reinvest), rly and Periodic (Payout, r UM - Rs. 5,345.78 Cr. UM - Rs. 5,345.78 Cr. No	isk Factors are summarized of weekly (reinvest), Monthly, einvestment, sweep) Additional Purchase (Inclu Rs.100 and any amount th ter (minimum 6 installment	Default option Growth ding Switch-in) hereafter s); SWP - Rs. 50 authorised centr	under the plan Repurchase (I Rs.500 and ar If the balance available for r the minimum above, the eni for redemptio 0 and in multiple e of IDFC Mutu rplus and at dis NAV, on an ong	Default dividend option Weekly Dividend Reinvestment Including Switch-out) my amount thereafter. in the folio / account edemption is less than amount prescribed tire balance available in will be redeemed. ples of Rs. 1/- thereafter ual Fund.	
Plans / Option No. of Folios and AUM (As on December 31, 2019) Applicable NAV Minimum Application Amount/ Number of Units Despatch of Repurchase (Redemption) Request Benchmark Index	Please Ref Plan Regular/ Direct* Folios - 3( Please Ref Fresh Purr Rs. 100 an SIP - Rs. 10 SIP - Rs. 10 SIP - Rs. 10 SIP - Rs. 10 NIFTY Low Under Div The undis decision w Generally, will be se	for Page     for Page     Option     Growth     Quarte     O,630; A     for Page     chase (II     nd any ar     loo and i     res. 100 ar     working     working     working     working     working     the record     scond la	stment. Scheme specific Ri No s & sub options available  h, Dividend - Daily (reinvest), rly and Periodic (Payout, r UM - Rs. 5,345.78 Cr. UM - Rs. 5,345.78 Cr. No ncluding Switch-in) nount thereafter  n multiples of Rs. 1 thereaft days of the receipt of the con Debt Index otion, dividend will be decla portion of the income will rd to availability and adequ rd date for the Weekly dividend	isk Factors are summarized of         weekly (reinvest), Monthly, einvestment, sweep)         Additional Purchase (Inclu         Rs.100 and any amount th         iter (minimum 6 installment         redemption request at the ared subject to availability of remain in the Option and be acy, rate, timing and frequen dend option will be Friday (ir evant calendar month. In contact of the calendar month.	Default option Growth Growth Iding Switch-in) Hereafter s); SWP - Rs. 50 authorised centr distributable su reflected in the cy of distribution in the relevant we	Repurchase (I Rs.500 and ar If the balance available for r the minimum above, the eni for redemptio 0 and in multij e of IDFC Mutu rplus and at dis NAV, on an ong n of dividend sh ek) and for the	Default dividend option Weekly Dividend Reinvestment Including Switch-out) ny amount thereafter. in the folio / account edemption is less than amount prescribed tire balance available in will be redeemed. ples of Rs. 1/- thereafter ual Fund.	
Risk Mitigation Factors Plans / Option No. of Folios and AUM (As on December 31, 2019) Applicable NAV Minimum Application Amount/ Number of Units Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager	Please Ref Plan Regular/ Direct* Folios - 30 Please Ref Fresh Pure Rs. 100 an SIP - Rs. 10 SIP - Rs. 10 SIP - Rs. 10 SIP - Rs. 10 SIP - Rs. 10 NIFTY Low Under Div The undis' decision w Generally, will be se proceedin	OO and i     Rs. 100 ar     working     working     working     working	stment. Scheme specific Ri No s & sub options available a, Dividend - Daily (reinvest), rly and Periodic (Payout, r UM - Rs. 5,345.78 Cr. UM - Rs. 5,345.78 Cr. No ncluding Switch-in) nount thereafter an multiples of Rs. 1 thereafter any amount thereafter days of the receipt of the con Debt Index botion, dividend will be decla portion of the income will rd to availability and adequ rd date for the Weekly divis t business day of the released	isk Factors are summarized of         weekly (reinvest), Monthly, einvestment, sweep)         Additional Purchase (Inclu         Rs.100 and any amount th         ter (minimum 6 installment         redemption request at the ared subject to availability of remain in the Option and be acy, rate, timing and frequen dend option will be Friday (ir evant calendar month. In c te.	Default option Growth Growth Iding Switch-in) Hereafter s); SWP - Rs. 50 authorised centr distributable su reflected in the cy of distribution in the relevant we	Repurchase (I Rs.500 and ar If the balance available for r the minimum above, the eni for redemptio 0 and in multij e of IDFC Mutu rplus and at dis NAV, on an ong n of dividend sh ek) and for the	Default dividend option Weekly Dividend Reinvestment Including Switch-out) ny amount thereafter. in the folio / account edemption is less than amount prescribed tire balance available in will be redeemed. ples of Rs. 1/- thereafter ual Fund.	

# **IDFC Low Duration Fund** (earlier known as IDFC Ultra Short Term Fund)

Performance of the	Return (%) of G	irowth Opti	on as on Decer	mber 31 2019	9	Year wise Absolute Returns		
scheme	Period		Returns %		ر rk Returns %			
		Direct	Regular	Direct	Regular	9.45 9.3 8.98 8.61 8.45 8.82 8.66 8.98		
	1 Year	8.54	8.33	8.28	8.28	7.88 7.62 7.65 7.04 6.87 6.79 7.11 8.66 8.98		
	3 Years	7.71		++	7.42			
			7.50	7.42				
	5 Years	8.19	7.99	7.85	7.85			
	Since Inception	8.57	7.67	8.20	8.38	FY 2018-19 FY 2017-18 FY 2016-17 FY 2015-16 FY 2014-15		
	*Date of Incept Returns more th					IDFC Low Duration Fund- Dir - Growth IDFC Ultra Short Term Fund - Reg - Growth		
Expenses of the Scheme	Exit Load: 1 (ii) Actual expe	NIL enses as on	December 31, 2 Direct Plan - 0.		ve of Goods	and Service Tax and Additional TER, if any):		
Waiver of Load for Direct Applications	Pursuant to SE schemes. Hence	BI circular e, the proce	no. SEBI/IMD/0 dure for waiver	CIR No.4/ 16 of load for Di	8230/ 09 c rect Applica	lated June 30, 2009, there is no entry load for Mutual Fun tions is no longer applicable.		
Tax treatment for the Investors (Unitholders)	their tax advisor	r.				Additional Information (SAI) and also independently refer t		
Daily Net Asset Value (NAV) Publication	NAV can be vie and visit the Re sending latest a	wed on ww gistrar CAN vailable NA	/w.idfcmf.com a 1S website (ww	and www.am	ifiindia.com.	cumstances. NAV will be calculated upto two decimal place You can also contact us at <b>1-800-2666688/1-800-3006668</b> estors may also place a specific request to the Mutual Fund fo		
For Investor Grievances please contact	Please Refer Pa							
Unitholders' Information	Please Refer Pa	<u> </u>						
Portfolio Turnover Ratio [as on December 31, 2019]	Being a debt sc	heme, disc:	losure of Portfo	olio Turnover	<sup>r</sup> ratio is not	applicable to this scheme		
Scheme's Portfolio	Top 10 holdings	of the Sch	eme as on Dec	ember 31, 20	019 is stated	here below:		
holdings		(%) NAV						
	Reliance Industr	5.12						
	Axis Bank Limite		votion Lingited			4.67		
	7.35% Power Fir 6.9% REC Limite		DrationLimited			3.77 3.55		
	Triparty Repo	eu				3.48		
	91 Days Tbill					2.79		
		91 Days 1 bill 8.49% Housing Development Finance Corporation Limited						
	7.05% Power Fir					2.65		
	7.42% Power Fir	nance Corpo	oration Limited			2.36		
	Axis Bank Limite	ed .				2.29		
	Monthly portfol	io statemer	nt of the Scheme	e is hosted or	n website - h	ttps://www.idfcmf.com/download-centre/disclosures		
Exposure of the Scheme across various sectors (% of NAV) :			80.32%	6	(%) NA	AV		
				9	.12%	3.15% 0.29%		
			Financia Service		nergy C	onstruction Cement & Cement Products		

Investment Objective	The Schen entities suc	ne seeks to gen chas Banks, Pub	erate returns thr lic Sector Undert	ough inve akings (PS	estments in debt a SUs) and Public Fin	and money mar ancial Institutio	ket instrument ns (PFIs).	s predominantly issued b
	Disclaimer	: There is no assu	irance or guarant	ee that the	e objectives of the	scheme will be r	ealised.	
Asset Allocation Pattern			the scheme will b	e as follow	vs:			
of the Scheme	Asset Class		cocuritized debt	<sup>e</sup> Monovil	Markatlactrumant			ation (as % of total assets) 30% - 100%
	Debt Securities (including securitised debt) & Money Market Instruments issued by       80% - 100%         Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs)       and Municipal Bonds							
	Manageme	ent Bills), Debt S	cluding State Dev ecurities (includir er entities and Uni	/ Market		0% - 20%		
	- Units issued by REITs & InvITs Investment in Securitised Debt - up to 50% of the total assets							0% - 10%
	Investment in Foreign securities - up to 50% of total assets Investment in Securities lending - up to 20% of the total assets with maximum single party exposure restricted to Exposure in Derivatives - up to 100% of total assets Gross Exposure to Repo of Corporate Debt Securities - up to the extent permitted by the Regulations (currel assets, subject to change in line with the regulations from time to time)							ted to 5% of the total assets
								(currently up to 10% of tot
	The Schem invest in Ci	ne may engage i	n short selling of s aps (CDS) in acco	securities	in accordance witl	h the applicable regulations as a	guidelines / re and when perm	gulations. The scheme ma itted by SEBI/RBI up to th
	The cumula	ative gross expo	sure through deriv		d debt & money ma REITs & InvITs shall			oo transactions in corporat ets of the Scheme.
Investment Strategy	Undertakir	ngs, Public Fina	ncial Institutions	and Muni		fund will follow		uch as Banks, Public Secto stment strategy within th
								income instruments (debt
	various fixe	ed income instru macro-econom	uments and the g	eneral ma	aturity range for th	e portfolio will l	be determined	ercentage of investment i from time to time basis th general liquidity, and fun
Risk Profile of the Scheme	Mutual Fur factors bef	nd Units involve fore investment.	investment risks i Scheme specific	ncluding Risk Facto	the possible loss o ors are summarized	f principal. Plea d on page no	se read the SID	carefully for details on ris
Risk Mitigation Factors		er Page No				1		
Plans / Option		Options & sub o					under the plan	Default dividend option
	Direct*					Growth		Monthly Dividend Reinvestment
	*Direct Plans: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is r available for investors who route their investments through a Distributor						ith the Fund and is not	
No. of Folios and AUM (As on December 31, 2019)	Folios - 14,	Folios - 14,583; AUM - Rs. 12,631.37 Cr.						
Applicable NAV	Please Ref	er Page No						
Minimum Application Amount/ Number of Units		chase (Including				3	,	e (Including Switch-out)
	Rs. 5,000 a	and any amoun	: thereafter	Rs. I,C	000 and any amou	int thereafter	If the baland available fo the minimus above, the e	any amount thereafter ce in the folio / account r redemption is less than m amount prescribed entire balance available tion will be redeemed.
	SIP - Rs. 1 STP (in) - R	1,000 and any Rs. 1,000 and any	amount thereafter amount thereafter	er (minim er.	um 6 installment	s); <b>SWP -</b> Rs. §	500 and in mu	Iltiples of Re. 1 thereafte
Despatch of Repurchase (Redemption) Request	Within 10 v	working days of	the receipt of th	e redemp	tion request at the	e authorised ce	ntre of IDFC Mu	utual Fund.
Benchmark Index	NIFTY Ban	nking & PSU Deb	ot Index (w.e.f. No	vember 1	1, 2019)			
Dividend Policy	The undist	ributed portion	of the income wil	l remain ii	ject to availability on the Option and b n the Option and b n timing and freque	e reflected in the	ne NAV, on an o	discretion of AMC / Truster ngoing basis. The Trustee shall be final.
	will be sec	the record date ond last busines ay will be the rec	s day of the relev	y dividen ant calend	d option will be at dar month. In case	an interval of 14 the record date	days and for th falls on a non-k	ne Monthly Dividend optio ousiness day, then prcedin
Name of the Fund Manager			ng this Fund sinc	e May 15,	2017)			
Name of the Trustee Company	IDFC AMC	Trustee Compa	ny Limited					
Performance of the scheme	Return (%)	) of Growth Opt	ion as on Decem	oer 31, 20	19		Year wise A	bsolute Returns
	Period	Scheme	e Returns %	Benchma	ark Returns %	9.27 9.00		9.27 9.27 8.64 8.64 8.04
		Direct	Regular	Direct	Regular	7.5	7 7.21 7.21 6.14 <sup>5.9</sup> 5.70	7.11
	1 Year	11.54	11.20	9.66	9.66		3.70	
	3 Years	8.25	7.98	6.96	6.96			
	5 Years	8.30	8.10	7.85	7.85			
	Since Incep	otion 8.54	8.35	8.23	8.23			16-17 FY 2015-16 FY 2014-15
	Benchmark	k - NIFTY Bankir	Plan : 7-Mar-13	dex		IDFC Ba	nking & PSU Debt Fund - I nking & PSU Debt Fund - F ort Term Bond Fund Index	Reg - Growth
	Current Ind		adjusted for the		d annualised basis om since inception	to June 12, 2017	with the perfor	rmance of NIFTY Banking

# IDFC Banking & PSU Debt Fund (IDFC BPDF)

Expenses of the Scheme	(i) Load Structure:							
	Exit Load: NIL							
	(ii) Actual expenses as on December 31, 2019 (inclusive of Goods and Service Tax and Additi	onal TER if any):						
	Regular Plan - 0.65%; Direct Plan - 0.30%.							
Waiver of Load for		is no optimal load for Mutual Fund						
Direct Applications	Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, there is no entry load for Mutual Fund schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable. Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independently refer to							
Tax treatment for the Investors (Unitholders)	their tax advisor.							
Daily Net Asset Value (NAV) Publication	NAV will be determined for all business days except in special circumstances. NAV will be calculated upto two decimal places. NAV can be viewed on www.idfcmf.com and www.amfiindia.com. You can also contact us at <b>1-800-2666688/1-800-30066688</b> and visit the Registrar CAMS website (www.camsonline.com). Investors may also place a specific request to the Mutual Fund for sending latest available NAV trough SMS.							
For Investor Grievances please contact	Please Refer Page No							
Unitholders' Information	Please Refer Page No							
Portfolio Turnover Ratio [as on December 31, 2019]	Being a debt scheme, disclosure of Portfolio Turnover ratio is not applicable to this scheme							
Scheme's Portfolio	Top 10 holdings of the Scheme as on December 31, 2019 is stated here below:							
holdings	Issuer	(%) NAV						
	8.5% National Bank For Agriculture and Rural Development	8.05						
	7.6% Axis Bank Limited	4.82						
	8.25% Indian Railway Finance Corporation Limited	4.68						
	7.05% National Housing Bank	3.98						
	7.6% ICICI Bank Limited	2.91						
	7% Hindustan Petroleum Corporation Limited	2.89						
	6.8% Hindustan Petroleum Corporation Limited	2.79						
	7.17% National Highways Auth Of Ind	2.67						
	7.95% Small Industries Dev Bank of India	2.10						
	8.18% Power Finance Corporation Limited	1.89						
	Monthly portfolio statement of the Scheme is hosted on website - https://www.idfcmf.com/dow	nload-centre/disclosures						
Exposure of the Scheme across various sectors (% of NAV) :	(%) NAV 74:63%							
	15.56% 6.5 Financial Services Energy Constr							

Investment Objective	securities acros	s maturitie	s.			5	nvesting primarily ir		d above ra	ted corporate debt	
			0			ves of the	scheme will be reali	sed.			
Asset Allocation	The asset alloca	tion under	the scheme will b	pe as follo	WS:						
	Asset Class									Risk Profile	
	Corporate bond	ls (includin	g securitised deb	ot) rated A	A+/equiv	alent and	above			80% - 100%	
	Other Debt Securities (including securitised debt and Government Securities), Money Market Instruments and Units issued by REITs & InvITs, within which							nents	0% - 20%		
	- Units issued	-	-							0% - 10%	
				of the tot	alassets						
	Investment in Securitised Debt - up to 50% of the total assets Investment in Foreign securities - up to 50% of total assets										
	Investment in S assets	ecurities le	ending - up to 20	% of the	otal asset	s with ma	iximum single party	/ exposure	e restricte	d to 5% of the tota	
	Exposure in Derivatives - up to 100% of total assets Gross Exposure to Repo of Corporate Debt Securities - up to the extent permitted by the Regulations (current assets, subject to change in line with the regulations from time to time)										
								ly up to 10% of tota			
	The Scheme ma	iy engage i Default Sw	n short selling of aps (CDS) in acc	securitie	s in accorc	lance with	h the applicable gui regulations as and				
	The cumulative	aross exp	oosure through o	derivative vaps and	es and del units issue	ot & mon ed by REI	ney market instrum Ts & InvITs shall not	nents alor t exceed 1	ng with re 100% of th	epo transactions ir ne net assets of the	
Investment Strategy	The Scheme wi financial institut the range of ava	tions rated	AA+ and above a	ies issued across ma	d by corpo aturities/y	orate (bot /ield curv	h private sector an e. It will look for op	d public s portunitie	sectors) ir es from cre	ncluding banks and edit spreads among	
	money market) and the general	with the ol maturity r	bjective of optim ange for the por	izing retu rtfolio wi	irns. The ad II be deter	ctual perc rmined fr	cheme amongst va centage of investme om time to time ba ns, general liquidit	ent in vario asis the p	ous fixed i prevailing	ncome instruments macro-economic	
Risk Profile of the Scheme			investment risks Scheme specific				f principal. Please r d on page no	ead the S	ID careful	ly for details on risk	
<b>Risk Mitigation Factors</b>	Please Refer Pag	ge No									
Plans and Options	Plan	Option	is & Sub options a	available		Default o	options under the p	lan	Default D	vividend option	
	Regular & Direct* Growth, Dividend-Monthly, Quarterly, Half Yearly, Annual & Periodic (Payout Reinvestment, Sweep)				Annual D Reinvesti						
		t Plan: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not a estors who route their investments through a distributor.						and is not available			
No. of Folios and AUM (As on December 31, 2019)	Folios - 10,030;	AUM - Rs.	14,607.39 Cr.								
Applicable NAV (after the scheme opens for repurchase and sale)	Please refer pag	ge no									
Minimum Application	Fresh Purchase	(Including	Switch-in)	Add	tional Pure	chase (Inc	luding Switch-in)	Repurcha	ase (Inclue	ding Switch-out)	
Amount/ Number of Units		and in mult	iples of Re. 1 the	reafter (r				If the bal available the minin above, th for reden	ance in th for reden num amo ne entire b nption wil	mount thereafter e folio / account nption is less than unt prescribed alance available l be redeemed. of Re. 1 thereafter	
Despatch of Repurchase			y amount thereaf the receipt of th		otion requ	est at the	authorised centre	of IDFC N	Mutual Fu	nd.	
(Redemption) Request											
Benchmark Index			n Bond Index (w.				A 10 4 10 10 10 10 10			· · · · · · · · · ·	
Dividend Policy	The undistribute decision with re Generally, the re	ed portion gard to ava cord date	of the income wi ailability and adeo for the Monthly D	ill remain quacy, rat Dividend (	in the Opt e, timing a option will	ion and b nd freque be secon	of distributable surple reflected in the N ency of distribution of distributio	IAV, on an of dividen of the rele	ongoing nd shall be	basis. The Trustee's final.	
Name of the Fund			ng the Fund sinc				y will be the record	udle.			
Manager Name of the Trustee Company	IDFC AMC Trust	ee Compa	ny Limited								
Performance of the	Return (%) of G	rowth Opt	ion as on Decem	ber 31-2	019		Year wise	Absolute	Returns		
scheme	Period		e Returns %		nark Retur	ns %					
		Direct	Regular	Direct		ular			10.12 9.76 9.1	8.55 8.23	
	1 Voor		-				7.46 7.12 7.5	6.72 6.41 6.72 6.41		7.17	
	1 Year 3 Years	8.82 7.32	8.48 6.99	10.34 7.50	10.	-		6.17			
	5 Years	-	-	8,16	8.						
	Since Inception	8.13	7.80	8.08	8.0	-	FY 2018-1	9 FY 2017-18	3 FY 2016-17	FY 2015-16	
		on · Direct	Plan : 12- Jan-16	Regula	r Plan • 12-	lan-16	IDFC Corporate Bond				
	-			*Date of Inception : Direct Plan : 12-Jan-16 Regular Plan : 12-Jan-16 Returns more than 1 year are calculated on compounded annualised basis							

# IDFC Corporate Bond Fund (IDFC CBF) (An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds)

Expenses of the scheme	(i) Load Structure:						
	Exit Load : NIL						
	(ii) Actual Expenses as on December 31, 2019 (inclusive of Goods and Service Tax and Additi	ional TER, if any):					
	Regular Plan : 0.57% Direct Plan - 0.27%.						
Waiver of Load for Direct Applications	Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, there schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable	is no entry load for Mutual Fund					
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independently refer to their tax advisor.						
Daily Net Asset Value (NAV) Publication	NAV will be determined for all business days except in special circumstances. NAV will be calculated up to two decimal places NAV can be viewed on www.idfcmf.com and www.amfiindia.com. You can also contact us at <b>1-800-2666688/1-800-30066688</b> and visit the Registrar CAMS website (www.camsonline.com). Investors may also place a specific request to the Mutual Fund fo sending latest available NAV trough SMS.						
For Investor Grievances please contact	Please Refer Page No						
Unitholders' Information	Please Refer Page No						
Portfolio Turnover Ratio [as on December 31, 2019]	Being a debt scheme, disclosure of Portfolio Turnover ratio is not applicable to this scheme						
Scheme's Portfolio	Top 10 holdings of the Scheme as on December 31, 2019 is stated here below:						
holdings	Issuer	(%) NAV					
	7.2% Indian Railway Finance Corporation Limited	6.56					
	7.42% Power Finance Corporation Limited	4.16					
	7.25% Small Industries Dev Bank of India	3.44					
	8.37% National Bank For Agriculture and Rural Development	3.43					
	Triparty Repo	2.58					
	7.6% Housing Development Finance Corporation Limited	2.55					
	7.09% Export Import Bank of India	2.27					
	7.42% REC Limited	2.11					
	8.49% Housing Development Finance Corporation Limited	1.90					
	7.05% Power Finance Corporation Limited	1.86					
	Monthly portfolio statement of the Scheme is hosted on website - https://www.idfcmf.com/dow	nload-centre/disclosures					
Exposure of the Scheme across various sectors (% of NAV) :	(%) NAV						
	88.04%						
	3.84% 1.22% 0.34%						
	Financial Energy Construction Automobile Services	3					

# IDFC Bond Fund

(earlier known as IDFC Super Saver Income Fund)

The Scheme offers choice of 3 plans (each with separate portfolio)

# Short Term Plan

(An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years)\* Medium Term Plan

(An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years)\* Income Plan (earlier known as Long Term Plan)

(An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years)\*

\*(please refer to investment strategy where the concept of Macaulay Duration is explained)

		e realised.						
	Short Term Plan	Medium Term Plan	Income Plan					
	set of debt and money market securities with the aim of generating optimal returns over short term such that the Macaulay duration of the portfolio is Ma	he scheme seeks to invest in a diversified et of debt and money market securities ith the aim of generating optimal eturns over long term such that the acaulay duration of the portfolio is etween 3 years and 4 years.	The scheme seeks to invest in a diversifier set of debt and money market securitie with the aim of generating optima returns over medium to long term suc that the Macaulay duration of th Portfolio is between 4 years and 7 years					
Asset Allocation Pattern	Short Term Plan							
of the scheme	Asset Class	Indicative allocation (as % of total assets						
	Debt Securities (including G-Sec and securitis and Units issued by REITs & InvITs such that the between 1 year and 3 years, within which		0% -100%					
	- Units issued by REITs & InvITs		0% - 10%					
	Investment in Securitised Debt - up to 50% of t	the total assets	1					
	Investment in Foreign securities - up to 50% of	total assets						
	Investment in Securities lending – up to 20% of assets		party exposure restricted to 5% of the tota					
	Exposure in Derivatives - up to 100% of total as	ssets						
	Gross Exposure to Repo of Corporate Debt Se assets, subject to change in line with the regula	ations from time to time)						
	The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations. The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable regulations as and when permitted by SEBI/RBI up to the extent permitted by the regulations.							
	The cumulative gross exposure through derivatives and debt & money market instruments along with repo transactions in corporate debt securities, credit default swaps and units issued by REITs & InvITs shall not exceed 100% of the net assets of the Scheme.							
	Medium Term Plan							
	Under normal circumstances							
	Asset Class	Indicative allocation (as % of total assets						
	Debt Securities (including G-Sec and securitise and Units issued by REITs & InvITs such that the between 3 years and 4 years, within which	0% -100%						
	- Units issued by REITs & InvITs		0% - 10%					
	Under anticipated adverse situation							
			Indicative allocation (as % of total assets					
	Asset Class	Debt Securities (including G-Sec and securitised debt) and Money Market Instruments and Units issued by REITs & InvITs such that the Macaulay duration of the portfolio is						
	and Units issued by REITs & InvITs such that the		0% -100%					
	Debt Securities (including G-Sec and securitis and Units issued by REITs & InvITs such that the between 1 year and 4 years, within which		0% -100%					
	Debt Securities (including G-Sec and securitis and Units issued by REITs & InvITs such that the between 1 year and 4 years, within which - Units issued by REITs & InvITs	e Macaulay duration of the portfolio is						
	Debt Securities (including G-Sec and securitis and Units issued by REITs & InvITs such that the between 1 year and 4 years, within which - Units issued by REITs & InvITs Investment in Securitised Debt - up to 50% of t	e Macaulay duration of the portfolio is	0% -100%					
	Debt Securities (including G-Sec and securitis and Units issued by REITs & InvITs such that the between 1 year and 4 years, within which - Units issued by REITs & InvITs Investment in Securitised Debt - up to 50% of t Investment in Foreign securities - up to 50% of	e Macaulay duration of the portfolio is the total assets total assets	0% - 100%					
	Debt Securities (including G-Sec and securitise and Units issued by REITs & InvITs such that the between 1 year and 4 years, within which - Units issued by REITs & InvITs Investment in Securitised Debt - up to 50% of t Investment in Foreign securities - up to 50% of Investment in Securities lending - up to 20% of assets	e Macaulay duration of the portfolio is the total assets total assets of the total assets with maximum single p	0% - 100%					
	Debt Securities (including G-Sec and securitise and Units issued by REITs & InvITs such that the between 1 year and 4 years, within which - Units issued by REITs & InvITs Investment in Securitised Debt - up to 50% of t Investment in Foreign securities - up to 50% of Investment in Securities lending - up to 20% of	e Macaulay duration of the portfolio is the total assets total assets of the total assets with maximum single p ssets ecurities - up to the extent permitted by t	0% - 100% 0% - 10% Darty exposure restricted to 5% of the tot					
	Debt Securities (including G-Sec and securitis and Units issued by REITs & InvITs such that the between 1 year and 4 years, within which - Units issued by REITs & InvITs Investment in Securitised Debt - up to 50% of t Investment in Foreign securities - up to 50% of Investment in Securities lending - up to 20% of assets Exposure in Derivatives - up to 100% of total as Gross Exposure to Repo of Corporate Debt Se	e Macaulay duration of the portfolio is the total assets fotal assets of the total assets with maximum single p ssets ecurities – up to the extent permitted by the ations from time to time) curities in accordance with the applicable	0% - 100% 0% - 10% Darty exposure restricted to 5% of the tot he Regulations (currently up to 10% of tot e guidelines / regulations. The scheme ma					
	Debt Securities (including G-Sec and securitis and Units issued by REITs & InvITs such that the between 1 year and 4 years, within which - Units issued by REITs & InvITs Investment in Securitised Debt - up to 50% of t Investment in Foreign securities - up to 50% of Investment in Securities lending - up to 20% of assets Exposure in Derivatives - up to 100% of total as Gross Exposure to Repo of Corporate Debt Se assets, subject to change in line with the regula The Scheme may engage in short selling of sec invest in Credit Default Swaps (CDS) in accord extent permitted by the regulations. The cumulative gross exposure through der corporate debt securities, credit default swap Scheme.	e Macaulay duration of the portfolio is the total assets total assets of the total assets with maximum single p ssets ecurities - up to the extent permitted by the ations from time to time) curities in accordance with the applicable dance with the applicable regulations as rivatives and debt & money market ins	0% - 100% 0% - 100% 0% - 10% barty exposure restricted to 5% of the tot he Regulations (currently up to 10% of tot e guidelines / regulations. The scheme ma and when permitted by SEBI/RBI up to th truments along with repo transactions i					
	Debt Securities (including G-Sec and securitis and Units issued by REITs & InvITs such that the between 1 year and 4 years, within which - Units issued by REITs & InvITs Investment in Securitised Debt - up to 50% of t Investment in Foreign securities - up to 50% of Investment in Securities lending – up to 20% of assets Exposure in Derivatives – up to 100% of total as Gross Exposure to Repo of Corporate Debt Se assets, subject to change in line with the regula The Scheme may engage in short selling of sec invest in Credit Default Swaps (CDS) in accord extent permitted by the regulations. The cumulative gross exposure through der corporate debt securities, credit default swap Scheme. Income Plan	e Macaulay duration of the portfolio is the total assets total assets of the total assets with maximum single p ssets ecurities - up to the extent permitted by the ations from time to time) curities in accordance with the applicable dance with the applicable regulations as rivatives and debt & money market ins	0% - 100% 0% - 100% 0% - 10% barty exposure restricted to 5% of the tot he Regulations (currently up to 10% of tot e guidelines / regulations. The scheme ma and when permitted by SEBI/RBI up to th truments along with repo transactions i					
	Debt Securities (including G-Sec and securitis and Units issued by REITs & InvITs such that the between 1 year and 4 years, within which - Units issued by REITs & InvITs Investment in Securitised Debt - up to 50% of t Investment in Foreign securities - up to 50% of Investment in Securities lending - up to 20% of assets Exposure in Derivatives - up to 100% of total as Gross Exposure to Repo of Corporate Debt Se assets, subject to change in line with the regula The Scheme may engage in short selling of sec invest in Credit Default Swaps (CDS) in accord extent permitted by the regulations. The cumulative gross exposure through der corporate debt securities, credit default swap Scheme.	e Macaulay duration of the portfolio is the total assets total assets of the total assets with maximum single p ssets ecurities - up to the extent permitted by the ations from time to time) curities in accordance with the applicable dance with the applicable regulations as rivatives and debt & money market ins	0% - 100% 0% - 100% 0% - 10% barty exposure restricted to 5% of the tot he Regulations (currently up to 10% of tot e guidelines / regulations. The scheme ma and when permitted by SEBI/RBI up to th truments along with repo transactions					
	Debt Securities (including G-Sec and securitis and Units issued by REITs & InvITs such that the between 1 year and 4 years, within which - Units issued by REITs & InvITs Investment in Securitised Debt - up to 50% of t Investment in Foreign securities - up to 50% of Investment in Securities lending – up to 20% of assets Exposure in Derivatives – up to 100% of total as Gross Exposure to Repo of Corporate Debt Se assets, subject to change in line with the regula The Scheme may engage in short selling of sec invest in Credit Default Swaps (CDS) in accord extent permitted by the regulations. The cumulative gross exposure through der corporate debt securities, credit default swap Scheme. Income Plan	e Macaulay duration of the portfolio is the total assets total assets of the total assets with maximum single p ssets ecurities - up to the extent permitted by the ations from time to time) curities in accordance with the applicable dance with the applicable regulations as rivatives and debt & money market ins	0% - 100% 0% - 100% 0% - 10% oarty exposure restricted to 5% of the tot. he Regulations (currently up to 10% of tot. e guidelines / regulations. The scheme ma and when permitted by SEBI/RBI up to th truments along with repo transactions i Il not exceed 100% of the net assets of th					
	Debt Securities (including G-Sec and securitis and Units issued by REITs & InvITs such that the between 1 year and 4 years, within which - Units issued by REITs & InvITs Investment in Securitised Debt - up to 50% of t Investment in Foreign securities - up to 50% of Investment in Securities lending – up to 20% of assets Exposure in Derivatives – up to 100% of total as Gross Exposure to Repo of Corporate Debt Se assets, subject to change in line with the regula The Scheme may engage in short selling of sec invest in Credit Default Swaps (CDS) in accord extent permitted by the regulations. The cumulative gross exposure through der corporate debt securities, credit default swap Scheme. Income Plan Under normal circumstances	e Macaulay duration of the portfolio is the total assets total assets of the total assets with maximum single p ssets ecurities - up to the extent permitted by the ations from time to time) curities in accordance with the applicable dance with the applicable regulations as rivatives and debt & money market ins- ps and units issued by REITs & InvITs sha ed debt) and Money Market Instruments the Macaulay duration of the portfolio	0% - 100% 0% - 100% 0% - 10% barty exposure restricted to 5% of the tota he Regulations (currently up to 10% of tota e guidelines / regulations. The scheme ma and when permitted by SEBI/RBI up to th truments along with repo transactions i					

	Under anticipated adverse situation		
	Asset Class Debt Securities (including G-Sec and secur and Units issued by REITs & InvITs such th		Indicative allocation (as % of total assets)
	is between 1 year and 7 years, within whic		0% - 100%
	- Units issued by REITs & InvITs		0% - 10%
	Investment in Securitised Debt - up to 50%	of the total assets	
	Investment in Foreign securities - up to 50%	of total assets	
	Investment in Securities lending - up to 20 assets	% of the total assets with maximum single	party exposure restricted to 5% of the total
	Exposure in Derivatives - up to 100% of tota	lassets	
	assets, subject to change in line with the reg	he Regulations (currently up to 10% of total	
	invest in Credit Default Swaps (CDS) in acc extent permitted by the regulations.	e guidelines / regulations. The scheme may and when permitted by SEBI/RBI up to the	
		derivatives and debt & money market ins waps and units issued by REITs & InvITs sha	
Investment Strategy	Short Term Plan	Medium Term Plan	Income Plan
	The Scheme proposes to invest in a diversified set of debt and money market securities with the aim of generating optimal returns over short term such that the Macaulay duration of the portfolio is between 1 year\ and 3 years. The aim of the Investment Manager will be to allocate the assets of the Scheme amongst various fixed in come instruments (debt / money market) across maturities and ratings with the objective of optimizing returns. The actual percentage of investment in various fixed income instruments from time to time will be decided basis the prevailing macro-economic environment (including interest rates and inflation), market conditions, general liquidity, and fund manager views.	The Scheme proposes to invest in a diversified set of debt and money market securities with the aim of generating optimal returns over medium term such that the Macaulay duration of the portfolio is between 3 years and 4 years. However, the fund manager, in the interest of investors, may reduce the portfolio duration in case of anticipated adverse situation such that the Macaulay duration of the portfolio is between 1 year and 4 years. The aim of the Investment Manager will be to allocate the assets of the Scheme amongst various fixed in come instruments (debt / money market) across maturities and ratings with the objective of optimizing returns. The actual percentage of investment form	The Scheme proposes to invest in a diversified set of debt and money market securities with the aim of generating optimal returns over medium to long term such that the Macaulay duration of the portfolio is between 4 years and 7 years. However, the fund manager, in the interest of investors, may reduce the portfolio duration in case of anticipated adverse situation such that the Macaulay duration of the portfolio is between 1 year and 7 years. The aim of the Investment Manager will be to allocate the assets of the Scheme amongst various fixed income instruments (debt / money market) across maturities and ratings with the objective of optimizing returns. The actual percentage of investment in various fixed income instruments and general maturity range for the portfolio
	Macaulay duration         The Macaulay duration is the weighted average of the determined by dividing the present value of Macaulay duration can be calculated as belowed as $\sum_{i=1}^{n} \frac{t * C}{(1+y)^i} + \frac{n * M}{(1+y)^n}$ Macaulay Duration = $\frac{t=1}{Current Bond Price}$	<u> </u>	from time to time will be determined basis the prevailing macro-economic environment (including interest rates and inflation), market conditions, general liquidity, and fund manager views.
	Macaulay Duration = $\frac{t=1}{Current Bond Price}$ Where:		
		upon payment, y = periodic yield, n = total	I number of periods, M = Value at maturity,
Risk Profile of the Scheme	bond's cash flows equals the amount paid maturity. Macaulay duration may help inves that match investors risk/return expectatio	es the weighted average time an investor mu for the bond. A coupon paying bond will a stors gauge the interest rate risk of the fund n. including the possible loss of principal. Ple	lways have its duration less than its time to and accordingly help consider an ideal fund
	factors before investment. Scheme specific		
<b>Risk Mitigation Factors</b>	Please Refer Page No		
Plans / Option	Regular Plan & Direct Plan Both the Plans under the Scheme have Growth & Dividend Option. Dividend Option under the Scheme offers Fortnightly, Monthly, Quarterly, Annual and Periodic frequency (each with payout, reinvestment and sweep facility).	Regular Plan & Direct Plan Both the Plans under the Scheme have Growth & Dividend Option. Dividend Option under the Scheme offers Daily (Reinvestment only) and Fortnightly, Monthly, Bi-monthly, Quarterly and Periodic frequency (each with payout, reinvestment and sweep facility).	Regular Plan & Direct Plan Both the Plans under the Scheme have Growth & Dividend Option. Dividend Option under the Scheme offers Quarterly, Half Yearly, Annual and Periodic frequency (each with payout, reinvestment and sweep facility).
No. of Folios and AUM (As on December 31, 2019)	Folios - 19,285 ; AUM - Rs. 11,764.07 crores.	Folios - 8,172 ; AUM - Rs. 2,937.43 crores.	Folios - 5,668 ; AUM - Rs. 676.75 crores.
Applicable NAV	Please Refer Page No. 56	1	1
Minimum Application	Fresh Purchase (Including Switch-in)	Additional Purchase (Including Switch	-in) Repurchase (Including Switch-out)
Amount/ Number of Units	Rs. 5,000 any amount thereafter	Rs. 1,000 and any amount thereafter	Rs. 500 and any amount thereafter If the balance in the folio / account available for redemption is less than the minimum amount prescribed above, the entire balance available for redemption will be redeemed.

# **IDFC Bond Fund** (earlier known as IDFC Super Saver Income Fund)

	SIP - Rs. 1,000	and in mu	tiples of Re. 1 th		inimum 6 installm	ent); <b>SWP -</b> R	s. 500 and in multiples of Re. 1 thereafter
Despatch of Repurchase (Redemption) Request	•••		y amount therea the receipt of t		ion request at the	authorised ce	entre of IDFC Mutual Fund.
Benchmark Index	NIFTY AAA Sh (we.f. Novemb			NIFTY AA	A Medium Duratio	n Bond Index	CRISIL Composite Bond Fund Index
Dividend Policy	Under Dividenc The undistribut decision with re Generally, the r will be second	d Option, di ed portion egard to ava ecord date last busin	vidend will be de of the income w ailability and ade for the Fortnigh	vill remain in equacy, rate, tly dividenc relevant cal	the Option and be timing and frequer option will be at a	e reflected in t ncy of distribu n interval of 14	surplus and at discretion of AMC / Trustee he NAV, on an ongoing basis. The Trustee's tion of dividend shall be final. 4 days and for the Monthly Dividend optior rd date falls on a non-business day, ther
Name of the Fund Manager	Mr. Suyash Cho (Managing the		e March 11, 2011)		Choudhary the Fund since Se	ptember 15,	Mr. Suyash Choudhary (Managing the Fund since October 15, 2010)
Name of the Trustee Company	IDFC AMC Trus	tee Compa	any Limited	1			
Performance of the scheme			ion as on Decer	nber 31, 201	9		Year wise Absolute Returns
	Short Term Pla Period	1	e Returns %	Benchma	rk Returns %		10.79
		Direct	Regular	Direct	Regular	8.2 7.67 7.	8.828.238.82 8.64 9.09 8.61
	1 Year	10.27	9.74	10.34	10.34		6.51 5.99 6.71
	3 Years	7.90	7.36	7.50	7.50	- 88	
						- 10	
	5 Years	8.37	7.80	8.16	8.16	FY 2018-19	FY 2017-18 FY 2016-17 FY 2015-16 FY 2014-15
	Since Inception	8.74	7.64	8.50	NA		IDFC Bond Fund - Short Term Plan - Dir -Growth
	Benchmark - N	IFTY AAA	<b>t Plan :</b> 1-Jan-13 Short Duration I e calculated on co	Bond Index	(w.e.f. November 1		IDFC Bond Fund - Short Term Plan - Reg - Growth Crisil AAA Short Term Bond Index
	Medium Term I	Plan					
	Period	Schem	e Returns %	Benchma	rk Returns %		10.12_9,43 10.33
		Direct	Regular	Direct	Regular	8.07 7.367.5	
	1 Year	9.82	9.13	11.50	11.50		5.59 <sub>4.9</sub> 6.11
	3 Years	7.53	6.83	7.17	7.17	- 88	
	5 Years	8.33	7.63	8.37	8.37		
	Since Inception	8.52	7.56	8.57	7.79	FY 2018-	
			t Plan : 1-Jan-13		-		IDFC Bond Fund - Medium Term - Dir - Growth IDFC Bond Fund - Medium Term - Reg - Growth
	Benchmark - N	IFTY AAA	Medium Duratic	on Bond Ind			Crisil Short Term Bond Fund Index
	Income Plan						<sup>16.8</sup> 15.95
	Period		e Returns %		rk Returns %		13.79
		Direct	Regular	Direct	Regular		11.09
	1 Year	11.00	10.39	10.72	10.72	8.71 7.98	8.22
	3 Years	7.49	6.66	7.08	7.08	- 186	2.97 2.06
	5 Years	8.58	7.73	8.54	8.54		
	Since Inception	9.12	8.41	8.62	NA	FY 2018-1	9 FY 2017-18 FY 2016-17 FY 2015-16 FY 2014-15
	*Date of Incept	tion : Direc	t Plan : 1-Jan-13	Regular P	lan : 14-Jul-00		IDFC Bond Fund - Income Plan - Dir - Growth IDFC Bond Fund - Income Plan - Reg - Growth
	Benchmark - C	risil Compo	osite Bond Fund	Index			Crisil Composite Bond Fund Index
	Returns more t	han 1 year	are calculated o	n compoun	ded annualised ba	sis	
Expenses of the Scheme	Sh	ort Term Pl	an		Medium Term Pla	n	Income Plan
	Short Term Plan						
	(i) Load Structure:			( ) LOAD >	tructure:		(i) Load Structure:
	Entry Load:			1	tructure: .oad: Nil		(i) Load Structure: Entry Load: Nil
		Nil		Entry L			<ul> <li>Entry Load: Nil</li> <li>Exit Load: In respect of each purchase of Units if redeemed/switched of within 365 days from the date of allotment:</li> <li>For 10% of investment : Nil - For remaining investment :1%</li> <li>If redeemed/switched out after 36 days from the date of allotment: Nil.</li> <li>It is clarified that the redemption:</li> </ul>
	Entry Load: Exit Load : N	Nil IIL nses as on	December 31, 20	Entry L Exit Lo	.oad: Nil ad : Nil /e of Goods and Se	ervice Tax/Go	Entry Load: Nil Exit Load: In respect of each purchas of Units if redeemed/switched of within 365 days from the date allotment: - For 10% of investment : Nil - For remaining investment : 1% If redeemed/switched out after 36

# IDFC Bond Fund (earlier known as IDFC Super Saver Income Fund)

	8.69% 0.72% Financial Energy Construction Services Services	1.34% Financial Energy Services	Financial Services					
(% 01 NAV) .	NAV(%) 68.74%	NAV(%)	0.80%					
across various sectors (% of NAV) :	Short Term Plan	Medium Term Plan	Income Plan					
Exposure of the Scheme		is hosted on website - https://www.idfcmf.c	, ,					
	Cash Margin - CCIL		0.82					
	7.73% Government of India		0.06					
	Triparty Repo		0.30					
	8.7% REC Limited		0.80					
	7.27% Government of India		48.19					
	7.57% Government of India		49.83					
		Issuer	(%) NAV					
	Income Plan							
	7.45% REC Limited		1.72					
	8.58% Housing Development Finance Corp	oration Limited	1.79					
	8.3% Reliance Industries Limited		2.42					
	7.35% Power Finance Corporation Limited		4.80					
	7.42% Power Finance Corporation Limited		5.10					
	7.24% LIC Housing Finance Limited		5.97					
	7.32% Government of India 7.17% Reliance Industries Limited		<u>14.07</u> 8.47					
	7.17% Government of India	14.93						
	7.27% Government of India	30.26						
		(%) NAV						
	Medium Term Plan Issuer (%) NA							
	8.3% Reliance Industries Limited		2.54					
	7.17% National Highways Auth Of Ind		2.63					
	7.24% LIC Housing Finance Limited		2.76					
	7.42% Power Finance Corporation Limited		3.17					
	7.93% NTPC Limited		3.24					
	7.6% National Highways Auth Of Ind		3.33					
	7.87% Housing Development Finance Corpo	•	3.40					
	8.5% National Bank For Agriculture and Rur		3.99					
	8.25% Indian Railway Finance Corporation I	imited	4.00					
	7.17% Reliance Industries Limited	lssuer	(%) NAV 5.70					
holdings	Short Term Plan	1	(0/1 NI A)/					
2019] Scheme's Portfolio	Top 10 holdings of the Scheme as on Dece	ember 31, 2019 is stated here below:						
Portfolio Turnover Ratio [as on December 31,	Being a debt scheme, disclosure of Portfolio Turnover ratio is not applicable to this scheme							
Unitholders' Information	Please Refer Page No							
For Investor Grievances please contact	Please Refer Page No							
Daily Net Asset Value (NAV) Publication	NAV will be determined for all business days except in special circumstances. NAV will be calculated upto two decimal places. NAV can be viewed on www.idfcmf.com and www.amfiindia.com. You can also contact us at <b>1-800-2666688/1-800-30066688</b> and visit the Registrar CAMS website (www.camsonline.com). Investors may also place a specific request to the Mutual Fund for sending latest available NAV trough SMS.							
nvestors (Unitholders)	their tax advisor.							
Tax treatment for the	Investors are advised to refer to the detail	ils in the Statement of Additional Informat	ion (SAI) and also independently refer t					

	instruments acr	oss maturit	ties.	-	-			n debt and money marke		
A		re is no assi	urance or guaran	liee that	the objectives of the	scneme will				
Asset Allocation Pattern of the scheme	Asset Class Debt Securities Instruments acr	(including oss maturi	G-Sec and secu ities and Units is:	iritised o sued by	debt) and Money Mar REITs & InvITs, withiu	rket n which		on (% of Total Assets) 6 - 100%		
	- Units issued by REITs & InvITs 0% - 10%									
	Investment in Securitised Debt - up to 50% of the total assets									
	Investment in Foreign securities - up to 50% of total assets Investment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets									
	Exposure in Der		p to 100% of tota f Corporate Debt	permitted b	ov the Regulations (	currently up to 10% of tota				
	assets, subject t The Scheme ma	to change i iy engage i	n line with the reg n short selling of	gulation f securiti	is from time to time) ies in accordance with	h the applica	able guidelines / rec	gulations. The scheme ma tted by SEBI/RBI up to th		
	corporate debt	gross exp	oosure through	derivati waps an	ves and debt & mor ad units issued by REI	ney market ITs & InvITs :	instruments along shall not exceed 100	with repo transactions i D% of the net assets of th		
Investment Strategy			generate optimal nt across maturit			olio which v	vill dynamically trac	k interest rate movement		
	The aim of the Ir money market) various fixed inc	nvestment across ma	Manager will be aturities and ratio uments from time	to alloca ngs with e to time	ate the assets of the S h the objective of op	timizing ret is the preva	urns. The actual pe iling macro-econom	ncome instruments (debt rcentage of investment i nic environment (including		
Risk Profile of the Scheme	factors before in	nvestment.	investment risks Scheme specific	s includiı Risk Fa	ng the possible loss o ctors are summarized	f principal. I I on page nc	Please read the SID 	carefully for details on ris		
Risk Mitigation Factors	Please Refer Pag			ilakir		Dofestit	tion under the plan	Dofoult dividend and		
Plans / Option	Plan Regular/ Direct	Growth, [		ıt, Reinv	estment & Sweep) Regular & Periodic	Growth	ition under the plan	Default dividend option Quarterly Dividend Reinvestment		
	available for inv	irect Plan i estors who	is only for invest o route their inve	ors who	-		Scheme directly wit	th the Fund and is not		
No. of Folios and AUM (As on December 31, 2019)	Folios - 11,514; A	<b>UM -</b> Rs. 2	2,027.79 Cr.							
Applicable NAV	Please Refer Pa	ge No								
							available for the minimum above, the e for redempt	e in the folio / account redemption is less than n amount prescribed ntire balance available ion will be redeemed.		
					(minimum 6 installm	ients): <b>SWP</b>	- Rs. 500 and in m			
	STP (in) - Rs. 1.0	00 and anv	/ amount thereaf	ter.				ultiples of Re. I thereafter		
(Redemption) Request		ng days of	the receipt of th		mption request at the		centre of IDFC Mu	·		
(Redemption) Request Benchmark Index	Within 10 worki	ng days of ite Bond F	the receipt of th	he reder		e authorisec		tual Fund.		
Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy	Within 10 worki CRISIL Compos Under Dividend The undistribut decision with re	ite Bond F Option, div ed portion gard to ava	the receipt of the und Index vidend will be de of the income w ailability and ade	he reder eclared s rill remai quacy, ra	ubject to availability of in the Option and bate, timing and freque	e authorisec of distributa pe reflected	able surplus and at d in the NAV, on an or	tual Fund. iscretion of AMC / Trustee agoing basis. The Trustee		
(Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager	Within 10 worki CRISIL Compos Under Dividend The undistribut decision with re Mr. Suyash Chor	ng days of ite Bond F Option, div ed portion gard to ava udhary (Ma	the receipt of th fund Index vidend will be de of the income w anaging the Fun	he reder eclared s rill remai quacy, ra	ubject to availability of in in the Option and b	e authorisec of distributa pe reflected	able surplus and at d in the NAV, on an or	tual Fund. iscretion of AMC / Trustee agoing basis. The Trustee		
(Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company	Within 10 worki CRISIL Compos Under Dividend The undistribut decision with re Mr. Suyash Choo IDFC AMC Trust	ng days of ite Bond F Option, div ed portion gard to ava udhary (Ma tee Compa	the receipt of the fund Index vidend will be de of the income w anability and ade anaging the Fun- any Limited	he reder eclared s ill remai quacy, ra d since	ubject to availability of in in the Option and b ate, timing and freque October 15, 2010)	e authorisec of distributa pe reflected	able surplus and at d in the NAV, on an or ibution of dividend s	tual Fund. iscretion of AMC / Trustee going basis. The Trustee shall be final.		
(Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the	Within 10 worki CRISIL Compos Under Dividend The undistribut decision with re Mr. Suyash Choo IDFC AMC Trust Return (%) of G	ng days of ite Bond F Option, div ed portion gard to ava udhary (Ma tee Compa	the receipt of the fund Index vidend will be de of the income w allability and ader anaging the Fun- any Limited ion as on Decem	he reder eclared s rill remai quacy, ra d since nber 31,	ubject to availability of in in the Option and b ate, timing and freque October 15, 2010) 2019	e authorisec of distributa pe reflected	able surplus and at d in the NAV, on an or ibution of dividend s	tual Fund. iscretion of AMC / Trustee going basis. The Trustee shall be final. psolute Returns		
(Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the	Within 10 worki CRISIL Compos Under Dividend The undistribut decision with re Mr. Suyash Choo IDFC AMC Trust	ng days of ite Bond F Option, div ed portion gard to ava udhary (Ma tee Compa	the receipt of the fund Index vidend will be de of the income w anability and ade anaging the Fun- any Limited	he reder eclared s rill remai quacy, ra d since nber 31,	ubject to availability of in in the Option and b ate, timing and freque October 15, 2010)	e authorisec of distributa pe reflected	ible surplus and at d in the NAV, on an or ibution of dividend s Year wise Al	tual Fund. iscretion of AMC / Trustee ogoing basis. The Trustee shall be final. psolute Returns		
Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the	Within 10 worki CRISIL Compos Under Dividend The undistribut decision with re Mr. Suyash Choi IDFC AMC Trust Return (%) of G Period	ng days of ite Bond F Option, div ed portion gard to ava udhary (Ma tee Compa rowth Opt Scheme Direct	the receipt of the income wildend will be de of the income willability and ader anaging the Fun- iny Limited ion as on Deceme <b>Returns %</b>	he reder eclared s ill remai quacy, ra d since nber 31, <b>Bench</b> <b>Direc</b>	ubject to availability of in in the Option and b ate, timing and freque October 15, 2010) 2019 2019 2019 2019 2019 2019	e authorisec of distributa pe reflected	ible surplus and at d in the NAV, on an or ibution of dividend s Year wise Al	tual Fund. iscretion of AMC / Trustee ball be final. psolute Returns		
Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the	Within 10 worki CRISIL Compos Under Dividend The undistribut decision with re Mr. Suyash Choi IDFC AMC Trust Return (%) of G Period 1 Year	ng days of ite Bond F Option, die ed portion gard to ava udhary (Ma tee Compa rowth Opt Scheme Direct 11.74	the receipt of the income will be de of the income will be de of the income willability and ader anaging the Fun- ing Limited ion as on Deceme <b>Returns %</b>	he reder eclared s ill remai quacy, ra d since hber 31, <b>Bench</b> <b>Direc</b> 10.72	ubject to availability in in the Option and b ate, timing and freque October 15, 2010) 2019 mark Returns % ct Regular 2 10.72	e authorisec of distributa pe reflected	ible surplus and at d in the NAV, on an or ibution of dividend s Year wise Al	tual Fund. iscretion of AMC / Trustee ogoing basis. The Trustee shall be final. psolute Returns		
(Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the	Within 10 worki CRISIL Compos Under Dividend The undistribut decision with re Mr. Suyash Choi IDFC AMC Trusi Return (%) of G Period 1 Year 3 Years	ite Bond F Option, diversion of the availation o	the receipt of the income will be de of the income will be de of the income willability and ader anaging the Fun- ing Limited ion as on Deceme <b>Returns %</b> <b>Regular</b> 10.98 7.04	he reder clared s ill remai quacy, ra d since hber 31, <b>Bench</b> Direc 10.7; 7.08	ubject to availability ( in in the Option and be det, timing and freque October 15, 2010) 2019 mark Returns % ct Regular 2 10.72 3 7.08	e authorisec of distributa pe reflected	Vear wise Al	tual Fund. iscretion of AMC / Trustee by a sis. The Trustee shall be final. Disclute Returns 17.35 16.27 14.59 8.24 512		
Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the	Within 10 worki CRISIL Compos Under Dividend The undistribut decision with re Mr. Suyash Choi IDFC AMC Trusi Return (%) of G Period 1 Year 3 Years 5 Years	ng days of ite Bond F Option, die ed portion gard to ava udhary (Ma tee Compa rowth Opt Scheme Direct 11.74 7.84 8.92	the receipt of the receipt of the uncome will be de of the income willability and ader anaging the Fun- ing Limited ion as on Deceme <b>Returns %</b> <b>Regular</b> 10.98 7.04 8.04	he reder clared s ill remai quacy, ra d since hber 31, <b>Bench</b> Direc 10.72 7.08 8.54	ubject to availability of in in the Option and beate, timing and freque October 15, 2010) 2019 2019 2019 2019 2019 2019 2019 2019	e authorisec	ble surplus and at d in the NAV, on an or ibution of dividend s Year wise Al	tual Fund. iscretion of AMC / Trusten ingoing basis. The Trustee shall be final.		
Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the	Within 10 worki CRISIL Compos Under Dividend The undistribut decision with re Mr. Suyash Choi IDFC AMC Trusi Return (%) of G Period 1 Year 3 Years 5 Years Since Inception	ng days of ite Bond F Option, dived portion gard to ava udhary (Ma tee Compa rowth Opt Scheme Direct 11.74 7.84 8.92 9.46	the receipt of the income will be de of the income will be de of the income willability and adee anaging the Fundanging the Fu	he reder eclared s iill remai quacy, rs d since hber 31, <b>Bench</b> 10.77 7.08 8.54 8.62	2019 mark Returns % ct Regular 2 10.72 3 7.08 4 8.54 2 8.17	e authorisec of distributa e reflected ency of distri	Year wise Al	tual Fund. iscretion of AMC / Truste by a sis. The Trustee shall be final. Discolute Returns 17.35 16.27 14.59 8.24 512		
Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the	Within 10 worki CRISIL Compos Under Dividend The undistribut decision with re Mr. Suyash Choi IDFC AMC Trusi Return (%) of G Period 1 Year 3 Years 5 Years Since Inception *Date of Incept	ng days of ite Bond F Option, dived portion gard to ava udhary (Ma tee Compa rowth Opt Scheme Direct 11.74 7.84 8.92 9.46 ion : Direct	the receipt of the income will be de of the income will be de of the income willability and adee anaging the Fundamy Limited ion as on Deceme Returns % Regular 10.98 7.04 8.04 8.32 t Plan : 1-Jan-13	he reder cclared s iill remai quacy, rs d since hber 31, <b>Bench</b> <b>Direc</b> 10.77 7.08 8.54 8.62 <b>Regula</b>	2019 mark Returns % ct Regular 2 10.72 3 7.08 4 8.54	e authorisec of distributa e reflected ency of distri	Vear wise Al	tual Fund. iscretion of AMC / Trustee ball be final. psolute Returns 17.35 16.27 14.59 8.24 5.12 4.55 3.61 4.36		
(Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the scheme	Within 10 worki CRISIL Compos Under Dividend The undistribut decision with re Mr. Suyash Choi IDFC AMC Trusi Return (%) of G Period 1 Year 3 Years 5 Years Since Inception *Date of Incept Returns more th (i) Load Struct Exit Ioad: N (ii) Actual expe Regular Pla	ng days of ite Bond F Option, die ed portion gard to ava udhary (Ma tee Compa rowth Opt Scheme Direct 11.74 7.84 8.92 9.46 ion : Direct nan 1 year a ture: iiil. enses as on n - 1.80%; l	the receipt of the income will be de of the income will be de of the income willability and ader anaging the Fun- ing Limited ion as on Deceme <b>Returns %</b> <b>Regular</b> 10.98 7.04 8.04 8.32 <b>t Plan :</b> 1-Jan-13 are calculated or December 31, 2 <b>Direct Plan -</b> 1.03	he reder clared s ill remai quacy, ra d since hber 31, Bench Direc 10.72 7.08 8.52 8.62 Regula n compo 2019 (inc 3%.	ubject to availability of in in the Option and be October 15, 2010) 2019 mark Returns % ct Regular 2 10.72 3 7.08 4 8.54 2 8.17 ar Plan : 3-Dec-08 bunded annualised ba	e authorisec of distributa e reflected ency of distri asis Service Tax	Year wise Al 14.11 13.09 14.11 13.09 14.11 13.09 10.09 6.08 10.09 10.	tual Fund. iscretion of AMC / Trustee shall be final.		
(Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the scheme Expenses of the Scheme Waiver of Load for Direct Applications	Within 10 worki CRISIL Compos Under Dividend The undistribut decision with re Mr. Suyash Choi IDFC AMC Trust Return (%) of G Period 1 Year 3 Years 5 Years Since Inception *Date of Incept Returns more th (i) Load Struct Exit Ioad: N (ii) Actual expe Regular Pla Pursuant to SE schemes. Hence	ng days of ite Bond F Option, dive ed portion gard to ava udhary (Ma tee Compa rowth Opt <b>Scheme</b> <b>Direct</b> 11.74 7.84 8.92 9.46 ion : Direct ion : Direct ion : Direct ture: iii. enses as on n - 1.80%; I BI circular e, the proce	the receipt of the income wildend will be de of the income willability and adea anaging the Fundanging the Fund	he reder eclared s iill remai quacy, ra d since hber 31, <b>Bench</b> Direc 10.7: 7.08 8.54 8.62 <b>Regula</b> n compo 2019 (inc 3%.	ubject to availability of in in the Option and b ate, timing and freque October 15, 2010) 2019 2019 2019 2019 2019 2019 2019 2019	e authorised of distributa e reflected ency of distri- asis Service Tax June 30, 2 is no longer	Vear wise Al 14.11 13.09 14.11 13.09 14.11 13.09 10-0	tual Fund. iscretion of AMC / Trustee by the final. Discretion of AMC / Trustee Discretion of AMC / Trustee D		
(Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the scheme Expenses of the Scheme Waiver of Load for Direct Applications Tax treatment for the Investors (Unitholders)	Within 10 worki CRISIL Compos Under Dividend The undistribut decision with re Mr. Suyash Choi IDFC AMC Trusi Return (%) of G Period 1 Year 3 Years 5 Years Since Inception *Date of Incept Returns more th (i) Load Struct Exit Ioad: N (ii) Actual expe Regular Pla Pursuant to SE schemes. Hence Investors are ac Investors are ac	ng days of ite Bond F Option, die ed portion gard to ava udhary (Ma tee Compa rowth Opt Scheme Direct 11.74 7.84 8.92 9.46 ion : Direct nan 1 year a ture: iii. enses as on n - 1.80%; I BI circular e, the proce Xised to re Xised to re	the receipt of the income will be de of the income will be de of the income willability and ader anaging the Fun- ing Limited ion as on Deceme <b>Returns %</b> <b>Regular</b> 10.98 7.04 8.04 8.32 <b>t Plan :</b> 1-Jan-13 are calculated or December 31, 2 <b>Direct Plan -</b> 1.03 no. SEBJ/IMD/C cdure for waiver c	he reder clared s ill remai quacy, ra d since hber 31, Bench Direc 10.7: 7.06 8.52 8.62 Regula n compo 2019 (inc 3%. CIR No.4 of load fo is in the	ubject to availability of in in the Option and b ate, timing and freque October 15, 2010) 2019 mark Returns % ct Regular 2 10.72 3 7.08 4 8.54 2 8.17 ar Plan : 3-Dec-08 bunded annualised ba clusive of Goods and 1/ 168230/ 09 dated or Direct Applications Statement of Additio	e authorisec of distributa e reflected ency of distri- asis Service Tax June 30, 2 is no longer ponal Informa	Year wise Al 14.11 13.09 14.11 13.09 14.11 13.09 10.09 5.06 10.09 6.08 10.09 6.08 10.09 6.08 10.09 6.08 10.09 6.08 10.09 6.08 10.09 6.08 10.09 6.08 10.09 6.08 10.09 6.08 10.09 6.08 10.09 6.08 10.09 6.08 10.09 6.08 10.09 6.08 10.09 10.00 10.0	tual Fund. iscretion of AMC / Trustee shall be final.		
(Redemption) Request Benchmark Index	Within 10 worki CRISIL Compos Under Dividend The undistribut decision with re Mr. Suyash Choi IDFC AMC Trust Return (%) of G Period 1 Year 3 Years 5 Years Since Inception *Date of Incept Returns more th (i) Load Struct Exit Ioad: N (ii) Actual expe Regular Pla Pursuant to SE schemes. Hence Investors are ac their tax adviso NAV will be det NAV can be vie and visit the Re	ng days of ite Bond F Option, die ed portion, gard to ava udhary (Ma tee Compa rowth Opt Scheme Direct 11.74 7.84 8.92 9.46 ion : Direct nan 1 year a ture: iii. BI circular a, the proce Vised to refine remined for wed on wy	the receipt of the fund Index vidend will be de of the income will anaging the fun- iny Limited ion as on Decem <b>Regular</b> 10.98 7.04 8.04 8.32 t Plan : 1-Jan-13 are calculated or December 31, 2 Direct Plan - 1.03 no. SEBI/IMD/C dure for waiver of effect to the detail or all business da WS website (wwi	he reder cclared s ill remai quacy, rs d since hber 31, Bench Direc 10.72 7.08 8.62 8.62 Regula n compo 2019 (inc 3%. CIR No.4 5/10ad fc s in the	ubject to availability of in in the Option and be ate, timing and freque October 15, 2010) 2019 mark Returns % ct Regular 2 10.72 3 7.08 4 8.54 2 8.17 ar Plan : 3-Dec-08 bunded annualised be clusive of Goods and 1/ 168230/ 09 dated or Direct Applications Statement of Additic	e authorisec of distributa e reflected ency of distri- asis Service Tax June 30, 2 is no longer onal Informa	Able surplus and at d in the NAV, on an or ibution of dividend s Year wise Al 14.11 13.09 1.09 6.08 2.34 FY 2017-18 FY 2016-17 FY 10FC Dynamic I 10FC Dynami	tual Fund. iscretion of AMC / Trustee by a sis. The Trustee's shall be final.		
(Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the scheme Expenses of the Scheme Waiver of Load for Direct Applications Tax treatment for the Investors (Unitholders) Daily Net Asset Value	Within 10 worki CRISIL Compos Under Dividend The undistribut decision with re Mr. Suyash Choo IDFC AMC Trusi Return (%) of G Period 1 Year 3 Years 5 Years Since Inception *Date of Incept Returns more th (i) Load Struct Exit Ioad: N (ii) Actual expe Regular Pla Pursuant to SE schemes. Hence Investors are ac their tax adviso	ng days of ite Bond F Option, die ed portion gard to ava udhary (Ma tee Compa rowth Opt Scheme Direct 11.74 7.84 8.92 9.46 ion : Direct han 1 year a ture: liil. enses as on n - 1.80%; I BI circular e, the proce by ised to re r. cermined for wed on wy vailable NA ge No	the receipt of the fund Index vidend will be de of the income will anaging the fun- iny Limited ion as on Decem <b>Regular</b> 10.98 7.04 8.04 8.32 t Plan : 1-Jan-13 are calculated or December 31, 2 Direct Plan - 1.03 no. SEBI/IMD/C dure for waiver of effect to the detail or all business da WS website (wwi	he reder cclared s ill remai quacy, rs d since hber 31, Bench Direc 10.72 7.08 8.62 8.62 Regula n compo 2019 (inc 3%. CIR No.4 5/10ad fc s in the	ubject to availability of in in the Option and be ate, timing and freque October 15, 2010) 2019 mark Returns % ct Regular 2 10.72 3 7.08 4 8.54 2 8.17 ar Plan : 3-Dec-08 bunded annualised be clusive of Goods and 1/ 168230/ 09 dated or Direct Applications Statement of Additic	e authorisec of distributa e reflected ency of distri- asis Service Tax June 30, 2 is no longer onal Informa	Able surplus and at d in the NAV, on an or ibution of dividend s Year wise Al 14.11 13.09 1.09 6.08 2.34 FY 2017-18 FY 2016-17 FY 10FC Dynamic I 10FC Dynami	tual Fund. iscretion of AMC / Trustee shall be final.		

Portfolio Turnover Ratio [as on December 31, 2019]	Being a debt scheme, disclosure of f	Portfolio Turnover ratio is not applicable to this scheme						
Scheme's Portfolio	Top 10 holdings of the Scheme as on December 31, 2019 is stated here below:							
holdings		lssuer	(%) NAV					
	7.57% Government of India		64.83					
	7.17% Government of India		18.99					
	7.88% Government of India		10.00					
	7.27% Government of India		5.09					
	Triparty Repo		0.15					
	Cash Margin - CCIL		0.04					
	8.2% Government of India		0.01					
	Monthly portfolio statement of the Sc	heme is hosted on website - https://www.idfcmf.com/dov	vnload-centre/disclosures					
Exposure of the Scheme across various sectors		NAV(%)						
(% of NAV) :		10.01%						
		Financial Services						

# **IDFC Government Securities Fund**

The Scheme offers choice of 2 plans (each with separate portfolio) Investment Plan

An open ended debt scheme investing in government securities across maturities Constant Maturity Plan (earlier known as Short Term Plan)

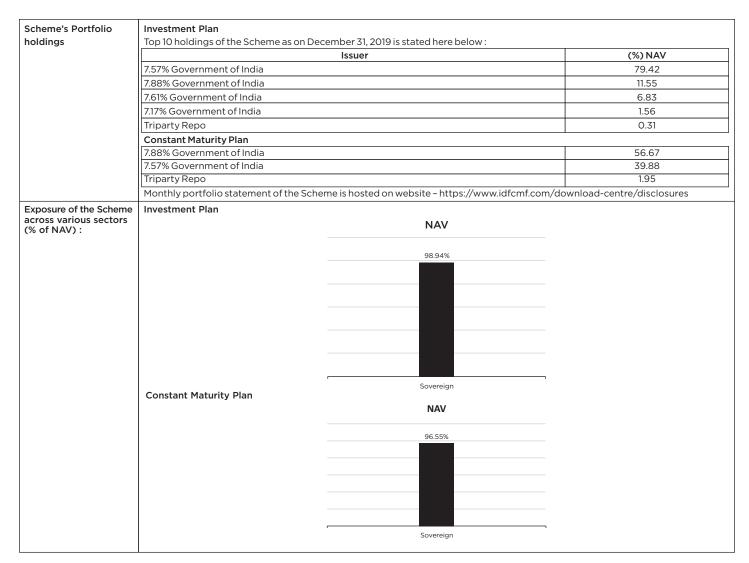
An open ended debt scheme investing in government securities having a constant maturity of 10 years

	Investment Plan					
Investment Objective	The scheme seeks to generate optimal returns with high liquidity by investing in Government Securities across maturities.					
	Constant Maturity Plan				s maturnes.	
	The scheme seeks to generate optimal return average portfolio maturity of around 10 years.	rns with high liqui	dity by investing in Gove	rnment Securities	such that weighted	
	Disclaimer: There is no assurance or guarantee	that the objectives	of the scheme will be reali	sed		
Asset Allocation Pattern	Investment Plan			lue all'a		
of the scheme	Asset Class Indicative allo (as % of total					
	Government Securities and Treasury Bills / C		0% - 100%			
	The Scheme may invest in repos / reverse renotice or such alternatives as may be provided	l under applicable r	t Securities and may inves egulations for meeting liqu	t in TREPS or mo udity requirement	oney at call and shor cs.	
	Investment in Foreign securities - up to 50% of Investment in Securities lending - up to 20% of		vith maximum single party	/ exposure restric	ted to 5% of the tota	
	assets Exposure in Derivatives - up to 100% of total as	sets				
	The Scheme may engage in short selling of sec		ce with the applicable quic	lelines / regulation	ıs.	
	The cumulative gross exposure through deriv net assets of the Scheme.			. –		
	Constant Maturity Plan					
	Asset Class				ative allocation of total assets)	
	Government Securities and Treasury Bills / Co portfolio maturity of around 10 years (in the	ash Management E range of 8-13 years	Bills such that weighted av	rerage	0% - 100%	
	The Scheme may invest in repos / reverse rep notice or such alternatives as may be provide	oos in Government ed under applicable	Securities and may inves e regulations for meeting	t in TREPS or mo liquidity requirem	ney at call and short nents.	
	Investment in Foreign securities - up to 50%	of total assets.				
	Investment in Securities lending - up to 20% total assets.	of the total assets	with maximum single par	ty exposure restri	cted to 5% of the	
	Exposure in Derivatives - up to 100% of total	assets.				
	The Scheme may engage in short selling of s					
	The cumulative gross exposure through deriv net assets of the Scheme	atives along with d	lebt and money market ins	truments shall nc	t exceed 100% of th	
Investment Strategy	Investment Plan					
	The Scheme proposes to invest substantially generating optimal returns with high liquidity.	in government see	curities (including T-Bill/C	MB) across matu	rities with the aim	
	The aim of the Investment Manager will be to a T-Bill/CMB) or money at call and short notice various securities and the general maturity rar economic environment (including interest rate	e with the objectiv nge for the portfolic	e of optimizing returns. T will be determined from t	he actual percent ime to time basis	age of investment	
	Constant Maturity Plan					
	The Scheme proposes to invest substantially returns with high liquidity such that weighted a	in government sec average portfolio m	urities (including T-Bill/CN naturity of around 10 years.	1B) with the aim o	of generating optim	
	The aim of the Investment Manager will be to a T-Bill/CMB) or money at call and short notice various securities from time to time will be dec inflation), market conditions, general liquidity,	e with the objectiv cided basis the prev	e of optimizing returns. T ailing macro-economic en	he actual percent	age of investment i	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks inc factors before investment. Scheme specific Ris	cluding the possible sk Factors are sumr	e loss of principal. Please r marized on page no.	ead the SID caref	ully for details on ris	
Risk Mitigation Factors	Please Refer Page No					
Plans / Option	Investment Plan		Co	nstant Maturity		
	Regular Plan & Direct Plan         Regular Plan & Direct Plan           Both the Plans under the Scheme have Growth & Dividend Option.         Both the Plans under the Scheme have Growth           Dividend Option under the Scheme offers Quarterly, Half yearly,         Dividend Option under the Scheme frequency (each with payout, Regular and Periodic frequency (each with payout)					
	Both the Plans under the Scheme have Growth a Dividend Option under the Scheme offers Qu	arterly. Half vearly.	Both the Plans under the S Dividend Option un (Reinvestment), Monthly	n Scheme have Grow der the Scher /, Quarterly, and	ne offers Weekl	
(As on December 31,	Both the Plans under the Scheme have Growth & Dividend Option under the Scheme offers Qu Annual, Regular and Periodic frequency (e	arterly, Half yearly, each with payout, 61.72 Cr.	Both the Plans under the S Dividend Option un (Reinvestment), Monthly	n Scheme have Grow der the Scher /, Quarterly, and	ne offers Weekl	
(As on December 31, 2019)	Both the Plans under the Scheme have Growth a Dividend Option under the Scheme offers Qu Annual, Regular and Periodic frequency (e reinvestment and sweep facility). Investment Plan - Folios - 8,650; AUM - Rs. 4	arterly, Half yearly, each with payout, 61.72 Cr.	Both the Plans under the S Dividend Option un (Reinvestment), Monthly	n Scheme have Grow der the Scher /, Quarterly, and	ne offers Weekl	
(As on December 31, 2019) Applicable NAV Minimum Application	Both the Plans under the Scheme have Growth a Dividend Option under the Scheme offers Qu Annual, Regular and Periodic frequency (e reinvestment and sweep facility). Investment Plan - Folios - 8,650; AUM - Rs. 4 Constant Maturity Plan - Folios - 11,033; AUM Please Refer Page No Fresh Purchase (Including Switch-in)	arterly, Half yearly, each with payout, 61.72 Cr. I - Rs. 132.20 Cr. Additional Purch	Both the Plans under the S Dividend Option un (Reinvestment), Monthly payout, reinvestment and ase (Including Switch-in)	n icheme have Grow der the Scher , Quarterly, and I sweep facility). Repurchase (Incl	ne offers Week Periodic. (each wit uding Switch-out)	
No. of Folios and AUM (As on December 31, 2019) Applicable NAV Minimum Application Amount/ Number of Units	Both the Plans under the Scheme have Growth a Dividend Option under the Scheme offers Qu Annual, Regular and Periodic frequency (e reinvestment and sweep facility). Investment Plan - Folios - 8,650; AUM - Rs. 4 Constant Maturity Plan - Folios - 11,033; AUM Please Refer Page No	arterly, Half yearly, each with payout, 61.72 Cr. I - Rs. 132.20 Cr. Additional Purch	Both the Plans under the S Dividend Option un (Reinvestment), Monthly payout, reinvestment and ase (Including Switch-in) y amount thereafter	n icheme have Grow der the Scher , Quarterly, and I sweep facility). Repurchase (Incli Rs. 500 and any a	ne offers Weekl Periodic. (each wit uding Switch-out) amount thereafter	
(As on December 31, 2019) Applicable NAV Minimum Application	Both the Plans under the Scheme have Growth a Dividend Option under the Scheme offers Qu Annual, Regular and Periodic frequency (e reinvestment and sweep facility). Investment Plan - Folios - 8,650; AUM - Rs. 4 Constant Maturity Plan - Folios - 11,033; AUM Please Refer Page No Fresh Purchase (Including Switch-in)	arterly, Half yearly, each with payout, 61.72 Cr. I - Rs. 132.20 Cr. Additional Purch	Both the Plans under the S Dividend Option un (Reinvestment), Monthly payout, reinvestment and ase (Including Switch-in) y amount thereafter	n icheme have Grow der the Scher , Quarterly, and I sweep facility). Repurchase (Incli Rs. 500 and any a If the balance in t available for rede the minimum am	ne offers Weekl Periodic. (each wit uding Switch-out) amount thereafter he folio / account mption is less than bunt prescribed balance available	
(As on December 31, 2019) Applicable NAV Minimum Application	Both the Plans under the Scheme have Growth a Dividend Option under the Scheme offers Qu Annual, Regular and Periodic frequency (e reinvestment and sweep facility). Investment Plan - Folios - 8,650; AUM - Rs. 4 Constant Maturity Plan - Folios - 11,033; AUM Please Refer Page No Fresh Purchase (Including Switch-in)	arterly, Half yearly, each with payout, 61.72 Cr. I - Rs. 132.20 Cr. Additional Purch Rs. 1,000 and an	Both the Plans under the S Dividend Option un (Reinvestment), Monthly payout, reinvestment and ase (Including Switch-in) y amount thereafter	n icheme have Grow der the Scher , Quarterly, and I sweep facility). Repurchase (Incl Rs. 500 and any a If the balance in t available for rede the minimum and above, the entire for redemption w	ne offers Week Periodic. (each wit uding Switch-out) amount thereafter he folio / account mption is less than bunt prescribed balance available ill be redeemed.	

# IDFC Government Securities Fund (Contd.)

Benchmark Index	Investment Plan : CRISIL Dynamic Gilt Index Constant Maturity Plan : CRISIL 10 year Gilt Index								
Dividend Policy	The undistribut decision with re Generally, the re	ed portion gard to ava ecord date last busin	of the income ailability and ad for the Weekly ess day of the	will remain in equacy, rate, dividend opt relevant cal	the Option and timing and freq ion will be Frida	y of distributable surplus and at discretion of AMC / Trustee be reflected in the NAV, on an ongoing basis. The Trustee's uency of distribution of dividend shall be final. y (in the relevant week) and for the Monthly Dividend optior n case the record date falls on a non-business day, ther			
Name of the Fund Manager	Investment Plar Mr. Suyash Chou Constant Matur Mr. Harshal Josh	udhary (Ma <b>ity Plan</b>	0 0						
Name of the Trustee Company	IDFC AMC Trus		-		<u>.</u>				
Performance of the	Investment Pla	n							
scheme	Return (%) of G	rowth Opt	ion as on Dece	mber 31, 201	9	Year wise Absolute Returns			
	Period	Scheme	e Returns %	Benchma	rk Returns %	18.03			
		Direct	Regular	Direct	Regular	14.26 13.63			
	1 Year	13.85	13.26	10.19	10.19	9.6			
	3 Years	8.59	7.97	6.35	6.35	7.91 5.64 <sup>4</sup> .84 7.29			
	5 Years	9.42	8.72	8.15	8.15	2.65 2.05 2.87			
	Since Inception	10.05	8.46	8.22	7.49	FY 2018-19 FY 2017-18 FY 2016-17 FY 2015-16 FY 2014-15			
	*Date of Incept		Plan : 1-Jan-13	Regular Pl	an: 3-Dec-08	DFC Government Securities Fund - Investment Plan - Dir - Growth			
	Constant Matur					IDFC Government Securities Fund - Investment Plan - Reg - Growth			
	Return (%) of G	-	ion as on Dece	mber 31 201	9	CRISIL Dynamic Gilt Index			
	Period		Returns %		× k Returns %	14.27			
	Period					12.05 11.94 12.67 12.56			
		Direct	Regular	Direct	Regular	9.01 8.88 8.38 8.85 8.68			
	1 Year	14.30	14.15	10.46	10.46	8.08 7.34 7.21 6.1			
	3 Years	10.77	10.65	8.43	8.43				
	5 Years	10.33	10.20	8.69	8.69				
	Since Inception	10.69	6.70	8.57	NA	FY 2018-19 FY 2017-18 FY 2016-17 FY 2015-16 FY 2014-15			
	repositioning of performance of	of fund. Cu f CRISIL 10 hay not refing the benc	rrent Index per year Gilt Inde ect the curren hmark applicat	erformance a x (Benchman t strategy of ole for the abo	adjusted for the rk). Due to chan the fund. Perfe ove stated time				
			nded annualise	ea, Return < I	year are absolut	e			
Expenses of the Scheme	(i) Load Struct Entry Load Exit Load :	ture: : Nil							
	(ii) Actual expe	<ul><li>(ii) Actual expenses as on December 31, 2019 (inclusive of Goods and Services Tax and Additional TER, if any):</li></ul>							
	Regular Pla	<b>n -</b> 1.03%;							
	Direct Plan - 0.42%.								
	Constant Maturity Plan								
	(i) Load Structure: Entry Load: Nil Exit Load : Nil								
	(ii) Actual expe Regular Pla Direct Plan	<b>n</b> - 0.54%;	December 31,	2019 (inclusi	ve of Goods an	d Services Tax and Additional TER, if any):			
Waiver of Load for Direct Applications						d June 30, 2009, there is no entry load for Mutual Fun ns is no longer applicable.			
Tax treatment for the Investors (Unitholders)	Investors are ad their tax advisor		efer to the det	ails in the St	atement of Ado	ditional Information (SAI) and also independently refer to			
Daily Net Asset Value (NAV) Publication	NAV can be vie	wed on wy gistrar CAI	vw.idfcmf.com 4S website (wv	and www.am	fiindia.com. You	nstances. NAV will be calculated upto two decimal places u can also contact us at <b>1-800-2666688/1-800-3006668</b> rs may also place a specific request to the Mutual Fund fo			
For Investor Grievances please contact	Please Refer Pa		0						
Unitholders' Information	Please Refer Pa	ge No							
Portfolio Turnover Ratio			losure of Portf	olio Turnovei	r ratio is not and	plicable to this scheme			

# IDFC Government Securities Fund (Contd.)



Investment Ohis -the	The Fund!	to gen '	o kotu kao ka dia	otino	lomina		voted	orate -!-!	t coolurition a stand
Investment Objective		-	-		-	in AA and below es of the scheme	-		t securities across maturities.
Asset Allocation Pattern			r the scheme wi		-		win be red		
of the scheme	Asset Class						Ind	icative all	ocation (as % of total assets
				ebt) rated	AA*/ equi	valent and below	N		65% - 100%
-								0% - 35%	
-	Money Market - Units issued b		ts and Units issu	ied by REI	Ts & InvITs	, within which			0% - 10%
-			t rated corporat	te bonds					070 - 1070
		-	Debt - up to 50%		alassets				
	Investment in F	oreign secu	urities - up to 50	% of total a	assets				
		ecurities le	ending – up to 20	0% of the I	total assets	s with maximum	single part	ty exposu	re restricted to 5% of the tota
	assets Exposure in Der	rivatives - ı	up to 100% of tot	alassets					
	Gross Exposure	to Repo o	f Corporate Deb	t Securitie			ed by the I	Regulatior	ns (currently up to 10% of tota
		-	n line with the re	-					( <del>.</del>
		Default Sw	vaps (CDS) in ac						regulations. The scheme ma rmitted by SEBI/RBI up to th
									ng with repo transactions in 100% of the net assets of the
Investment Strategy	The investment								superior levels of yield acros
			naturities. The Fu low across matu			dominantly in hig	h yielding	and relativ	vely less liquid corporate deb
	The aim of the li	nvestment	Manager will be	to allocat	e the asset				ed income instruments (debt ,
									I percentage of investment in ed from time to time basis the
	prevailing macr	o-econom							ns, general liquidity, and fund
Risk Profile of the	manager views.		in vootno ont vielvo	in alu alin a	the receile				Description for details on vield
Scheme						nmarized on pag		ead the SiL	O carefully for details on risk
Risk Mitigation Factors	Please Refer Pa	ge No							
Plans and Options	Plan	Optior	ns & Sub options	available		Default options	under the	plan	Default Dividend option
	Regular & Direc	·	h, Dividend, Qua			Growth			Annual Dividend
			early, Annual & Pe at Reinvestment,						Reinvestment
-	*Direct Plan: Di	1			rchase /sub	oscribe Units in a	Scheme di	rectly wit	h the Fund and is not available
			eir investments t	hrough a c	listributor.				
No. of Folios and AUM (As on December 31, 2019)	Folios - 5,026; /	<b>AUM -</b> Rs. 1	1,525.00 Cr.						
Applicable NAV	Please Refer Pa	ge No							
Minimum Application	Fresh Purchase	(Including	g Switch-in)	Addi	tional Purc	hase (Including	Switch-in)	Repurcha	ase (Including Switch-out)
Amount/ Number of Units	Rs. 5,000/- and					l any amount the		If the bal available the minir above, th for reden	- and any amount thereafter ance in the folio / account for redemption is less than num amount prescribed he entire balance available nption will be redeemed.
			tiples of Re. 1 the ny amount there		ninimum 6	installments); <b>S</b>	WP - Rs. 5	00 and in	multiples of Re. 1 thereafter
Despatch of Repurchase	Within 10 worki	ng days of	the receipt of t	he redem	otion requ	est at the author	rised centr	e of IDFC	Mutual Fund.
(Redemption) Request Benchmark Index		Chart Dur	tion Dand Inda	V 1 750/ N		Chart Duration		(mof Ni	ovember 11, 2019)
Dividend Policy									at discretion of AMC / Trustee
Dividential oney	The undistribute	ed portion	of the income w	vill remain	in the Opti	ion and be reflec	ted in the	NAV, on ai	n ongoing basis. The Trustee'
Name of the		<u> </u>	managing the fu	1 31		nd frequency of c	distribution	n of divide	nd shall be final.
Fund Manager	MI. AI VIIIU SUDI		inanaging the it			2017)			
Name of the Trustee Company	IDFC AMC Trus	tee Compa	any Limited						
Performance of the	Return (%) of G	rowth Opt	ion as on Decer	mber 31, 20	019		Year wise	e Absolute	e Returns
scheme	Period	Schem	e Returns %	Benchm	nark Retur	ns %		6.93	7.42 7.55
		Direct	Regular	Direct	Reg	ular		6.5	5.24
ŀ	1 Year	10.06	9.15	9.46	9.4	46			
ľ	3 Years	-	-	N.A.	N./	A.			
-	5 Years	-	-	N.A.	N./				
			6.02	+					
-									
-	Since Inception							FY 2018-19	FY 2017-18
-	*Date of Incept	ion : Direc	t Plan : 3-Mar-17 re calculated on c	<sup>7</sup> Regular	Plan: 3-M	1ar-17		ik- Dir - Growth	FY 2017-38 IDFC Credit Risk- Reg - Growth ond Index + 20% CRISIL AAA Short Term

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IDFC Credit Risk Fund (earlier known as IDFC Credit Opportunities Fund)

Т

Expenses of the Scheme	(i) Load Structure:								
	Entry Load: Nil								
	Exit Load: 1% if redeemed/switched out within 365 days from the date of allotment								
	(ii) Actual expenses as on December 31, 2019 (inclusive of Goods and Service Tax and Additional TER, if any):								
	Regular Plan - 1.49								
Waiver of Load for Direct Applications	Pursuant to SEBI circu schemes. Hence, the pr	ocedure for	waiver of loa	ad for Direct	Applications	s is no longer	applicable.		
Tax treatment for the Investors (Unitholders)	Investors are advised their tax advisor.								
Daily Net Asset Value (NAV) Publication	NAV will be determine NAV can be viewed on and visit the Registrar sending latest available	www.idfcm CAMS webs	nf.com and v site (www.ca	vww.amfiind	lia.com. You	can also cor	tact us at 1-	800-26666	88/1-800-30066688
For Investor Grievances please contact	Please Refer Page No.								
Unitholders' Information	Please Refer Page No.								
Portfolio Turnover Ratio [as on December 31, 2019]	Being a debt scheme,	disclosure o	of Portfolio T	urnover ratio	o is not appl	icable to this	scheme		
Scheme's Portfolio	Top 10 holdings of the S		n December	31, 2019 is st	ated here be	low:			
holdings		ompany						(	(%) NAV
	Triparty Repo								8.36
	Aditya Birla Fashion an		ited						6.60
	9.5% IndusInd Bank Lin								5.14
	9.55% Hindalco Industr	ies Limited							5.06
	8.5% Bank of Baroda			. 14 I					4.93
	8.19% Tata Housing Dev 11.8% Tata Steel Limited		ompany Lim	iited					4.92
	8.6% Afcons Infrastruct								3.57
	8.95% Reliance Industri								3.50
	8.05% Housing Develor		ce Corporat	ionLimited					3.34
	Monthly portfolio state				osito - https:	//www.idform	f.com/down	load-contro	
Exposure of the Scheme			Schemeisne	Osted on wer	Jaile – Intipa.,	/ *****			
across various sectors					NAV(%)				
(% of NAV) :	-	35.49%							
		55.49%							
	-								
	_		16.61%						
	_								
				11.98%	11.53%				
	-					6.60%	4.94%		
	-	_					4.54%	1.65%	
	г								7
	·	es	sla	Energy	uo	ds	'es	<u>e</u>	1
		<u>&lt;</u>	Metals	Jer	cti	Good	< <u>&lt;</u> i	qo	
		Ser	ک	ш	tru		Services	ШO	
		a.			Construction	шe	•,	Automobile	
		nci			ŭ	Insu		4	
		Financial Services				Consumer			
		ш				0			

Investment Objective	The investment objective of the scheme is to provide diversification across asset classes and generate a mix of capital appreciat and income predominantly through investment in equity funds and debt funds of IDFC Mutual Fund based on a defined as allocation model. <u>Disclaimer:</u> However, there can be no assurance that the investment objective of the scheme will be realized.					
			nce that the investment obje	ctive of the schem	e will be reali	zed.
Asset Allocation Pattern	1) Conservativ	ve Plan:				
of the scheme	Asset Class Indicative Allocation (% of t					
(Conservative Plan,	-	ds (including Offshore equi				10-30
Aggressive Plan,	Debt Funds	s and/or Arbitrage funds (ir	cluding Liquid fund)			35-90
Moderate Plan)	Alternate (i	ncluding Gold/Commodity	based funds)			0-30
		Ioney Market Securities				0-5
		n Derivatives - up to 5% of	otal assets			
	2) Moderate P					
	Asset Class			In	dicative Allo	ocation (% of total assets
		ds (including Offshore equi				25-55
		and/or Arbitrage funds (ir				10-75
	-	ncluding Gold/Commodity	based funds)			0-30
		Ioney Market Securities				0-5
		Derivatives - up to 5% of t	otal assets			
	3) Aggressive					
	Asset Class			In	dicative Allo	ocation (% of total assets
		ds (including Offshore equi				40-80
		and/or Arbitrage funds (ir				0-40
		ncluding Gold/Commodity	based funds)			0-30
		Ioney Market Securities				0-5
	-	Derivatives - up to 5% of	total assets			
		explanation:				
			ity schemes of IDFC Mutual			
	2. Debt Fu Mutual F		and Arbitrage Fund - It wil	I consist of Debt,	Liquid and A	Arbitrage schemes of IDH
		offshore funds will be base	ed on fund managers view a	ind shall be in cor	mpliance wit	h the requirement of SE
	airroular datad C	antomber 20 2007				
nvestment Strategy	The objective of income predom Asset allocation	inantly through investment across various asset classe	diversification across asset in various schemes of IDFC M s will be based on the view of	lutual Fund based individual asset m	on a defined arket and risk	asset allocation model. <-return considerations.
Investment Strategy	The objective of income predom Asset allocation For equity, sche cap and sector.	of the scheme is to provide inantly through investment across various asset classe emes selected will be basis f ne, schemes will be selected	in various schemes of IDFC M	lutual Fund based individual asset m nacro economy an	on a defined arket and risk d opportunit	asset allocation model. <-return considerations. ties available across mark
Investment Strategy	The objective of income predom Asset allocation For equity, sche cap and sector. For fixed incom other such para The schemes wi	of the scheme is to provide inantly through investment across various asset classe emes selected will be basis f ne, schemes will be selected meters. Il be reviewed and modified	in various schemes of IDFC M s will be based on the view of und manager's view on the m I basis fund manager's view o on an ongoing basis.	lutual Fund based individual asset m nacro economy an on the macro ecol	on a defined arket and risk d opportunit nomy, interes	asset allocation model. <-return considerations. ties available across mark st rates, credit spreads ar
	The objective of income predom Asset allocation For equity, sche cap and sector. For fixed incom other such para The schemes wi Mutual Fund Ur	of the scheme is to provide inantly through investment across various asset classe mes selected will be basis f ne, schemes will be selected meters. Il be reviewed and modified nits involve investment risks	in various schemes of IDFC M s will be based on the view of und manager's view on the m I basis fund manager's view o	lutual Fund based individual asset m nacro economy an on the macro econ f principal. Please	on a defined arket and risk d opportunit nomy, interes	asset allocation model. <-return considerations. ties available across mark st rates, credit spreads ar
Risk Profile of the Scheme	The objective of income predom Asset allocation For equity, sche cap and sector. For fixed incom other such para The schemes wi Mutual Fund Ur	of the scheme is to provide inantly through investment accoss various asset classe emes selected will be basis f ne, schemes will be selected meters. Il be reviewed and modified hits involve investment risks nvestment. Scheme specific	in various schemes of IDFC M s will be based on the view of und manager's view on the m I basis fund manager's view o on an ongoing basis. including the possible loss o	lutual Fund based individual asset m nacro economy an on the macro econ f principal. Please	on a defined arket and risk d opportunit nomy, interes	asset allocation model. <-return considerations. ties available across mark st rates, credit spreads ar
Risk Profile of the Scheme Risk Mitigation Factors	The objective of income predom Asset allocation For equity, sche cap and sector. For fixed incom other such para The schemes wi Mutual Fund Ur factors before in	of the scheme is to provide inantly through investment accoss various asset classe emes selected will be basis f ne, schemes will be selected meters. Il be reviewed and modified hits involve investment risks nvestment. Scheme specific	in various schemes of IDFC M s will be based on the view of und manager's view on the m l basis fund manager's view o on an ongoing basis. including the possible loss o Risk Factors are summarized	lutual Fund based individual asset m nacro economy an on the macro econ f principal. Please	on a defined arket and risk d opportunit nomy, interes read the SID	asset allocation model. <-return considerations. ties available across mark st rates, credit spreads ar
Risk Profile of the Scheme Risk Mitigation Factors	The objective c income predom Asset allocation For equity, sche cap and sector. For fixed incom other such para The schemes wi Mutual Fund Ur factors before in Please Refer Pan Plan	of the scheme is to provide inantly through investment across various asset classe emes selected will be basis f ne, schemes will be selected meters. Il be reviewed and modified hits involve investment risks nvestment. Scheme specific ge No Options & sub options avai	in various schemes of IDFC M s will be based on the view of und manager's view on the m l basis fund manager's view o on an ongoing basis. including the possible loss o Risk Factors are summarized lable	Iutual Fund based individual asset m nacro economy an on the macro econ f principal. Please l on page no Default option un	on a defined arket and risk d opportunit nomy, interes read the SID	asset allocation model. <-return considerations. ties available across mark st rates, credit spreads ar carefully for details on ri
Investment Strategy Risk Profile of the Scheme Risk Mitigation Factors Plans / Option	The objective of income predom Asset allocation For equity, sche cap and sector. For fixed incom other such para The schemes wi Mutual Fund Ur factors before ii Please Refer Pa Plan Regular/ Direct *Direct Plans: D	of the scheme is to provide inantly through investment across various asset classe emes selected will be basis f meters. Il be reviewed and modified its involve investment risks nvestment. Scheme specific ge No	in various schemes of IDFC M s will be based on the view of und manager's view on the m I basis fund manager's view on an ongoing basis. including the possible loss o Risk Factors are summarized lable yout, Reinvestment & Sweep) s who purchase /subscribe U	Iutual Fund based individual asset m hacro economy an on the macro econ f principal. Please lon page no Default option un Growth	on a defined arket and risk d opportunit nomy, interes read the SID uder the plan	asset allocation model. <-return considerations. ties available across mark st rates, credit spreads ar carefully for details on ri Default dividend option Reinvestment
Risk Profile of the Scheme Risk Mitigation Factors	The objective of income predom Asset allocation For equity, sche cap and sector. For fixed incom other such para The schemes wi Mutual Fund Ur factors before ii Please Refer Pa Plan Regular/ Direct *Direct Plans: D for investors wh	of the scheme is to provide inantly through investment accoss various asset classe emes selected will be basis f ne, schemes will be selected meters. Il be reviewed and modified hits involve investment risks nevestment. Scheme specific ge No	in various schemes of IDFC M s will be based on the view of und manager's view on the m I basis fund manager's view of on an ongoing basis. including the possible loss o Risk Factors are summarized lable yout, Reinvestment & Sweep) 's who purchase /subscribe U rough a Distributor 15.24cr.	Iutual Fund based individual asset m hacro economy an on the macro econ f principal. Please lon page no Default option un Growth	on a defined arket and risk d opportunit nomy, interes read the SID uder the plan	asset allocation model. <-return considerations. ties available across mark st rates, credit spreads ar carefully for details on ri Default dividend option Reinvestment
Risk Profile of the Scheme Risk Mitigation Factors Plans / Option No. of Folios and AUM (As on December 31,	The objective of income predom Asset allocation For equity, sche cap and sector. For fixed incom other such para The schemes wi Mutual Fund Ur factors before in Please Refer Pare Plan Regular/ Direct *Direct Plans: D for investors wh Aggressive Plat Moderate Plan	of the scheme is to provide inantly through investment accoss various asset classe emes selected will be basis f ne, schemes will be selected meters. Il be reviewed and modified hits involve investment risks nevestment. Scheme specific ge No	in various schemes of IDFC M s will be based on the view of und manager's view on the m l basis fund manager's view of on an ongoing basis. including the possible loss o Risk Factors are summarized jout, Reinvestment & Sweep) rs who purchase /subscribe U rough a Distributor 15.24cr. 32.07 cr.	Iutual Fund based individual asset m hacro economy an on the macro econ f principal. Please lon page no Default option un Growth	on a defined arket and risk d opportunit nomy, interes read the SID uder the plan	asset allocation model. <-return considerations. ties available across mark st rates, credit spreads ar carefully for details on ri Default dividend option Reinvestment
Risk Profile of the Scheme Risk Mitigation Factors Plans / Option No. of Folios and AUM (As on December 31, 2019)	The objective of income predom Asset allocation For equity, sche cap and sector. For fixed incom other such para The schemes wi Mutual Fund Ur factors before in Please Refer Pare Plan Regular/ Direct *Direct Plans: D for investors wh Aggressive Plat Moderate Plan	the scheme is to provide inantly through investment across various asset classe emes selected will be basis f e., schemes will be selected meters. Il be reviewed and modified its involve investment risks investment. Scheme specific ge No	in various schemes of IDFC M s will be based on the view of und manager's view on the m l basis fund manager's view of on an ongoing basis. including the possible loss o Risk Factors are summarized jout, Reinvestment & Sweep) rs who purchase /subscribe U rough a Distributor 15.24cr. 32.07 cr.	Iutual Fund based individual asset m hacro economy an on the macro econ f principal. Please lon page no Default option un Growth	on a defined arket and risk d opportunit nomy, interes read the SID uder the plan	asset allocation model. <-return considerations. ties available across mark st rates, credit spreads ar carefully for details on ri Default dividend option Reinvestment
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Risk Profile of the Scheme Risk Mitigation Factors Plans / Option No. of Folios and AUM (As on December 31, 2019) Applicable NAV Minimum Application Amount/ Number of Units Despatch of Repurchase (Redemption) Request Benchmark Index	The objective of income predom Asset allocation For equity, sche cap and sector. For fixed incom other such para The schemes wi Mutual Fund Ur factors before in Please Refer Pa <b>Plan</b> <b>Regular/ Direct</b> <b>*Direct Plans:</b> D for investors wh <b>Aggressive Plan</b> <b>Moderate Plan</b> <b>Conservative P</b> Please Refer Pa <b>Fresh Purchase</b> Rs. 5,000 and a <b>SIP - Rs.</b> 1,000 <b>STP (in) - Rs.</b> 1,00 Within 10 worki <b>Conservative Plan</b> <b>Moderate Plan</b> <b>Conservative PI</b> <b>Moderate Plan</b>	of the scheme is to provide inantly through investment across various asset classe emes selected will be basis f e, schemes will be selected meters. Il be reviewed and modified hits involve investment risks nvestment. Scheme specific ge No	in various schemes of IDFC M s will be based on the view of und manager's view on the m l basis fund manager's view of on an ongoing basis. including the possible loss o Risk Factors are summarized vout, Reinvestment & Sweep) rs who purchase /subscribe U rough a Distributor 15.24cr. 32.07 cr. 10.32 cr. Additional Purchase (Inc Rs. 1,000 and any amou Rs. 1,000 and any amou ereafter (minimum 6 installme ter ter redemption request at the 80% CRISIL Short Term Index +5% 0% CRISIL Short Term Index +5%	Iutual Fund based individual asset macro economy an on the macro econ f principal. Please lon page no Default option un Growth nits in a Scheme d cluding Switch-in) nt thereafter ents) ; SWP - Rs. 5 a authorised centre t + 5% Gold Prices 5% Gold Prices 5% Gold Prices 5% Gold Prices 5% Gold Prices	on a defined arket and risk d opportunit nomy, interes read the SID der the plan irectly with the Rs. 500 and If the baland available fou the minimu above, the e for redempt 500 and in m e of IDFC Mu	asset allocation model. <-return considerations. ties available across mark st rates, credit spreads ar carefully for details on ri Default dividend option Reinvestment he Fund and is not availab e (Including Switch-out) d any amount thereafter. ce in the folio / account r redemption is less than m amount prescribed entrie balance available tion will be redeemed. multiples of Re. 1 thereafter utual Fund. discretion of AMC / Truster ngoing basis. The Truster

# IDFC Asset Allocation Fund of Funds

Name of the Trustee Company	IDFC AMC Truste	ee Compa	iny Limited			
Performance of the	AGGRESSIVE PL	AN				
cheme	Return (%) of Gr	owth Opt	ion as on Decem	ber 31, 201	9	Year wise Absolute Returns
	Period Scheme Returns % Benchmark Returns %				2816 27.58	
		Direct	Regular	Direct	Regular	22.45
	1 Year	5.54	4.57	13.70	13.70	18.37 17.74
	3 Years	8.23	7.43	12.74	12.74	8.87 9.4 <mark>3 8.84</mark> 11.05 11.36
	5 Years	6.81	6.11	9.85	9.85	3.89 3.02
	Since Inception	9.03	8.99	11.67	10.60	a de la constante de
	*Date of Inception	on : Direc	t <b>Plan :</b> 01-Jan-13	Regular	<b>Plan :</b> 11-Feb-10	-177-229       -2.9         FY 2018-19       FY 2017-18       FY 2016-17       FY 2015-16       FY 2014-15         IDEC Asset Allocation Fund of Fund - Aggressive Plan - Dir - Growth       IDEC Asset Allocation Fund of Fund - Aggressive Plan - Reg - Growth         65% S&P BSE 200 + 30% Crisil Short Term Index + 5% Gold Prices
	Note: The perfor the concerned pe	mance of eriod.			erm Index + 5% Gold pared with the bencl	I prices nmark as on date, being the benchmark applical
	MODERATE PLA		. 5	- 71 0.01	0	
	Return (%) of Gr					Year wise Absolute Returns
	Period		e Returns %		hark Returns %	22.46 21.91
	1. Voor	Direct	Regular	Direct	Regular	15.24 14.67
	1 Year 3 Years	7.43 8.02	6.69 7.35	13.93 8.43	13.93 8.43	12.3
	5 Years					8.07 5.34 <u>4.61</u> 5.76 5.67
		7.62	6.99	8.92	8.92	2.29 1.74
	Since Inception	9.52	8.99	9.54	8.86	FY 2018-19 FY 2017-18 FY 2016-17 FY 2015-16 FY 2014-15
N tř	40% S&P BSE 20 <u>Note:</u> The perfor the concerned pe	mance of			•	40% S&P BSE 200 + 55% Crisil Short Term Index + 5% Gold Prices
	CONSERVATIVE		ion as on Decem	ber 31-201	9	Year wise Absolute Returns
	Return (%) of Gr	owth Opt				Year wise Absolute Returns
		owth Opt	e Returns %	Benchm	nark Returns %	17.8 17.27
	Return (%) of Gr	owth Opt				17.8 17.27 16.39 12.92 12.36 12.3
	Return (%) of Gr Period	owth Opt Scheme Direct	e Returns % Regular	Benchm Direct	nark Returns % Regular	17.8 17.27
	Return (%) of Gr Period	Scheme Direct 8.93	e Returns % Regular 8.11	Benchm Direct 14.20	nark Returns % Regular 14.20	17.8 17.27 16.39 12.92 12.36 12.3
	Return (%) of Gr Period 1 Year 3 Years	Scheme Direct 8.93 7.98	e Returns % Regular 8.11 7.22	Benchm           Direct           14.20           8.81	hark Returns % Regular 14.20 8.81	17.8 17.27 16.39 12.92 12.36 12.3
	Return (%) of Gr Period 1 Year 3 Years 5 Years	Scheme           Direct           8.93           7.98           8.06           9.37	e Returns % Regular 8.11 7.22 7.38 8.43	Benchm           Direct           14.20           8.81           9.15           9.79	Regular           14.20           8.81           9.15           8.98	12.9212.36 12.9212.36 6.47 5.57 5.76 5.03 4.45 5.67 5.03 4.45 5.67
	Return (%) of Gr Period 1 Year 3 Years 5 Years Since Inception *Date of Inceptio Benchmark - 15 (CRISIL MIP Blen	with Opt Scheme Direct 8.93 7.98 8.06 9.37 on : Direct % S&P BS ded Index	e Returns % Regular 8.11 7.22 7.38 8.43 t Plan : 2-Apr-13 E 200 + 80% Cri has been rename	Benchm Direct 14.20 8.81 9.15 9.79 Regular P sil Short Te	Aark Returns %           Regular           14.20           8.81           9.15           8.98           Plan : 11-Feb-10           erm Index + 5% Gold           L Hybrid 85+15 - Cor	<ul> <li>12 92 12 36 12.3 12 92 12 12 12 12 12 12 12 12 12 12 12 12 12</li></ul>
	Return (%) of Gr Period 1 Year 3 Years 5 Years Since Inception *Date of Inception Benchmark - 15 (CRISIL MIP Blen <u>Note:</u> The perfor the concerned perfor	with Opt Scheme Direct 8.93 7.98 8.06 9.37 on : Direct % S&P BS ded Index mance of eriod.	<b>e Returns %</b> <b>Regular</b> 8.11 7.22 7.38 8.43 <b>t Plan :</b> 2-Apr-13 E 200 + 80% Cri has been rename the scheme has	Benchm Direct 14.20 8.81 9.15 9.79 Regular P sil Short Te ed as CRISI been comp	Aark Returns %           Regular           14.20           8.81           9.15           8.98           Plan : 11-Feb-10           erm Index + 5% Gold           L Hybrid 85+15 - Cor	12 921236 123 12 921
penses of the Scheme	Return (%) of Gr Period 1 Year 3 Years 5 Years Since Inception *Date of Inception Benchmark - 15 (CRISIL MIP Blen <u>Note:</u> The perfor the concerned performed and the concerned performed and	with Opt Scheme Direct 8.93 7.98 8.06 9.37 on : Direct % S&P BS ded Index mance of eriod. an 1 year an	<b>e Returns %</b> <b>Regular</b> 8.11 7.22 7.38 8.43 <b>t Plan :</b> 2-Apr-13 E 200 + 80% Cri has been rename the scheme has	Benchm Direct 14.20 8.81 9.15 9.79 Regular P sil Short Te ed as CRISI been comp	Aark Returns % Regular 14.20 8.81 9.15 8.98 Plan : 11-Feb-10 erm Index + 5% Gold L Hybrid 85+15 - Cor bared with the bencl	<ul> <li>12 92 12 36 12.3 12 92 12 12 12 12 12 12 12 12 12 12 12 12 12</li></ul>
penses of the Scheme	Return (%) of Gr Period 1 Year 3 Years 5 Years Since Inception *Date of Inception Benchmark - 15 (CRISIL MIP Blen <u>Note:</u> The perfor the concerned perfor the concerned perfor the concerned performed Returns more that e (i) Load Structure Exit Load: 1.1	with Opt Scheme Direct 8.93 7.98 8.06 9.37 on : Direct % S&P BS ded Index mance of eriod. an 1 year an ure: 50% if red	e Returns % Regular 8.11 7.22 7.38 8.43 t Plan : 2-Apr-13 E 200 + 80% Cri has been rename the scheme has re calculated on c lemption/switch	Benchm Direct 14.20 8.81 9.15 9.79 Regular P sil Short Te ed as CRISI been comp compounde	Aark Returns % Regular 14.20 8.81 9.15 8.98 Plan : 11-Feb-10 erm Index + 5% Gold L Hybrid 85+15 - Cor bared with the bencl ed annualised basis.	<pre>12 21 23 6 123 647 557 576 12 20 12 36 123 12 20 12 12 12 12 12 12 12 12 12 12 12 12 12</pre>
penses of the Scheme	Return (%) of Gr Period 1 Year 3 Years 5 Years Since Inception *Date of Inception Benchmark - 15 (CRISIL MIP Blen <u>Note:</u> The perfor the concerned perfor the concerned perfor the concerned performed Returns more that e (i) Load Structure Exit Load: 1.1	with Opt Scheme Direct 8.93 7.98 8.06 9.37 on : Direct % S&P BS ded Index mance of eriod. an 1 year an ure: 50% if red nses as or	e Returns % Regular 8.11 7.22 7.38 8.43 t Plan : 2-Apr-13 E 200 + 80% Cri has been rename the scheme has re calculated on c lemption/switch b December 31, 2	Benchm Direct 14.20 8.81 9.15 9.79 Regular P sil Short Te ed as CRISI been comp compounde	Aark Returns % Regular 14.20 8.81 9.15 8.98 Plan : 11-Feb-10 erm Index + 5% Gold L Hybrid 85+15 - Cor bared with the bencl ed annualised basis. ed within 18 months ive of Goods & Serv	<pre>12 21 22 16 123 6 47 557 576 6 47 557 576 12 20 12 36 123 6 47 557 576 10 FC Asset Allocation Fund of Fund - Conservative Plan - Dir - Grow 10 FC Asset Allocation Fund of Fund - Conservative Plan - Dir - Grow 15% S&amp;P BSE 200 + 80% Crisil Short Term Index + 5% Gold Prices asservative Index w.e.f. February 2018). Inmark as on date, being the benchmark application from the date of allotment. rice Tax and Additional TER, if any):</pre>
penses of the Scheme	Return (%) of Gr Period 1 Year 3 Years 5 Years Since Inception *Date of Inception *Date of Inception Benchmark - 15 (CRISIL MIP Blen <u>Note:</u> The perfor the concerned perfor the concerned perfor the concerned perfor the concerned perfor the concerned performed Returns more that e (i) Load Structure Exit Load: 1.3 (ii) Actual experi-	with Opt Scheme Direct 8.93 7.98 8.06 9.37 on : Direct % S&P BS ded Index mance of eriod. an 1 year an ure: 50% if red nses as or Plan Nar	e Returns % Regular 8.11 7.22 7.38 8.43 t Plan : 2-Apr-13 E 200 + 80% Cri has been rename the scheme has re calculated on c lemption/switch b December 31, 2	Benchm Direct 14.20 8.81 9.15 9.79 Regular P sil Short Te ed as CRISI been comp compounde is requeste 019 (inclus	Aark Returns % Regular 14.20 8.81 9.15 8.98 Plan : 11-Feb-10 erm Index + 5% Gold L Hybrid 85+15 - Cor bared with the bencl ed annualised basis.	12 921236 123 647 557 576 12 921236 123 12 92
penses of the Scheme	Return (%) of Gr Period 1 Year 3 Years 5 Years Since Inception *Date of Inception *Date of Inception Benchmark - 15 (CRISIL MIP Blen <u>Note:</u> The perfor the concerned performance performance perfor the concerned performance	with Opt Scheme Direct 8.93 7.98 8.06 9.37 on : Direct % S&P BS ded Index mance of eriod. an 1 year an ure: 50% if red nses as or Plan Nar	e Returns % Regular 8.11 7.22 7.38 8.43 t Plan : 2-Apr-13 E 200 + 80% Cri has been rename the scheme has re calculated on c lemption/switch b December 31, 2	Benchm Direct 14.20 8.81 9.15 9.79 Regular P sil Short Te ed as CRISI been comp compounde is requeste 019 (inclus	Aark Returns % Regular 14.20 8.81 9.15 8.98 Plan : 11-Feb-10 erm Index + 5% Gold L Hybrid 85+15 - Cor bared with the bencl ed annualised basis. ed within 18 months ive of Goods & Serv	<pre>12.921236 123 647 557 576 73 666 654 647 557 576 73 666 654 10 DFC Asset Allocation Fund of Fund - Conservative Plan - Dir - Grow 10 DFC Asset Allocation Fund of Fund - Conservative Plan - Neg - Grow 10 DFC Asset Allocation Fund of Fund - Conservative Plan - Reg - Grow 15% S&amp;P BSE 200 + 80% Crisil Short Term Index + 5% Gold Prices asservative Index w.e.f. February 2018). Inmark as on date, being the benchmark application from the date of allotment. ice Tax and Additional TER, if any): Direct 0.64</pre>
penses of the Scheme	Return (%) of Gr Period 1 Year 3 Years 5 Years Since Inception *Date of Inception *Date of Inception Benchmark - 15 (CRISIL MIP Blen <u>Note:</u> The perfor the concerned performance perfo	owth Opt Scheme Direct 8.93 7.98 8.06 9.37 on : Direct % S&P BS ded Index mance of eriod. an 1 year an ure: 50% if red nses as or Plan Nar Plan	e Returns % Regular 8.11 7.22 7.38 8.43 t Plan : 2-Apr-13 E 200 + 80% Cri has been rename the scheme has re calculated on c lemption/switch b December 31, 2	Benchm Direct 14.20 8.81 9.15 9.79 Regular P sil Short Te ed as CRISII been comp compounde is requeste 019 (inclus 1.52 0.79	Aark Returns % Regular 14.20 8.81 9.15 8.98 Plan : 11-Feb-10 erm Index + 5% Gold L Hybrid 85+15 - Cor bared with the bencl ed annualised basis. ed within 18 months ive of Goods & Serv	d prices here the date of allotment. from the date of allotment. ice Tax and Additional TER, if any): Direct 0.64 0.64 0.06
penses of the Scheme	Return (%) of Gr Period 1 Year 3 Years 5 Years Since Inception *Date of Inception *Date of Inception Benchmark - 15 (CRISIL MIP Blen <u>Note:</u> The perfor the concerned performance p	owth Opt Scheme Direct 8.93 7.98 8.06 9.37 on : Direct % S&P BS ded Index mance of feriod. an 1 year an ure: 50% if red nses as or Plan Nar Plan an	e Returns % Regular 8.11 7.22 7.38 8.43 t Plan : 2-Apr-13 E 200 + 80% Cri has been rename the scheme has re calculated on c lemption/switch h December 31, 2 ne	Benchm Direct 14.20 8.81 9.15 9.79 Regular P sil Short Te ed as CRISII been comp compounde is requeste 019 (inclus 1.52 0.79 1.03	hark Returns % Regular 14.20 8.81 9.15 8.98 Plan : 11-Feb-10 erm Index + 5% Gold L Hybrid 85+15 - Cor bared with the bencl ed annualised basis. ed within 18 months ive of Goods & Serv Regular %	<pre>12.921236 123 647 557 576 73 666 654 647 557 576 73 666 654 10 DFC Asset Allocation Fund of Fund - Conservative Plan - Dir - Grow 10 DFC Asset Allocation Fund of Fund - Conservative Plan - Neg - Grow 10 DFC Asset Allocation Fund of Fund - Conservative Plan - Reg - Grow 15% S&amp;P BSE 200 + 80% Crisil Short Term Index + 5% Gold Prices asservative Index w.e.f. February 2018). Inmark as on date, being the benchmark application from the date of allotment. ice Tax and Additional TER, if any): Direct 0.64</pre>
penses of the Scheme	Return (%) of Gr Period 1 Year 3 Years 5 Years Since Inception *Date of Inception *Date of Inception Benchmark - 15 (CRISIL MIP Blen <u>Note:</u> The perfor the concerned performance perfo	owth Opt Scheme Direct 8.93 7.98 8.06 9.37 on : Direct % S&P BS ded Index mance of feriod. an 1 year an ure: 50% if red nses as or Plan Nar Plan an io of the u	e Returns % Regular 8.11 7.22 7.38 8.43 t Plan : 2-Apr-13 E 200 + 80% Cri has been rename the scheme has re calculated on c lemption/switch h December 31, 2 ne	Benchm Direct 14.20 8.81 9.15 9.79 Regular P sil Short Te ed as CRISII been comp compounde is requeste 019 (inclus 1.52 0.79 1.03	Aark Returns % Regular 14.20 8.81 9.15 8.98 Plan : 11-Feb-10 erm Index + 5% Gold L Hybrid 85+15 - Cor bared with the bencl ed annualised basis. ed within 18 months ive of Goods & Serv	d prices here the date of allotment. from the date of allotment. ice Tax and Additional TER, if any): Direct 0.64 0.64 0.06
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penses of the Scheme	Return (%) of Gr Period 1 Year 3 Years 5 Years Since Inception *Date of Inception *Date of Inception Benchmark - 15 (CRISIL MIP Blen Note: The perfor the concerned p	owth Opt Scheme Direct 8.93 7.98 8.06 9.37 on : Direct % S&P BS ded Index mance of period. an 1 year an ure: 50% if red nses as or Plan Nar Plan an io of the u Plan	e Returns % Regular 8.11 7.22 7.38 8.43 t Plan : 2-Apr-13 E 200 + 80% Cri has been rename the scheme has re calculated on c lemption/switch h December 31, 2 ne	Benchm Direct 14.20 8.81 9.15 9.79 Regular P sil Short Te ed as CRISII been comp compounde is requeste 019 (inclus 1.52 0.79 1.03	hark Returns % Regular 14.20 8.81 9.15 8.98 Plan : 11-Feb-10 erm Index + 5% Gold L Hybrid 85+15 - Cor bared with the bencl ed annualised basis. ed within 18 months ive of Goods & Serv Regular %	12 921236 123 12 921236 123 12 921236 123 12 92 12 36 123 12 92 12 12 36 123 12 92 12 12 12 12 12 92 12 12 12 12 92 12 12 12 12 92 12 12 12 12 92 12 92 12 12 92 12 92 12 12 92 12 12 12 92 12 12
penses of the Scheme	Return (%) of Gr Period 1 Year 3 Years 5 Years Since Inception *Date of Inception *Date of Inception *Date of Inception Benchmark - 15 (CRISIL MIP Blen Note: The perfor the concerned per	owth Opt Scheme Direct 8.93 7.98 8.06 9.37 on : Direct % S&P BS ded Index mance of period. an 1 year an ure: 50% if red nses as or Plan Nar Plan an io of the u Plan Cap Fund	e Returns % Regular 8.11 7.22 7.38 8.43 t Plan : 2-Apr-13 E 200 + 80% Cri has been rename the scheme has re calculated on c lemption/switch h December 31, 2 me inderlying Scher	Benchm Direct 14.20 8.81 9.15 9.79 Regular P sil Short Te ed as CRISII been comp compounde is requeste 019 (inclus 1.52 0.79 1.03 ne as on D	hark Returns % Regular 14.20 8.81 9.15 8.98 Plan : 11-Feb-10 erm Index + 5% Gold L Hybrid 85+15 - Cor bared with the bencl ed annualised basis. ed within 18 months ive of Goods & Serv Regular %	12 921236 123 12 921236 123 12 921236 123 12 92 12 36 123 12 92 12 1
penses of the Scheme	Return (%) of Gr Period 1 Year 3 Years 5 Years Since Inception *Date of Inception *Date of Inception *Date of Inception Benchmark - 15 (CRISIL MIP Blen Note: The perfor the concerned per Returns more that (ii) Load Structu Exit Load: 1.3 (iii) Actual experi- Aggressive F Conservative Moderate Pla (iii) Expense rati Aggressive F	owth Opt Scheme Direct 8.93 7.98 8.06 9.37 on : Direct % S&P BS ded Index mance of eriod. an 1 year an ure: 50% if red nses as or Plan Nar Plan an io of the u Plan Cap Fund g Value Fu	e Returns % Regular 8.11 7.22 7.38 8.43 t Plan : 2-Apr-13 E 200 + 80% Cri has been rename the scheme has re calculated on c lemption/switch h December 31, 2 me inderlying Scher	Benchm Direct 14.20 8.81 9.15 9.79 Regular P sil Short Te ed as CRISII been comp compounde is requeste 019 (inclus 1.52 0.79 1.03 ne as on D	hark Returns % Regular 14.20 8.81 9.15 8.98 Plan : 11-Feb-10 erm Index + 5% Gold L Hybrid 85+15 - Cor bared with the bencl ed annualised basis. ed within 18 months ive of Goods & Serv Regular %	from the date of allotment. ice Tax and Additional TER, if any):
<penses of="" scheme<="" td="" the=""><td>Return (%) of Gr Period 1 Year 3 Years 5 Years Since Inception *Date of Inception *Date of Inception *Date of Inception Benchmark - 15 (CRISIL MIP Blen Note: The perfor the concerned per</td><td>owth Opt Scheme Direct 8.93 7.98 8.06 9.37 on : Direct % S&amp;P BS ded Index mance of eriod. an 1 year an ure: 50% if red hases as or Plan Nar Plan an io of the u Plan Cap Fund g Value Fu</td><td>e Returns % Regular 8.11 7.22 7.38 8.43 t Plan : 2-Apr-13 E 200 + 80% Cri has been rename the scheme has re calculated on c lemption/switch December 31, 2: me underlying Scher und</td><td>Benchm Direct 14.20 8.81 9.15 9.79 Regular P sil Short Te ed as CRISII been comp compounde is requeste 019 (inclus 1.52 0.79 1.03 ne as on D</td><td>hark Returns % Regular 14.20 8.81 9.15 8.98 Plan : 11-Feb-10 erm Index + 5% Gold L Hybrid 85+15 - Cor bared with the bencl ed annualised basis. ed within 18 months ive of Goods &amp; Serv Regular %</td><td>from the date of allotment. from the date of</td></penses>	Return (%) of Gr Period 1 Year 3 Years 5 Years Since Inception *Date of Inception *Date of Inception *Date of Inception Benchmark - 15 (CRISIL MIP Blen Note: The perfor the concerned per	owth Opt Scheme Direct 8.93 7.98 8.06 9.37 on : Direct % S&P BS ded Index mance of eriod. an 1 year an ure: 50% if red hases as or Plan Nar Plan an io of the u Plan Cap Fund g Value Fu	e Returns % Regular 8.11 7.22 7.38 8.43 t Plan : 2-Apr-13 E 200 + 80% Cri has been rename the scheme has re calculated on c lemption/switch December 31, 2: me underlying Scher und	Benchm Direct 14.20 8.81 9.15 9.79 Regular P sil Short Te ed as CRISII been comp compounde is requeste 019 (inclus 1.52 0.79 1.03 ne as on D	hark Returns % Regular 14.20 8.81 9.15 8.98 Plan : 11-Feb-10 erm Index + 5% Gold L Hybrid 85+15 - Cor bared with the bencl ed annualised basis. ed within 18 months ive of Goods & Serv Regular %	from the date of allotment. from the date of
xpenses of the Scheme	Return (%) of Gr Period 1 Year 3 Years 5 Years Since Inception *Date of Inception *Date of Inception *Date of Inception Benchmark - 15 (CRISIL MIP Blen Note: The perfor the concerned per	owth Opt Scheme Direct 8.93 7.98 8.06 9.37 on : Direct % S&P BS ded Index mance of eriod. an 1 year an ure: 50% if red hases as or Plan Nar Plan an co of the u Plan cap Fund g Value Fu cap Fund fund -Sho	e Returns % Regular 8.11 7.22 7.38 8.43 t Plan : 2-Apr-13 E 200 + 80% Cri has been rename the scheme has re calculated on c lemption/switch b December 31, 2 me anderlying Scher Jund	Benchm Direct 14.20 8.81 9.15 9.79 Regular P sil Short Te ed as CRISII been comp compounde is requeste 019 (inclus 1.52 0.79 1.03 ne as on D	hark Returns % Regular 14.20 8.81 9.15 8.98 Plan : 11-Feb-10 erm Index + 5% Gold L Hybrid 85+15 - Cor bared with the bencl ed annualised basis. ed within 18 months ive of Goods & Serv Regular %	from the date of allotment. ice Tax and Additional TER, if any):
xpenses of the Scheme	Return (%) of Gr Period 1 Year 3 Years 5 Years Since Inception *Date of Inception *Date of Inception *Date of Inception Benchmark - 15 (CRISIL MIP Blen Note: The perfor the concerned per	owth Opt Scheme Direct 8.93 7.98 8.06 9.37 on : Direct % S&P BS ded Index mance of eriod. an 1 year an ure: 50% if red nses as or Plan Nar Plan an co of the u Plan Cap Fund g Value Fu cap Fund fund -Sho quity Fun	e Returns % Regular 8.11 7.22 7.38 8.43 t Plan : 2-Apr-13 E 200 + 80% Cri has been rename the scheme has re calculated on c lemption/switch b December 31, 2 me underlying Scher und rt Term Plan d	Benchm Direct 14.20 8.81 9.15 9.79 Regular P sil Short Te ed as CRISII been comp compounde is requeste 019 (inclus 1.52 0.79 1.03 ne as on D	hark Returns % Regular 14.20 8.81 9.15 8.98 Plan : 11-Feb-10 erm Index + 5% Gold L Hybrid 85+15 - Cor bared with the bencl ed annualised basis. ed within 18 months ive of Goods & Serv Regular %	from the date of allotment. from the date of

	Moderate Plan		
	Name	(%) NAV	
	IDFC Low Duration Fund	38.29	
	IDFC Core Equity Fund	13.19	
	IDFC Bond Fund - Short Term Plan	12.70	
	IDFC Sterling Value Fund	11.38	
	IDFC Large Cap Fund	10.70	
	IDFC Multi Cap Fund	10.11	
	IDFC Cash Fund	2.94	
	Conservative Plan		
	Name	(%) NAV	
	IDFC Low Duration Fund	43.06	
	IDFC Bond Fund - Short Term Plan	24.80	
	IDFC Large Cap Fund	13.11	
	IDFC Core Equity Fund	9.00	
	IDFC Multi Cap Fund	9.06	
	IDFC Cash Fund	0.32	
	Monthly portfolio statement of the Scheme is hosted on website - https://www.idfcmf.com/download-	centre/disclosur	es
Waiver of Load for Direct Applications	Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, there is no entry lo schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.	ad for Mutual F	und
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also inc their tax advisor.	lependently refe	r to
Daily Net Asset Value (NAV) Publication	NAV will be determined for all business days except in special circumstances. NAV will be calculated upto NAV can be viewed on www.idfcmf.com and www.amfiindia.com. You can also contact us at <b>1-800-266668</b> and visit the Registrar CAMS website (www.camsonline.com). Investors may also place a specific request to sending latest available NAV trough SMS.	8/1-800-30066	688
For Investor Grievances please contact	Please Refer Page No		
Unitholders' Information	Please Refer Page No		
Portfolio Turnover Ratio [as on December 31, 2019]	Being a fund of fund scheme, disclosure of Portfolio Turnover ratio is not applicable to this scheme		
Exposure of the Scheme across various sectors (% of NAV) :	Not Applicable		

# IDFC All Seasons Bond Fund (IDFC-ASBF)

(An open ended fund of fund scheme investing in debt oriented mutual fund schemes (including liquid and money market schemes) of IDFC Mutual Fund)

Investment Objective	predominantly However, there	/ in debt oriente e can be no assu	ed mutual func urance that the	l schemes (inc investment o	luding liquid an bjective of the s	turns by active ad money market scheme will be re tive of the schem	t schemes) of IE alized.	of portfolio that invests DFC Mutual Fund.
Asset Allocation Pattern	Asset Class		liee er gaaran					n Pattern of the Scheme
of the scheme	100% Debt oriented mutual fund schemes of IDFC Mutual Fund 95%-100% (including money market and Liguid Schemes)							
		ey Market Inst erivatives - up		assets				0%-5%
Investment Strategy	The scheme is	a fund of funds	, where the un	derlying fund		elected basis fun n of optimizing t		ew on the macro economy, d return.
Risk Profile of the Scheme						f principal. Pleas on page no		carefully for details on risk
<b>Risk Mitigation Factors</b>	Please Refer P	age No						
Plans / Option	Plan Opt	ions & sub opti	ons available			Default option	under the plan	Default dividend option
	Direct* Fort	wth and Divide nightly, Quarte quency (each w	erly, Half Yearl	y, Annual & Pe	eriodic	Growth		Quarterly Dividend Reinvestment
No. of Folios and AUM (As on December 31, 2019)	Folios - 2,304	; <b>AUM -</b> Rs. 151.	11 Cr.					
Applicable NAV	Please Refer F	age No						
Minimum Application	Fresh Purchas	e (Including S	witch-in)	Additiona	l Purchase (Incl	uding Switch-in)	Repurchase	(Including Switch-out)
Amount/ Number of Units	Rs. 5.000 anv	amount therea	after	Rs. 1.000	and any amou	nt thereafter		any amount thereafter
							If the balanc available for the minimun above, the e	e in the folio / account redemption is less than n amount prescribed ntire balance available ion will be redeemed.
					num 6 installm	ents); <b>SWP -</b> Rs	500 and in m	ultiples of Re. 1 thereafter;
Despatch of Repurchase (Redemption) Request	<b>STP (in) -</b> Rs. 1, Within 10 work				equest at the au	thorised centre of	of IDFC Mutual	Fund.
Benchmark Index	NIFTY AAA SI	nort Duration E	Bond Index					
Dividend Policy	The undistribu	ited portion of	the income wi	ll remain in th	e Option and b	of distributable s e reflected in the ncy of distributio	e NAV, on an or	iscretion of AMC / Trustee. ngoing basis. The Trustee's hall be final.
Name of the Fund Manager	Mr. Harshal Jo	shi (Managing	the scheme si	nce July 15, 2	016)			
Name of the Trustee Company	IDFC AMC Tru	stee Company	Limited					
Performance of the scheme	Return (%) of	Growth Optior	n as on Decem	ber 31, 2019			Year wise Ak	osolute Returns
scheme	Period	Scheme R	eturns %	Benchmark			9.32 8.8	10.87 10.38 10.33 4 9.1 8.558.07 8.44
		Direct	Regular	Direct	Regular	8.26 7.84	7.07	8.558.07 8.44
	1 Year	10.75	10.36	10.34	10.34		5.79 5.33 6.11	
	3 Years	7.94	7.50	7.50	7.50			
	5 Years	8.39	7.94	8.16	8.16			
	Since Inception	1	7.66	8.53	8.03	FY 201	8-19 FY 2017-18 FY 20 IDFC All Seasons Bor	16-17 FY 2015-16 FY 2014-15 nd Fund - Dir - Growth
	-	otion : Direct P han 1 year are c		-	-		IDFC All Seasons Bor Crisil Short Term Bon	nd Fund - Reg - Growth
Expenses of the Scheme		5		inpounded di			Chair Short Term Bon	
	<ul> <li>(i) Load Structure: Exit Load: 0.50% if redeemed/Switched on or before 3 months from the date of allotment</li> <li>(ii) Actual expenses as on December 31, 2019 (inclusive of Goods and Service Tax and Additional TER, if any): Regular Plan - 0.49%; Direct Plan - 0.10%.</li> <li>(iii) Expense ration of the underlying Scheme as on December 31, 2019</li> </ul>							R, if any):
				Name	e			Total %
		d Fund - Short						39.33
	Net Currei	Duration Func						60.74 -0.15
	Triparty R							0.08
Waiver of Load for Direct Applications						June 30, 2009, is no longer app		ntry load for Mutual Fund
Tax treatment for the Investors (Unitholders)	Investors are a their tax advise		er to the detai	ls in the State	ement of Addit	ional Informatio	on (SAI) and al	so independently refer to
Daily Net Asset Value (NAV) Publication	NAV can be vi and visit the R	ewed on www	idfcmf.com ar website (www	nd www.amfii	ndia.com. You d	can also contact	us at 1-800-20	upto two decimal places. 566688/1-800-30066688 est to the Mutual Fund for
For Investor Grievances please contact	Please Refer P	age No						
Unitholders' Information	Please Refer P	age No.						
Portfolio Turnover Ratio			e, disclosure of	Portfolio Tur	nover ratio is n	ot applicable to	this scheme	
[as on December 31, 2019]								

Scheme's Portfolio	Top 10 holdings of the Scheme as on December 31, 2019 is stated here below:	
holdings	Name	(%) NAV
	IDFC Banking & PSU Debt Fund - Direct Growth	60.74
	IDFC Bond Fund -Short Term Plan Direct Plan-Growth	39.33
	Cash and Cash Equivalent	-0.06%
	Monthly portfolio statement of the Scheme is hosted on website - https://www.idfcmf.com/download-	centre/disclosures
Exposure of the Scheme across various sectors (% of NAV) :	Not Applicable	

Comparison of Equity / Income schemes with other schemes of IDFC
Mutual Fund", Delete the two existing tables and replace them with the
tables given below:

Scheme Name	Category	Type of Scheme
IDFC Multi Cap Fund	Multi Cap Fund	An open ended equity scheme investing across large cap, mid cap small cap stocks
IDFC Core Equity Fund	Large & Mid Cap Fund	An open ended equity scheme investing in both large cap and mic cap stocks
IDFC Focused Equity Fund	Focused Fund	An open ended equity scheme investing in maximum 30 stocks with multi cap focus
IDFC Tax Advantage (ELSS) Fund	Equity Linked Savings Scheme	An open ended equity linkec saving scheme with a statutory lock in of 3 years and tax benefit
IDFC Sterling Value Fund	Value Fund	An open ended equity scheme following a value investment strategy
IDFC Large Cap Fund	Large Cap Fund	An open ended equity scheme predominantly investing in large cap stocks
IDFC Infrastructure Fund	Sectoral / Thematic Fund	An open ended equity scheme investing in Infrastructure sector
DEBT	Categoria	Tune of Cohome
Scheme Name	Category	Type of Scheme
IDFC Cash Fund IDFC Overnight Fund	Liquid Fund Liquid Fund	An Open ended Liquid Scheme An Open-ended Debt Scheme investing in overnight securities
IDFC Money Manager Fund	Money Market Fund	An open ended debt scheme investing in money market instruments
IDFC Bond Fund - Short Term Plan	Short Duration Fund	An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years
IDFC Low Duration Fund	Low Duration Fund	An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months
IDFC Banking and PSU Debt Fund	Banking and PSU Fund	An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds
IDFC Bond Fund - Income Plan	Medium to Long Duration Fund	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years
IDFC Bond Fund - Medium Term Plan	Medium Duration Fund	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years
IDFC Dynamic Bond Fund	Dynamic Bond	An open ended dynamic debt scheme investing across duration
IDFC Government Securities Fund - Investment Plan	Gilt Fund	An open ended debt scheme investing in government securities across maturities
IDFC Government Securities Fund - Constant Maturity Plan	Gilt Fund with 10 year constant duration	An open ended debt scheme investing in government securities having a constant maturity of 10 years
IDFC Corporate Bond Fund	Corporate Bond Fund	An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds
IDFC Credit Risk	Credit Risk	An open ended debt scheme

# HYBRID

Scheme Name	Category	Type of Scheme
IDFC Regular Savings Fund	Conservative Hybrid Fund	An open ended hybrid scheme investing predominantly in debt instruments
IDFC Dynamic Equity Fund	Dynamic Asset Allocation Fund	An open ended dynamic asset allocation fund
IDFC Hybrid Equity Fund	Aggressive Hybrid Fund	An Open-ended hybrid scheme investing predominantly in equity and equity related instruments
IDFC Equity Savings Fund	Equity Savings Fund	An open ended scheme investing in equity, arbitrage and debt
IDFC Arbitrage Fund	Arbitrage Fund	An open ended scheme investing in arbitrage opportunities

# OTHER SCHEMES

Scheme Name	Category	Type of Scheme
IDFC Nifty Fund	Index Fund	An open ended scheme tracking Nifty 50 Index
IDFC Asset Allocation Fund of Funds	Fund of Funds (Domestic)	An open ended fund of funds scheme investing in schemes of IDFC Mutual Fund - equity funds and debt funds excluding Gold ETF
IDFC All Seasons Bond Fund	Fund of Funds (Domestic)	An open ended fund of fund scheme investing in debt oriented mutual fund schemes (including liquid and money market schemes) of IDFC Mutual Fund

### **RISK FACTORS**

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

Scheme Specific Risk Factors for Equity Investment :

The scheme(s) proposes to invest in equity and equity related instruments. Equity instruments by nature are volatile and prone to price fluctuations on a daily basis due to both micro and macro factors. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities' purchases due to settlement problems could cause the Scheme to miss certain investment opportunities

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

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

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

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

### Specific to IDFC Nifty Fund:

- The Scheme attempts to track the respective indices and it would primarily invest in the securities included in its Underlying indices regardless of their investment merit. The Scheme may be affected by a general decline in the Indian markets.
- Performance of the Nifty 50 Index will have a direct bearing on the performance of the scheme. In the event the Nifty 50 index is dissolved or is withdrawn by NSE Indices Ltd. or is not published due to any reason whatsoever, the Trustee reserves the right to modify the respective scheme so as track a different and suitable index or to suspend tracking the Nifty till such time it is dissolved / withdrawn or not published and appropriate intimation will be sent to the Unit holders of the scheme. In such a case, the investment pattern will be modified suitably to match the composition of the securities that are included in the new index to be tracked and the scheme will be subject to tracking errors during the intervening period.
- Tracking errors are inherent in any index fund and such errors may cause the scheme to generate returns which are not in line with the performance of the Nifty 50 or one or more securities covered by / included in the Nifty 50 and may arise from a variety of factors including but not limited to, any delay in the purchase or sale of shares due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities or in receipt and consequent reinvestment of dividends, etc.
- The Indices reflect the prices of securities at a point in time, which is the price at close of business day on National Stock Exchange of India Limited (NSE). The scheme however, may trade these securities at different points in time during the trading session and therefore the prices at which the scheme trade may not be identical to the closing price of each scrip on that day on the NSE. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance, from NSE closing prices.
- NSE Indices Ltd. undertakes periodic reviews of the fifty securities that are represented in the Nifty and from time to time may exclude existing securities or include new ones. In such an event, the scheme will endeavor to reallocate its portfolio to mirror the changes. However, the reallocation process may not occur instantaneously and permit precise mirroring of the Nifty during this period.

- The potential of trades to fail may result in the scheme not having acquired the security at the price necessary to mirror the index.
- Transaction and other expenses, such as but not limited to brokerage, custody, trustee and investment management fees.
- Being an open-ended scheme, the scheme may hold appropriate levels of cash or cash equivalents to meet ongoing redemptions. The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to: circuit filters in the securities, liquidity and volatility in security prices.
- Due to the reasons mentioned above and other reasons that may arise, it is
  expected that the scheme may have a tracking error in the range of 2-3% per
  annum from the Benchmark. However, it needs to be clearly understood that the
  actual tracking error can be higher or lower than the range given.
- In case of investments in derivatives like index futures, the risk reward would be
  the same as investments in portfolio of shares representing an index. However,
  there may be a cost attached to buying an index future. Further, there could be an
  element of settlement risk, which could be different from the risk in settling
  physical shares and there is a risk attached to the liquidity and the depth of the
  index futures market as it is relatively new market.

# Scheme Specific Risk Factors for Debt & Money Market Investment:

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

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

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

Liquidity Risk: Due to the evolving nature of the floating rate market, there may be an increased risk of liquidity risk in the portfolio from time to time.

Other Risk: In case of downward movement of interest rates, floating rate debt instruments will give a lower return than fixed rate debt instruments.

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

Reinvestment Risk: Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

Securities Lending: Engaging in securities lending is subject to risks related to fluctuations in collateral value and settlement/liquidity and counter party risks. The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Mutual Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

Short-selling of Securities: Purchasing a security entails the risk of the security price going down. Short selling of securities (i.e. sale of securities without owning them) entails the risk of the security price going up there by decreasing the profitability of the short position. Short selling is subject to risks related to fluctuations in market price, and settlement/liquidity risks. If required by the Regulations, short selling may entail margin money to be deposited with the clearing house and daily mark to market of the prices and margins. This may impact fund pricing and may induce liquidity risks if the fund is not able to provide adequate margins to the clearing house. Failure to meet margin requirements may result in penalties being imposed by the exchanges and clearing house.

### Scheme Specific Risk Factors for IDFC Asset Allocation Fund of Funds (AP, MP, CP)

- The Scheme returns can be impacted by issues pertaining to the NAV's of underlying schemes of mutual funds where the fund has invested. These could be issues such as uncharacteristic performance, changes in the business ownership and / or investment process, key staff departures etc.
- The returns of the Scheme will depend on the choice of underlying scheme of mutual funds and allocation of capital to underlying scheme by the IDFC Investment Team. An inappropriate decision in either or both may have an adverse impact on the returns of the FoF Scheme.
- 3. The NAVs of the underlying scheme where the Scheme has invested may be impacted generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in government policies, taxation laws or any other appropriate policies and other political and economic developments. Consequently, the NAV of the Scheme may fluctuate accordingly.
- Investments in underlying equity schemes will have all the risks associated with the underlying equity schemes including performance of underlying stocks, derivative investments, off shore investments, security lending etc.
- Investments, off shore investments, security ieruing etc. 5. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the underlying scheme of mutual funds wherein the Scheme has invested. As a result, the time taken by the Mutual Fund for the redemption of units may be significant in the event of a high number of redemption requests or a restructuring of the scheme. In view of the above, the Trustee has a right in its sole discretion, to limit redemptions under certain circumstances as described under the section titled Right to Limit Redemptions mentioned in SAI.
- 6. The investors will bear the recurring expenses of the Scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the scheme. As a result, the returns that they may obtain may be materially impacted or at times be lower than the returns that investors directly investing in such Schemes may obtain.
- 7. If the AMC were to charge an Exit load and the underlying schemes do not waive/exempt the Exit Load charged on Investment/ redemptions, the investors will incur load charges on two occasions. First, on their investment /redemptions/ switches in the options under the Scheme and second, on the Scheme's investment / redemption/ switches in the options under the underlying schemes.
- The tax benefits available to the FoF Scheme(s) are the same as those available under the current taxation laws and subject to relevant conditions. The information given is

included for general purposes only and is based on advice that the AMC has received regarding the law and the practice that is currently in force in India. The investors and the unitholders should be aware that the relevant fiscal rules and their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor/funitholder is advised to consult his/her own professional tax advisor.

- There will be no prior intimation or prior indication given to the Unit holders when the composition/ asset allocation pattern under the scheme changes within the broad range defined in the scheme information document.
- 10. The scheme specific risk factors of each of the underlying schemes become applicable where a fund of funds invests in any underlying scheme. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying schemes relevant to the Fund of Fund scheme that they invest in.
- As the investors are incurring expenditure at both the Fund of Funds level and the schemes into which the Fund of Funds invests, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors directly investing in such schemes obtain.
- 12. As the Fund of Funds scheme may shift the weightage of investments between schemes into which it invests, the expenses charged being dependent on the structure of the underlying schemes (being different) may lead to a non- uniform charging of expenses over a period of time.
- 13. As the Fund of Funds (FOF) factsheets and disclosures of portfolio will be limited to providing the particulars of the schemes invested at FOF level, investors may not be able to obtain specific details of the investments of the underlying schemes.
- 14. The NAV of the scheme to the extent invested in Money market securities, are likely to be affected by changes in the prevailing rates of interest which may affect the value of the Scheme's holdings and thus the value of the Scheme's Units.
- 15. Investment decisions made by the AMC may not always be profitable.
- 16. In the event of receipt of an inordinately large number of redemption requests and inability of the Underlying Scheme(s) to generate enough liquidity because of market conditions, there may be delays in redemption of units.
- 17. While the scheme endeavors to give dividend on a monthly basis, the ability for payment of the same will be dependent on the scheme having distributable surplus. Accordingly investors may not get dividend in certain months in case distributable surplus is not available.

### Risks associated with investing in REIT and InvIT:

### Market Risk

The scheme is vulnerable to movements in the prices of REITs/InvITs invested by the scheme, which could have a material bearing on the overall returns from the scheme. Further, the distributions by these securities may fluctuate and will be based on the net cash flows available for distribution depending on the dividends or the interest and principal payments received from portfolio assets.

The value of the Scheme's investments, may be affected generally by factors affecting the markets, interest 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.

# Liquidity Risk

This refers to the ease with which a security can be sold. As the liquidity of the investments made by the Scheme could be restricted by lack of active secondary market, trading volumes and settlement periods, or the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement.

### **Reinvestment Risk**

This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.

### Scheme Specific Risk Factors for IDFC All Seasons Bond Fund:

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

# RISK MANAGEMENT STRATEGIES

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

are embedded in the investment process to	manage such risks.
	designed risk management strategies, which

Risk Description	Risk mitigants / management strategy
Equity Investments :	
Quality risk : Risk of investing in stocks with poor performance	Portfolio carefully selected to only include high quality stocks
Market risk : Risk of adverse price movement in portfolio	Equity as an asset class tends to be volatile in the short term. A Thematic fund is likely to have a higher volatility as compared to a diversified fund.
<b>Concentration risk :</b> Risk of undue concentration in a single stock	The fund manager will have appropriate risk management policies to ensure that the portfolio is not unduly concentrated
Liquidity risk : Risk of liquidity impact of entering/exiting the underlying stocks in the portfolio	The fund manager will give due care to the liquidity of the stocks while deciding its allocation to the portfolio

Risk Description	Risk mitigants / management strategy
Credit risk: 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).	A traditional SWOT analysis will be used for identifying company specific risks. Management's past track record will also be studied. In case of securitized debt instruments, the fund will ensure that these instruments are sufficiently backed by assets
Derivatives risk: As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives that Investors should understand. Derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds.	The fund has provision for using derivative instruments for portfolio balancing and hedging purposes. Interest Rate Swaps will be done with approved counter parties under pre approved ISDA agreements.
Arbitrage risk: In case of Arbitrage trades, under abnormal circumstances it will be difficult to square off the transaction due to liquidity being poor in the underlying stock, stock futures or options market.	The fund will aim at taking exposure only into liquid stocks / derivatives where there will be minimal risk to square off the transaction.
Fixed Income Investments	
<b>Quality risk :</b> Risk of investing in unsustainable / weak	Stringent credit evaluation process to ensure high quality portfolio companies
Market/Interest rate risk : Risk of bonds prices falling as compared to their purchase prices as a result of rise in interest rates	To the extent of the scheme's allocation to 'mark-to-market' securities investors will be exposed to market risk
<b>Concentration risk :</b> Risk of concentration in the portfolio	Create a well-distributed portfolio with defined issuer limits
Basis risk : Movement in yields in the MTM bonds held by the schemes may be different from overall change in interest rates	Create a high quality portfolio with liquid securities that minimize basis risk
Liquidity risk : High impact costs at the time of buying or selling.	Create a high quality portfolio with liquid securities which have low impact cost on buying / selling
Credit risk	
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).	A traditional SWOT analysis will be used for identifying company specific risks. Management's past track record will also be studied. In case of securitized debt instruments, the fund will ensure that these instruments are sufficiently backed by assets.
Risk Description	Risk mitigants / management strategy
Reinvestment Risk	
This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested.	Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.
Derivatives Risk	
As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives that Investors should understand. Derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds.	The fund has provision for using derivative instruments for portfolio balancing and hedging purposes. Interest Rate Swaps will be done with approved counter parties under pre approved ISDA agreements.
Fund of Funds Schemes :	
<b>Quality risk :</b> Risk of investing in fund with poor performance	Fund universe carefully selected to only include high quality schemes
Liquidity risk : Risk of liquidity impact of entering/exiting the underlying funds	Scheme will ensure that the investment made by the scheme underlying funds are not material to the overall AuM of the underlying scheme.
Concentration risk : Risk of undue concentration in the portfolio	Invest in multiple funds with varying investment style and allocation to different segment of the equity and debt
portiono	markets

# Disclaimer for Nifty 50 Index :

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any and all liability for any claims ,damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

### APPLICABLE NAV FOR PURCHASES / SUBSCRIPTION (including switch in) Liquid and Overnight Schemes- IDFC Cash Fund & IDFC Overnight Fund

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

# Additional Provision for Switch-in to Liquid Scheme and Overnight schemes from other schemes of $\mathsf{IDFC}\,\mathsf{MF}$

- i) Application for switch-in is received before the applicable cut-off time. (2.00 p.m)
- ii) Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in liquid schemes before the cut-off time. (2.00 p.m)
- iii) The funds are available for utilization before the cut-off time, (2.00 p.m) by the respective switch-in schemes.

### Non-liquid schemes (i.e. schemes other than IDFC Cash Fund and IDFC Overnight Fund) For subscriptions / switch - ins less than Rs 2 lakhs:

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

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

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

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

# $\label{eq:additional} Additional Provision for Switch-in Application/Schemes for amount of Rs 2 lakhs and above additional Provision for Switch-in Application (Schemes for Schemes for$

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

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

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

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

### APPLICABLENAV (for Sales/ Redemption Switch-out)

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

Where the application is received up to 3:00 pm - the closing NAV of the day Immediately preceding the next business day after the day of application.

Where the application is received after 3:00 pm - the closing NAV of the next business day after the day of application.

### For other schemes - Applicable NAV for redemptions including switch-outs

Where the application received is up to 3:00 pm closing NAV of the day of application shall be applicable. An application received after 3:00 pm closing NAV of the next business day after the day of application shall be applicable.

# FOR INVESTOR GRIEVANCES PLEASE CONTACT:

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Manage and /	Adduces of Devictury

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Tel. + 91- 44 - 30407263 / 7262

# UNITHOLDERS INFORMATION

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

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

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

Investors who hold demat account and have registered their PAN with the mutual fund : For transactions in the schemes of IDFC Mutual Fund, a Consolidated Account Statement, based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month within 10th day of the succeeding month to the investors in whose folios transactions have taken place during that month. Due to this regulatory change, AMC has now ceased sending account statement (physical / e-mail) to the investors after every financial transaction including

systematic transactions. The CAS shall be generated on a monthly basis. AMCs/RTAs shall share the requisite information with the Depositories on monthly basis to enable generation of CAS. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be the PAN of the first holder and pattern of holding. Based on the PANs provided by the AMCs/MF-RTAs, the Depositories shall match their PAN database to determine the common PANs and allocate the PANs among themselves for the purpose of sending CAS. For PANs which are common between depositories and AMCs, the Depositories shall send the CAS.

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

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

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

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

holding at the end of the six month

- The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods & Services Tax (wherever applicable, as per existing rates), operating expenses, etc.
- The scheme's average Total Expense Ratio (in percentage terms) along with the break up between investment and advisory fees, commission paid to the distributor and other expenses for the period for each scheme's applicable plan

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

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

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

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

# Other investors:

The Consolidated Account Statement (CAS) for each calendar month shall be issued on or before tenth day of succeeding month to the investors who have provided valid Permanent Account Number (PAN) / PAN Exempt KYC Registration Number (PEKRN). Due to this regulatory change, AMC has now ceased sending physical account statement to the investors after every financial transaction including systematic transactions

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

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

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

The scheme's average Total Expense Ratio (in percentage terms) along with the break up between investment and advisory fees, commission paid to the distributor and other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.

Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. The CAS will be sent via email (instead of physical statement) where any of the folios

consolidated has an email id or to the email id of the first unit holder as per KYC records For Unitholders who have not registered their PAN / PEKRN with the Mutual Fund:

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

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

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

- holding at the end of the six month
- The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods & Services Tax (wherever applicable, as per existing rates), operating expenses, etc.
- The scheme's average Total Expense Ratio (in percentage terms) along with the break up between investment and advisory fees, commission paid to the distributor and other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in. Such half-yearly account statement shall be issued to all investors, excluding those investors who do not have any holdings in IDFC MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

#### For all Unitholders C)

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

### Monthly / Half yearly Portfolio Disclosures:

The Mutual fund shall disclose portfolio (along with ISIN) as on the last day of the month / The Mutual fund shall disclose portfolio (along with ISIN) as on the last day of the month / half year for this scheme on website of the AMC (www.idfcmf.com) and AMFI (www.amfiindia.com) within 10 days from the close of each month / half year. In case of unitholder whose email addresses are registered with the Fund, the portfolios disclosed as above shall be sent to the unitholders via email. The unitholders whose e-mail address are not registered with the Fund are requested to update / provide their email address to the Fund for updating the database. An advertisement shall be published in at least one English daily newspaper and Hindi daily newspaper disclosing the hosting of scheme's half yearly portfolio on the website of AMC and AMFI.

Physical copy of statement of scheme's portfolio shall be provided without charging any cost, on specific request received from the unitholder.

# Half Yearly Results:

The Mutual Fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website and shall publish an advertisement disclosing the hosting of such financial results on their website, in 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.

# Annual Report:

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

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

An advertisement shall also be published in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the website of the AMC.

The physical copy of the scheme wise annual report or abridged summary shall be made available to the investors at the registered office of the AMC. A link of the scheme wise annual report or abridged summary shall be displayed prominently on the website of the Fund.

The AMC shall also provide a physical copy of abridged summary of the annual report, without charging any cost, on specific request received from the unitholder. A copy of scheme wise annual report shall also be made available to unitholder(s) on payment of nominal fees.

In case an investor has purchased Units on more than one Business Day, the Units purchased prior in time (i.e. those Units which have been held for the longest period of time) will be deemed to have been redeemed first i.e. on a First-inFirst-Out basis.

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

- . Applicant's name and address must be given in full (P. O. Box Address may not be sufficient. Investors residing overseas, please provide your Indian address).
- ii. All communication shall be made to the first applicant or the Karta in case of HUF.
- iii. The subscription amounts can be tendered by cheque payable locally at any of the AMC offices or CAMS Investor Service Centres (ISC) which are designated Official Points of Acceptance of Transactions and crossed "A/c Payee only" favouring 'Name of the Scheme'.

# B) Regular and Direct Plans

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

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

Accordingly, investors subscribing under Direct Plan of XYZ Equity Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Equity Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column. In case Distributor code is mentioned on the application form, the Distributor code will be ignored and no commission will be paid to the distributor

Switch of investments from Regular Plan (whether the investments were made before or after the Effective Date) to Direct Plan shall be subject to applicable exit load, if any. However, no exit load shall be levied in case of switches from Direct Plan to Regular Plan. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan.

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

### C) Treatment of applications under "Direct" / "Regular" Plans :

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

## D) PAN details

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

# E) Details for compliance with Anti Money Laundering (AML) regulations

Prevention of Money Laundering Act, the SEBI Circulars on Anti Money Laundering and the Client Identification implementation procedures prescribed by AMFI interalia require the AMC to verify the records of identity and address(es) of investors. To ensure adherence to these requirements, investors are required to approach Points of Service (POS) (list of POS available on amfiindia.com) appointed by any of the KYC Registration Agency and submit documents for completion of appropriate KYC checks. The details for KYC compliance can also be downloaded from AMFI website, www.amfiindia.com or website of the mutual fund, www.idfcmf.com. The Mutual Fund website also prescribes the list of documents that can be submitted by investors to the POS to get their KYC checks completed.

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

In terms of SEBI circulars dated April 27, 2007, April 03, 2008 and June 30, 2008 read with SEBI letter dated June 25, 2007, Permanent Account Number (PAN) would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, except (a) investors residing in the state of Sikkim; (b) Central Government, State Government, and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) and (c) investors participating only in micro-pension. SEBI, in its subsequent letters dated June 19, 2009 and July 24, 2012 has conveyed that systematic investment plans (SIP) and lumpsum investments (both put together) per mutual fund up to Rs. 50,000/- per year per investor shall be exempted from the requirement of PAN. Accordingly, investments in IDFC Mutual Fund (including SIP investment where the aggregate of SIP installments in a rolling 12 months period or in a financial year i.e April to March) of upto Rs 50,000/- per investor per year shall be exempt from the requirement of PAN. However, eligible Investors (including joint holders) should comply with the KYC requirement through registered KRA by submitting Photo Identification documents as proof of identification and the Proof of Address [self-attested by the investor / attested by the ARN Holder/AMFI distributor]. These exempted investors will have to quote the "PERN (PAN exempt KYC Ref No) in the application form. This exemption of PAN will be applicable only to investments by individuals (including NRIs but not PIOs), joint holders, Minors and Sole proprietary firms. PIOs, HUFs and other categories of investors will not be eligible for this exemption.

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

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

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

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

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

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

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

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

# F) Investment details and default options

All Plans are available for investments by all categories of investors. (Subject to applicable conditions).

# G) Applications under Power of Attorney

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

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

# I) Applications through Rupee Drafts / NRE / FCNR accounts

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

# J) Bank details

Investors are requested to mention the bank account details where the redemption / dividend cheques should be drawn, since the same is mandatory as per the directives issued by SEBI.

Applications without this information will be deemed to be incomplete and are liable for rejection. The Mutual Fund reserves the right to hold redemption proceeds in case the requisite details are not submitted. Please attach a copy of the cancelled cheque.

# K) Systematic Investment Plan (SIP)

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Scheme name	IDFC GSF CMP, IP, IDFC BOND IP,	IDFC TAF	IDFC CF,
	ST, MT, IDFC ASBF, IDFC DBF,		IDFC MMF,
	IDFC BDF, IDFC CEF, IDFC LCF,		IDFC AF,
	IDFC FEF, IDFC SVF, IDFC RSF,		IDFC NIFTY,
	IDFC AAF (CP, MP, AP), IDFC INFRA,		IDFC LDF
	IDFC DEF, IDFC ESF, IDFC CBF		
Minimum installment	Rs. 1,000	Rs. 500	Rs. 100
amount			
Minimum tenure for SIP	6 month	IS	-

### Differential SIP is not allowed in IDFC-PEF.

- If the fund fails to get the proceeds from three consecutive installments out of a series of installments submitted at the time of initiating a SIP (Subject to a minimum of six installments), the SIP is deemed as discontinued.
- ii. Minimum six installments are required for SIP extension / renewal.
- iii. Switch from Growth to IDCW Option or vice versa is not available for SIP investments.
- iv. There should be a gap of one month between the first and subsequent installments.
- v. In accordance with SEBI letter no MRD/DoP/PAN/PM/166999/2009 dated 19 June 2009 issued to Association of Mutual Funds in India (AMFI) and subsequent guidelines issued by AMFI vide its circular no 35P/MEM-COR/4/09-10 dated 14 July 2009 in this regard, only those SIPs up to Rs 50,000/- per year per investor i.e., aggregate of investments in a rolling 12-months period or in a financial year ie April to March would be classified as 'Micro SIP'.
- vi. Investments in Mutual Funds (including SIP investments where the aggregate of SIP installments in a rolling 12 months period or in a financial year i.e April to March) of upto Rs. 50,000/- per investor per year shall be exempt from the requirement of PAN. They can submit any of the following Photo identification documents in lieu of PAN.
  - (a) Voter Identity Card
  - (b) Driving License
  - (c) Government / Defense identification card
  - (d) Passport
  - (e) Photo Ration Card
  - (f) Photo Debit Card (Credit card not included because it may not be backed up by a bank account).
  - (g) Employee ID cards issued by companies registered with Registrar of Companies.
  - (h) Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted
  - Officer / Elected Representatives to the Legislative Assembly / Parliament (i) ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks.
  - (j) Senior Citizen / Freedom Fighter ID card issued by Government.
  - (k) Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI.
  - Permanent Retirement Account No (PRAN) card isssued to New Pension System (NPS) subscribers by CRA(NSDL).
  - (m) Any other photo ID card issued by Central Government / State Governments/ Municipal authorities / Government organizations like ESIC / EPFO.
- vii. SIP registration using NACH facility:
  - NACH facility is being offered to investors having Accounts with such Banks which are participating in NACH Platform;
  - For registration under NACH, Investors are required to submit registration form and documents atleast 31 days in advance, before the first SIP instalment date;
  - The investor agrees to abide by the terms and conditions of NACH facility of NPCI and Reserve Bank of India, as may be issued from time to time;
  - Requests for any changes/ cancellation in the NACH Bank Mandate request should be submitted atleast 31 days in advance and shall be subject to approval from Investors Bank;
  - For list of National Automated Clearing House (NACH) banks please visit www.npci.org.co.in;
  - 6) Investor will not hold IDFC AMC/IDFC Trustee Company/IDFC Mutual Fund and its service providers responsible if the transaction is delayed, rejected or not effected by the Investor's Bank or if debited in advance or after the specific SIP date due to various reasons or for any bank charges debited by his banker in his account towards NACH Registration / Cancellation / Rejections;
  - IDFC AMC reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever;
  - IDFC AMC/IDFC Trustee Company shall not be responsible and liable for any damages/ compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the Auto Debit facility of NACH and takes full responsibility for the same;
  - IDFC AMC/ Trustees reserve the right to discontinue or modify the SIP facility at any time in future on a prospective basis or in case of rejection by the Investors Bank for any reasons;
  - 10) IDFCAMC reserves the right to reject any application without assigning any reason thereof.
  - 11) IDFC OTM not adhering to the specified size of 8 inches \* 3.75 inches, is liable to be rejected.
- viii. SIP Top-up Facility:

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

- The Top-up option must be specified by the investors at the time of SIP registration.
- The minimum SIP Top-up amount is Rs. 500 and in multiples of Rs. 500 thereafter.
- The Top-up details cannot be modified once registered. In order to make any changes, the investor must cancel the existing SIP and re-register for a fresh SIP with Top-up option.
- In case of Monthly SIP, Half-yearly as well as Yearly frequency are available under SIP Topup. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Yearly.
- Top-up SIP will be allowed in all schemes in which SIP facility is being offered. SIP Top-up Facility is not available under Micro SIPs
- · All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
- SIP Top-up facility shall be available for SIP Investments only through IDFC OTM.
- Registration for this facility is subject to the investor's bankers accepting the mandate for SIP Top-up registration.
- ix. SIP Frequency
  - Monthly : Any date except  $29^{th}$ ,  $30^{th}$ ,  $31^{st}$  of the month.

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

- In case the Debit does not take effect for three consecutive times then the SIP would be liable for cancellation.
- xi. As per the revised guidelines on KYC procedures, investors investing in Micro SIP would have to undergo detailed KYC procedure as mentioned in Statement of Additional Information (SAI) including IPV and will have to submit additional documents as specified in addendum dated December 29, 2010.

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

### L) Declaration and signatures

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

# M) General instructions

- List of Official Points of Acceptance is available on the website of the Mutual Fund. www.idfcmf.com
- Any application may be accepted or rejected at the sole and absolute discretion of the Trustee, without assigning any reason whatsoever.
- iii. Application forms along with Cheques can be submitted to the AMC office / Investor Service Centres which are Official Points of Acceptance of Transactions, listed in the application form or mailed to the Registrar's office at Chennai. Incomplete forms are liable to be rejected.
- iv. Only CTS 2010 Compliant Cheques will be accepted for clearing from 31st July' 2013 as per the RBI guidelines. The word 'CTS 2010' should appear on the face of the cheque. Please check with your bank for details on issuance of CTS cheque books.
- v. In case the cheque is returned on account of whatever reasons the applicant would have to fill a new application form and submit the same along with a fresh cheque at the nearest Official Point of Acceptance of Transactions. The NAV that would be applicable would be the NAV as at the day of submission of the new application form subject to cut-off times of respective schemes.
- vi. At present, debit facility is available with SCB, HDFC, Kotak Mahindra Bank, ICICI Bank and such other banks with which the Fund would have an arrangement from time to time.
- vii. The Fund may from time to time commence/ discontinue Direct Credit arrangements with various banks for a direct credit of redemptions / IDCW. Investors would not have to submit a separate consent letter to avail of this service. The AMC would commence this operation based on the bank mandate details forwarded by the Investor.
- vii. Applications rejected by AMC/CAMS ISC post time stamping cannot be represented.
- ix. Kindly ensure you update the Bank Mandate for redemption payout correctly. IDFC will not be responsible for any delay or wrong credit due to the incorrect information.
- x. Any communication/ dispatch of redemption /dividend proceeds, account statements etc. to the unitholders would be made by the Registrar/AMC in such a manner as they may consider appropriate in line with reasonable standards of servicing. Dividend/ Redemption proceeds may also be credited to the Unitholder's bank accounts electronically. In case the Unitholders require these to be sent by cheque/ draft using postal /courier service, the unitholders shall provide appropriate instructions for the same to the AMC/ Registrar.
- xi. Subscription cheque should be locally payable and drawn in favour of the scheme in which the investment is intended to be made. For example For investment in to IDFC Nifty Fund, the cheque should be drawn in favour of "IDFC Nifty Fund".
- xii. 'Dividend Payout Option' of Regular Plan & Direct Plan of all Open ended Scheme(s) of IDFC Mutual Fund, dividend amount payable of upto Rs.100/- under a folio shall compulsorily be reinvested in the same option of the Scheme. Such dividend shall be re-invested at the prevailing ex-dividend Net Asset Value per Unit on the Record Date.
- N) Minimum period of 7 business days are required for execution of Dividend Sweep / STP option from the date of receiving the application.
- O) IDFC OTM will be applicable for all banks participating on NACH platform.

# Instructions for completing the Application Form (Contd.)

# P) List of documents to be submitted with the application form:

Document submitted Kindly (✓)	Sr. No.	Documents	Individuals	Companies	Trusts	Societies	Partnership Firm	NRIs	Investments through POA	HUF
	1	Resolution / Authorisation to invest		√	~	√	✓			
	2	List of Authorised Signatories with Specimen Signature(s)		√	~	√	✓		✓	
	3	Memorandum & Articles of Association		√						
	4	Trust Deed			√					
	5	Bye-Laws				√				
	6	Partnership Deed					✓			
	7	Notarised Power of Attorney							√	
	8	Account Debit Certificate in case payment is made by DD from NRE/FCNR A/c where applicable						~		
	9	PAN/PERN Proof (not required for existing investors)	✓	√	~	√	✓	~	✓	~
	10	KYC acknowledgment letter	$\checkmark$	√	~	√	✓	~	√	√
	11	Copy of cancelled Cheque	$\checkmark$	√	√	√	√	√	√	$\checkmark$
	12	UBO Form		√	✓	~	✓			

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

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

Amount of Investment : Rs. 10,000/- Actual, subject to maximum Rs. 50/-. Above Rs. 10,000/-, Rs. 3/- per 1,000/-, subject to maximum of Rs. 10,000/-

"On Behalf of Minor" Accounts:

R)

- a) The minor shall be the first and the sole holder in the folio.
- b) Guardian, being a natural guardian (i.e. father or mother) or a court appointed legal guardian should submit requisite documentary evidence to AMC/registrar of fund to ascertain relationship/status of guardian.
- c) Date of birth of the minor along with supporting documents (i.e. Birth certificate, School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE, Passport, PAN card etc., or other prescribed documents) should be provided while opening the folio.
- d) The minor cannot nominate any one on his / her investment.
- e) Investments in the name of Minors, must be made from a bank account in the name of the minor or an under guardian bank account. An under guardian account is a joint account of the minor with the guardian. The guardian in the bank account should be the same as mentioned in the investment.
- S) Transaction Charges : As per the SEBI circular No Cir / IMD / DF / 13/ 2011 dated 22nd August 2011 transaction charges shall be applicable for purchase / Subscription receive from investors through distributor, who have opted to received transaction charges as detailed below:
  - 1. For existing investors in a Mutual Fund, the distributor may be paid Rs. 100/- as transaction charge per subscription of Rs. 10,000/- and above.
  - 2. As an incentive to attract new investors, the distributor may be paid Rs. 150/- as transaction charge for a first time investor in Mutual Funds.
  - 3. The transaction charge, if any, shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance shall be invested.
  - 4. There shall be no transaction charge on subscription below Rs. 10,000/-.
  - In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- and above. In such cases the transaction charge shall be recovered in 3-4 installments.
- T) AMC will follow the concept of cooling period as enumerated in AMFI circular number 135/BP/17/10-11 dated October 22, 2010, whenever any change of bank mandate request is received / processed few days prior to submission of a redemption request or on the same day as a standalone change request.

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

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

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

Any one of the following documents in Original or copy attested by bankers should accompany the change request form. Cancelled cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque OR a Self attested bank statement OR self-attested copy of the Bank passbook with current entries (not older than 3 months) OR Bank Letter duly signed by branch manager/authorized personnel **AND**  Cancelled cheque of the existing (old) bank mandate with first unit holder name and bank account number printed on the face of the cheque OR original bank account statement / Pass book OR original letter issued by the bank on the letterhead confirming the bank account holder with the account details, duly signed and stamped by the Branch Manager OR in case such bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of said account.

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

### Y) Additional KYC requirement :

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.

Z) Email Communication : Investors should ensure that the email id provided is that of First /Sole holder or of their Family member. Family means self, spouse, dependent children or dependent parents. This email address and mobile no. provided shall be registered in the folio for all communications. In case, this section is left blank, the email id and mobile no. of the First / Sole Holder available in the KYC records shall be registered in the folio. First / Sole Holder in the folio must provide their own email address and mobile number for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.

If the AMC / RTA finds that the email address / mobile number provided may not be of the actual investor or the same appears incorrect / doubtful, the AMC / RTA may choose not to capture / update such email address / mobile number in the folio. In such case they will intimate the investor to provide the correct email address / mobile number through a KYC change request form.

Provision of email address, will be treated as your consent to receive, Allotment confirmations, consolidated account statement/account statement, 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 IDFC Mutual Fund about the same to enable IDFC Mutual Fund to make the delivery through alternate means. It is deemed that the Investor 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.

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

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

1. Certificate of residence issued by an authorized government body\*

2. 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.

If applicant TIN is not available, please tick (✓) the reason A, B, & C (as defined below)

Reason A: The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers 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 DETAILS INSTRUCTIONS

- 1) 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.
- 2) Country of Tax Residence and Tax ID number: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the changes promptly. If you are a US citizen or resident, please include United States in this related field along with your US Tax Identification Number.

# INSTRUCTIONS TO FLL THE ONE TIME MANDATE (All mandatory fields highlighted)

Write Name of your Bank (as in Cheque/ pass book)	Write PAN / Application No.	Write Your Bank a/c no. (as in Cheque/ pass book)	Tick Bank account type	Mention any one of Your bank code IFSC or MICR Code (as in Cheque/ pass book)	Mention the date
		IDFC One Time	Mandate (OTM)		
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	tion has been carefully read, understood authorised to cancel/amend this mandat				
Write Payment Start date	B Write to date or tick Until Cancelled	<ul> <li>Sign as per Bank records</li> <li>(Sign of all account holder primary &amp; Joint required)</li> </ul>	10 Write your Name as per Bank records (All signatories name required)	1) Write your Mobile No. and Email Id	2 Write maximum Mandate Amount (In both figures and words) That may be debited

# COMMON APPLICATION FORM FOR LUMPSUM

Application No.



ARN- Distributo	r / RIA / PMRN Code	#	ARN-	Sub-Dist	ributor Code		E		EUIN No.			Internal Co	ode for Sub-broker/ Employee
#By mentioning RIA/PMF Declaration for "executio intentionally left blank by above distributor or notwi distributor has not charge	n-only" transaction (only me/ us as this is an "execu thstanding the advice of	where EUII ution-only" tr n-appropria	N box is left bl ansaction with teness, if any,	lank) (Refer Ins nout any interacti	truction No. XII	II). – I/We hereby the employee/re	confirm that th lationship manag	e EUIN b er/sales	ox has been person of the				Sole Applicant / sed Signatory
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3rd APPLICANT	/Ir Ms M/s										Date	e of Birth	D D M M Y Y
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*Mandatory information - If Number (KIN).	left blank, the application	is liable to b	e rejected.** N	Andatory in cas	e the Sole/First	t applicant is minc	r. ^ Individual clie	ent who h	as registered ur	nder Central KYC Re	ecords Registr	y (CKYCR)	has to fill the 14 digit KYC Identification
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# **TERMS AND CONDITIONS :**

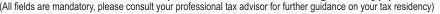
- 1) IDFC Mutual Fund can register the attached 'One Time mandate' to facilitate collection of payments towards investments in Mutual Funds as directed by the investors.
- The facility is made available to investors of IDFC Mutual funds who subscribe to use this one time mandate for their intended investment collections only.
- 3) The Scheme Information Document (SID), Scheme Additional Information (SAI) and Key Information Memorandum, all Instructions, Addenda issued from time to time, as available on the IDFC Mutual Funds' website, Risk Factors, Loads and all other information related to various requirements of the respective Scheme/Plan shall be understood and referred to before providing the mandate by the investor. It is deemed that the investor agrees to the terms and conditions of the respective chosen scheme as stipulated by AMC from time to time.
- 4) IDFC MF shall map this mandate, after due acceptance from investor's bank, as one of the authorised payment modes in the RTA folio records for all investments in IDFC Mutual Fund and the above mapping shall be purely based on automatic matching of PAN mentioned in the attached mandate with the first holder's PAN (Guardian's PAN for Minors) in investor's folios.
- IDFC MF, directly as or through its appointed aggregator (service provider) shall arrange to lodge only the duly valid Mandate with investor's bank under Automated Clearing House (ACH) Rules.
- 6) Any charges payable by the investor to his/her bank for registering and honoring this mandate will not be borne by IDFC and for the same to be debited to bank account, the mandate contains necessary authorization.
- 7) IDFC MF or its aggregator shall also facilitate collection of periodical or adhoc payments due from the Investor, (either for fresh purchase or additional purchase or SIP investments as the case may be) as per duly lodged and accepted mandate terms. This will be as per specific instructions received from IDFC Mutual Fund for the desired adhoc/ periodical transactions instructions issued/conveyed to them directly by the investor through various permitted modes.
- 8) IDFC MF shall ensure that under any circumstances, the funds will not be used other than for the intended purpose and IDFC MF shall not have any title or ownership over the proceeds except for the interim period pending pass through to the IDFC MF.
- IDFC MF shall be bound by rules and procedures prescribed by NPCI from time to time for this ACH Debit mandate collection services operated by them.
- 10) The investor cannot hold the IDFC Mutual Fund or the aggregator responsible for any loss, if mandate is rejected or any of its transaction is delayed or not effected at all for reasons of incomplete or incorrect information or due to any reason at or of the investor bank.

- 11) IDFC MF will not be responsible or liable for nor be in default for reasons of any failure or delay in ensuring obligations under this facility, where such failure or delay is caused, in whole or in part, by any force majeure event (including network failures) which are beyond the reasonable control of IDFC MF.
- 12) The investor clearly understands that this common ACH mandate provides for multiple debits on same settlement date to pay various underlying transactions for values, each of which shall be less or equal to the maximum amount specified in the relevant mandate. Accordingly, the investor shall ensure that the intended bank account remains funded well in advance of any given date to meet all his adhoc/periodical commitments for transactions under the relevant mandates. Investor shall note that his bank may charge service fees for any dishonor.
- 13) All the intended transactions will be presented on best efforts basis if received by and within the timelines agreed by the service provider and the decision of the investor's bank will be final in acceptance or rejection of any or all transaction.
- 14) IDFC MF shall recover any wrongful credits afforded in investor's folios and for which notice/information is hereby waived.
- 15) The investor clearly understands that debit of funds for transactions using IDFC One Time Mandate form will be subject to normal processing time taken for clearing such transactions through the ACH platform and in accordance with NPCI guidelines.
- 16) Transaction Charges : As per the SEBI circular No Cir/IMD/DF/13/2011 dated 22nd August 2011 transaction charges shall be applicable for purchase / Subscription receive from investors through distributor, who have opted to received transaction charges as detailed below :
  - 1. For existing investors in a Mutual Fund, the distributor may be paid Rs. 100/as transaction charge per subscription of Rs. 10,000/- and above.
  - 2. As an incentive to attract new investors, the distributor may be paid Rs. 150/as transaction charge for a first time investor in Mutual Funds.
  - The transaction charge, if any, shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance shall be invested.
  - 4. There shall be no transaction charge on subscription below Rs. 10,000/-.
  - In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- and above. In such cases the transaction charge shall be recovered in 3-4 installments.

Toll free 1800 266 6688 / 1800 300 66688 Available Between 8:00 am - 8:00 pm on weekdays Please note our investor service email id investormf@idfc.com

www.idfcmf.com

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



Name of the entity						
Type of address given at KRA Residential or Business	Residentia	Business Registered Office				
		n KRA database. In case of any change, please approach KR	RA & notify the changes"			
PAN	Date of incorp	poration D D M M Y Y Y Y				
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 N	$_{\rm O}$ (If yes, please provide country/ies in which the entity is a resident f	for tax purposes and the associated Tax ID number below.)			
Country		Tax Identification Number <sup>®</sup>	Identification Type (TIN or Other, please specify)			
In case Tax Identification Number is not available, kindly provide its fur In case TIN or its functional equivalent is not available, please provide (			IN, etc.			
In case the Entity's Country of Incorporation / Tax residence is U.S. but			,			
	FAI	CA & CRS DECLARATION				
PARTA       (to be filled by Financial Institutions or Direct Reporting NI         We are a,       Global Intermediary Identification Nu         Financial institution <sup>3</sup> Note: If you do not have a GIIN but or         or       Name of sponsoring entity	mber (GIIN)	ored by another entity, please provide your sponsor's GIIN a	bove and indicate your sponsor's name below			
(please tick as appropriate)						
GIIN not available (please tick as applicable)	d for					
	quired 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						
Is the Entity a publicly traded company (that is, a com shares are regularly traded on an established securities ma		Yes         (If yes, please specify any one stock exchange of stock exchange           Name of stock exchange	on which the stock is regularly traded)			
Is the Entity a related entity of a publicly traded company (a whose shares are regularly traded on an established			d one stock exchange on which the stock is regularly traded)			
2 market).	No	Name of listed company Nature of relation: Subsidiary of the Listed C	ompany OR Controlled by a Listed Company			
		Name of stock exchange				
Is the Entity an active' Non Financial Entity (NFE)		Yes				
3	No	Nature of Business           Please specify the sub-category of Active NFE           (Mention code-refer 2c of Part D)				
Is the Entity a passive <sup>2</sup> Non Financial Entity (NFE)			,			
Is the Entity a passive <sup>2</sup> Non Financial Entity (NFE)		Yes (If yes, please fill UBO declaration in the next se	ection.)			
Is the Entity a passive <sup>2</sup> Non Financial Entity (NFE)	No	Yes (If yes, please fill UBO declaration in the next se Nature of Business	cction.)			
		Nature of Business	cction.)			
4		Nature of Business	cction.)			



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



# 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.

Category (Please tick Unlisted Company	Partnership Firm	oility Partnership Company Unincorporated a	ssociation / body of individuals Private Trust
applicable category) Public Charitable 1	Trust Religious Trust Others		
Details	UBO1	UBO2	UBO3
Name (Beneficial Owner/Controlling Person)			
UBO Type code (refer 3 (iv) (A) of Part (D))			
PAN/ Any other identification Number@			
Type of ID Document@ (If PAN not Provided)	)		
City of Birth			
Country of Birth			
Occupation Type	Service Business	Service Business Others	Service Business Others
Nationality			
Father's Name (Mandatory if PAN is not available)			
Date of Birth	D D M M Y Y Y	D D M M Y Y Y	D D M M Y Y Y
Gender	Male Female Others	Male Female Others	Male Female 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 by any change in any information provided by you, please ensure you advice 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

UPO Declaration

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.

me		
ignation		
Signature	Signature	Signature
e D D M M Y Y Y Y Place		
{		

Toll free 1800 266 6688 / 1800 300 66688 Available Between 8:00 am - 8:00 pm on weekdays

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

www.idfcmf.com

# **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 it's income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of
    - (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
      - 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:

 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	Fl 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
-financ	al entity (NFE) - Foreign entity that is not a financial institution

#### 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 o passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, o 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 buyou 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 i 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 or 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, Relate Entities that are not Financial Institutions, and does not provide financing or hedgin services to any Entity that is not a Related Entity, provided that the group of any suc Related Entities is primarily engaged in a business other than that of a Financia Institution;
07	Any NFE that fulfills all of the following requirements:
	<ul> <li>It is established and operated in India exclusively for religious, charitable scientific, artistic, cultural, athletic, or educational purposes; or it is establishe and operated in India and it is a professional organization, business league chamber of commerce, labor organization, agricultural or horticultura organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> </ul>
	It is exempt from income tax in India;
	<ul> <li>It has no shareholders or members who have a proprietary or beneficial interest i its income or assets;</li> </ul>
	The applicable laws of the NFE's country or territory of residence or the NFE' formation documents do not permit any income or assets of the NFE to be distribute to, or applied for the benefit of, a private person or non-charitable Entity other that pursuant to the conduct of the NFE's charitable activities, or as payment or reasonable compensation for services rendered, or as payment representing the far market value of property which the NFE has purchased; and
	The applicable laws of the NFE's country or territory of residence or the NFE' formation documents require that, upon the NFE's liquidation or dissolution, all of it assets be distributed to a governmental entity or other non-profit organization, c escheat to the government of the NFE's country or territory of residence or an political subdivision thereof.
	Explanation For the purpose of this sub-clause, the following shall be treated a fulfilling the criteria provided in the said sub-clause, namely:-
	(I) an Investor Protection Fund referred to in clause (23EA);
	(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EE and
	(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act
	nitions
An ent	ated entity entity is a 'related entity' of another entity if either entity controls the other entity, or the tw ities are under common control For this purpose, control includes direct or indirec nership of more than 50% of the votes and value in an entity.
Pas	ssive NFE
The	term passive NFE means
(i)	any non-financial entity which is not an active non-financial entity including a public 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;
(No	te: Foreign persons having controlling interest in a passive NFE are liable to be reporte

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

#### (iii) Passive income

3.

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

# PART D FATCA Instructions & Definitions (Contd.)

- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps

(10) Amounts received under cash value insurance contracts

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

#### (iv) Controlling persons

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

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

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

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

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

#### (A) Controlling Person Type:

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

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

- a corporation the stock of which is regularly traded on one or more established securities markets;
- (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;
- any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue 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)
В	The United States or any of its agencies or instrumentalities
С	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(C)(1)(I)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
Н	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
К	Abroker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
М	A tax exempt trust under a section 403(b) plan or section 457(g) plan

# SYSTEMATIC WITHDRAWAL PLAN - REGISTRATION FORM



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Name & Broker Cod	BROKER INF							-	Т	
	_	Sub Broker / Sub Ager	nt ARN Code	*EUIN	Internal	Code for S	Sub-broker/	Employee		
14682		ARN-								
person of the above distribute	or/sub broker or notw	rithstanding the advice of in-appro	opriateness, if any, provide	been intentionally left blank by me/us ad by the employee/relationship man	ager/sales perso	tion is execute	ed without any butor/sub brok	interaction or ker.	advice by the e	mployee/relationship man
Declaration for "execution-or	nly" transaction (onl	y where EUIN box is left blank)	(Refer Instruction No. X	actions in the scheme(s) of IDFC Mut III). – I/We hereby confirm that the	EUIN box has t	been				Applicant /
ntentionally left blank by me/ above distributor or notwithsi distributor has not charged ar	tanding the advice of	f in-appropriateness, if any, provi	ided by the employee/rela	y the employee/relationship manage tionship manager/sales person of th	er/sales person o ne distributor and	d the		Guardian /	Authorised	Signatory
			mention the PAN/PE	RN without which, this applic	ation form wil	I be consid	lered incom	plete and is	liable to be r	ejected.)
Name of the Fir	st Holder									
Name of the Fir Folio No.			PAN/PERN (r	nandatory)			Encl	osed 🗌 P/	AN/PERN F	Proof KYC Com
		I SYSTEMATIC WITH	DRAWAL PLAN		SYST	EMATIC	WITHDR/	AWAL PL	AN	
SWITCH OPT	ION (To be fille	d along with SWP section I	below)							
I wish to switch ₹			OR Units	;						
FROM Scheme IDF									Plan	Regular Di
•	Growth DDC	CW DIDCW Payou		Reinvestment IDCV	V Frequency					
						у				
TO Scheme IDF									Plan	Regular Di
Option	Growth 🗌 IDC	CW DIDCW Payou	ut DCW	Reinvestment DDCV	V Frequency	/				
	WITHDRAW									
		al plan						Diam		anulan 🗔 Dir
Scheme IDF								Plan		egular 🔄 Dir
Option	Growth 🗌 IDC	CW DCW Payou		Reinvestment DCV	V Frequency	/				
SWP Period Start	MMYY	End M M Y	(If start date is not	mentioned default start month will	be 13th month.	(If End date	is not mention	ned SWP will b	be effected till fu	inds are available)
Option#			Frequency				ate	_		Amount (₹)
Fixed Amount		Monthly Quarte	erly 🔄 Half Y	early Annual	1 <sup>st</sup>	10 <sup>m</sup>	20 <sup>th</sup>	Others	₹	☐ 7% p.a. ☐ 9%
Percentage Wi	thdrawal	Monthly Quarte	erly 🗌 Half Y	early Annual	1 <sup>st</sup>	10 <sup>th</sup>	20 <sup>th</sup>	Others	_ '	ot less than 5%)
of Specified An	Sp	ecified Amount	₹ (in figures)				₹ (in \	words)		
	(M	linimum ₹ 50,000/-)						/		
Capital Appreci	ation* <sup>\$</sup>	Monthly Quarte	erly Half Y	early Annual	1 <sup>st</sup>	10 <sup>th</sup>	20 <sup>th</sup>	Others		N. A.
	Option. *Capita	I Appreciation : Start date for	or Capital appreciation	under SWP is the date from whic	h capital appre	ciation, if an	ıy, will be calc	culated till the	first withdraw	al date. <sup>\$</sup> Refer instruc
#Please tick only one										
		IDEC								um of the Schome(c)
DECLARATIO	ON & SIGNAT		conditions of the State	ment of Additional Information, S	Scheme Inform	nation Docu	ments and K	ey Informatio	on Memorand	uni or the Scheme(s), r
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### **GENERAL INSTRUCTIONS**

- SWP facility is available only for units held / to be held in Non Demat Mode in the Scheme. Currently it is available for all debt as well as equity schemes. (SWP from IDFC Tax Advantage (ELSS) Fund is subject to completion of 3 years from the date of allotment of the respective units.) However, the schemes are subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of IDFC Mutual Fund for updated list.
- Please read the Key Information Memorandum and the terms of the Scheme Information Document(s) of the respective Scheme(s) and Statement of Additional Information carefully before filling the Application Form.
- New Investors who wish to enroll for SWP are required to fill the SWP enrolment form along with the Scheme Application Form. Existing unit holders should provide their Folio Number.
- 4. If SWP falls on a Non-Business Day or on a date which is not available in a particular month, the SWP will be processed on the immediate next Business Day.
- 5. In case none of the frequencies have been selected then Monthly frequency shall be considered as the Default frequency (except Capital Appreciation plan).
- 6. In case no date is mentioned, 10th will be default date. In case no month is mentioned, 13th month will be the starting month.
- 7. Minimum number of instalments for SWP Facility for all frequencies shall be 6.
- In case the number of instalments or SWP End Date is not specified, SWP will be effected till funds are available.
- 9. The SWP will terminate automatically if all the units are withdrawn from the folio, or if the enrollment period expires; whichever is earlier.
- 10. The applicant may choose to discontinue the SWP facility at any time, by providing a written request at their nearest IDFCAMC Branch / CAMS Investor Service Centre.
- 11. All requests for discontinuing Systematic Withdrawal Plans (SWP) shall be subject to an advance notice of 10 days' prior the next withdrawal date.
- 12. The unitholder should submit the duly filled in SWP Enrolment Form minimum 10 days before the first withdrawal date.
- 13. Unitholders must use separate 'SWP' enrolment forms for different Schemes/Plans/Options.
- 14. Commencement date is the date from which the first withdrawal will commence.
- 15. If there is inadequate balance on the SWP date, the SWP will be processed for the balance units and SWP will continue.
- 16. If there is nil balance on the SWP date on 6 consecutive due dates, the SWP will be automatically terminated and there will not be any further trigger.
- 17. The provision for 'Minimum Redemption Amount' specified in the respective Scheme Information Document will not be applicable for SWP.
- <sup>\$</sup>SWP facility through Capital Appreciation Option are available ONLY for 'GROWTH' option of a selected scheme.
- 19. Bank Account for Payout: In order to protect the interest of Unitholders from fraudulent encashment of redemption / IDCW cheques, as per SEBI mandate, redemption / withdrawal proceeds under the SWP will be paid by forwarding a cheque or by directly crediting the Bank Account registered in the Scheme on the date of each withdrawal.
- 20. SWP will be automatically terminated if all units from the Scheme are pledged or upon receipt of intimation of death of the unit holder.
- Unitholders can choose to apply for SWP directly from funds available in their folio OR by effecting switch and then subsequent SWP, by selecting the appropriate check-box.

#### A. SWITCH CUM SYSTEMATIC WITHDRAWAL PLAN:

- Facility is provided to investors for a one-time switch from 'source' scheme (already available in folio) to a 'target' scheme, so as to enable them to initiate SWP from 'target' scheme.
- ii. SWP (Fixed amount or percentage withdrawal or capital appreciation) will be processed from the 'target' scheme. i.e. 'target' scheme under switch facility should be the same as 'source' scheme under SWP facility. In case they differ, or is not mentioned, the request will be declined.

- iii. SWP will be based on the outstanding amount in 'target' scheme (if existing investment is available in 'target' scheme, that also will be accounted).
- iv. Investors can opt for this facility and withdraw their investments systematically on Monthly/Quarterly/Half Year/Yearly basis. Withdrawals will be made/effected on the date chosen for the selected frequency and would be treated as redemptions.
- v. The SWP start date shall be at least 7 working days after the date of switch-in transaction.

#### B. PERCENTAGE WITHDRAWAL PLAN:

- Facility is provided to investors for withdrawal of an amount, as a percentage of the specified amount, on Monthly/Quarterly/Half Year/Yearly basis. Withdrawals will be made/effected on the date chosen for the selected frequency and would be treated as redemptions.
- ii. In case a percentage has not been opted by the investor, 7% would be considered as default.
- iii. The % will have to be in multiples of 1% and minimum SWP should amount to ₹200 and above.

#### C. CAPITALAPPRECIATION PLAN:

- SWP under this plan is available for Monthly/ Quarterly/ Half Yearly / Annual intervals.
- ii. This plan is ONLY available from a GROWTH option of a scheme.
- iii. The capital appreciation, if any, will be calculated (subject to completion of lock- in/ pledge period, if any), from the commencement date of SWP under the folio, till the first SWP withdrawal date.
- iv. Subsequent capital appreciation, if any, will be the capital appreciation\* between the previous SWP date\*\* (where redemption has been processed and paid) and the next SWP withdrawal date. Provided such capital appreciation is minimum₹200, on each withdrawal date.
- v. In case the SWP dates fall on a holiday or fall during a Book Closure period, the next Business Day will be deemed as the SWP withdrawal date. Capital appreciation, if any, in such cases will be calculated upto such deemed withdrawal date.
- vi. In case of redemption, capital appreciation will be computed on the balance units post redemption.
- vii. In case of interim additional purchase, capital appreciation will be calculated from the date of additional purchase for the units additionally purchased between two SWP dates.
- viii. Unitholders should note that in the event of there being no capital appreciation, no withdrawal / payment will be effected. If there is nil balance on the Cap SWP date on 6 consecutive due dates, the system will automatically cease the SWP and there will not be any further trigger.

#### C. FIXED AMOUNT PLAN:

- Facility is provided to investors for withdrawal of a fixed amount, on Monthly/Quarterly/Half Year/Yearly basis, on the specified date. Withdrawals will be made/effected on the date chosen for the selected frequency and would be treated as redemption.
- ii. Fixed Plan is available for BOTH Growth and IDCW Option under the selected scheme.
- iii. Unitholders under the Fixed Plan can redeem (subject to completion of lock-in/ pledge period, if any), under each Scheme / Plan / Option a minimum of ₹ 200 and in multiples of ₹ 100 thereafter.
- Commencement date for Fixed Plan, is the date from which the first withdrawal will commence.

# Registration Form for Systematic Transfer Plan and IDCW Sweep Plan



DISTRIBUTOR	R / BROKER INFO	ORMATIO	N						TIME S	TAMPING	
Name & Broker Coo	le / ARN / RIA / PMRN	Sub Broke	er / Sub Agent ARN Code	N	Internal Code	e for Sub-broker/ E	Employee	9			
1468	22 here)	ARN-									
*Please sign below in	Please sign below in case the EUIN is left blank/not provided. I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the										
	PMRN code, I/we auth	orize you to s	hare with the Investment Advis	ser the details of my/c	ur transactions in	the scheme(s)					
box has been inten employee/relationshi	tionally left blank by pmanager/sales perse	me/ us as th on of the abov	UIN box is left blank) (Refer In nis is an "execution-only" tra e distributor or notwithstandin stributor and the distributor ha	ansaction without ar g the advice of in-app	y interaction or a propriateness, if ar	advice by the ny, provided by			First / Sole Appli Authorised Signa		
EXISTING	EXISTING UNIT HOLDER INFORMATION (Please mention the PAN/PERN without which, this application form will be considered incomplete and is liable to be rejected.)										
Name of the Folio No.	First Holder		PAN/PER	RN (mandatory)			Encl	osed PA	AN/PERN Proof	KYC Compliant	
	KYC I	dentificatio									
SYSTEMA	TIC TRANSFER I	PLAN (STF	) (Please read overleaf ir	structions carefu	ly)						
FROM Scheme	IDFC							Plan	Regular	Direct	
Option	Growth	IDCW	DCW-Payout		IDCW - Reinv	vestment		IDCW freq	uency		
TO Scheme	IDFC							Plan	Regular	Direct	
Option	Growth	IDCW	DCW-Payout		IDCW - Reinv	vestment		IDCW freq	uency		
SYSTEMA	TIC TRANSFER P	LAN - FIXE	D		SYST	FEMATIC TRA	NSFER PLAN -	CAPITAL	APPRECIATION		
Daily Weekly - Da Weekly - Da Fortnightly (	ywise (Transfer on ev	ery Monday o will be 7 <sup>th</sup> /14 <sup>th</sup>	<sup>h</sup> /21 <sup>st</sup> /28 <sup>th</sup> of the month) nonth)		Month Quarte Half Ye	ly erly early Il	ase tick (✓) any of pt 29 <sup>th</sup> , 30 <sup>th</sup> & 31 <sup>st</sup> .	ne of the be	elow frequencies)		
Transfer Instalm STP Period	ent ₹ Start D D M	M Y Y	End         D         M	is OR	No. of Insta	llments	(Please	select eithe	r Period or no. of in	stalments)	
IDCW SW	EEP OPTION										
FROM Scheme	IDFC							Plan	Regular	Direct	
Option	DCW (Not ava	ilable under (	Growth Option)	CW-Payout		- Reinvestmen	nt 🗌	IDCW free	uency		
TO Scheme	IDFC							Plan	Regular	Direct	
Option	Growth	IDCW	DCW-Payout		] IDCW - Reinv	vestment		IDCW free	uency		
DECLARA	TION & SIGNATU	IRES									
Tax Compliance Act available on the web investment. I/We here the commissions (in FPIs only: I / We con remitted funds from a I/We hereby provide services to which I/M Transfer Agent ("RTL Income Tax Perman sharing/disclosing of registered mutual fur	and Common Reportin site of IDFC Mutual Fur eby declare that I/we do the form of trail commiss firm that I am / we are N abroad through approve my/our consent to IDFC the have subscribed and (ii) downloading ent Account Number (" the Aadhaar number(s)	g Standards, s d www.idfcmf. not have any e ion or any othe on Resident In I banking chan C Asset Manag for the purpose and updating n PAN") in acco and associate	erms and conditions of the State tatutory requirements prescrib- com and all applicable rules an existing Micro SIPs which togeth rmode), payable to him for the d dians / Person(s) of Indian Origi nels or from funds in my / our No ement Company Limited ("IDFC so f meeting legal and regulat ny/our Aadhaar number(s) and a dad comographic information (in pdating the same in my/our acco	ed by SEBI, AMFI, Prr d regulations and here rewith the current app ifferent competing Sch n / Foreign Portfolio In n-Resident External / N AMC <sup>3</sup> for (i) collectin ory requirements; (ii) v ssociated demograph 016, PMLA and rules cluding any updated in punts/folios based on r	evention of Money by confirm that I/W lication will result in emes of various M vestors but not (i) L Jon-Resident Ordin g, storing and usag alidating/authentica ic information (inclu & regulations mat formation) by itself	Laundering Act, 2 (e have not receivue a total investmen utual Funds from a Inited States person ary / FCNR Accou ge of personal info ating with Unique I Iding updated infor de thereunder and or through its RT/	2002 (PMLA), Privac ed nor been induced tis exceeding Rs. 50, imongst which the Sc ons as per applicable int maintained in accc rimation for the purp Identification Authori rimation) in my/our ac d applicable SEBI gi A, depository particip	y Policy of IE by any rebain 000 in a year cheme is bein Regulations ordance with coses of proce ty of India ("L counts/folios uidelines. I/V	FFC Asset Managem te or gifts, directly or i . The ARN holder has g recommended to m or (ii) residents of C. applicable RBI guidel ssing my/our applica JIDAI') by itself or thm under IDFC Mutual F /e hereby further aut set management cor	ent Company Limited ndirectly, to make this disclosed to me/us all e/us. For NRIs / PIOs / anada, and I / we have ines. tion and providing the bugh its Registrar and 'und, based on my/our thorise IDFC AMC for npanies of other SEBI	
	/ Sole Applicant / / Authorised Signatory		Second Applic	ant		Third Applicant			POA Holde	r	

# MULTIPLE BANK ACCOUNTS REGISTRATION FORM

# (Multiple Banks / Bank Change / Default Bank / Deletion)



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\*\*IMPORTANT INFORMATION:

	ection to prevent misuse. (iv) Please fill-in information in legible ENGLISH CAPITAL LETTERS.	
Folio No	PAN/PEKRN KYC ID (KIN)	
ame (Should match wit	PAN/PERN Card)	
	BANK ACCOUNTS	
demption/IDCW proceed bmitted, the same should ease register my/our follo //our redemption request	g bank account with a new one for redemption/IDCW proceeds in future, please mention the new bank account in Part A as well as in Part B. If the will be sent to existing default bank account only. For each bank account mentioned in Part A, Investors should submit originals of any one of the be attested by the Bank or originals should be produced for verification. wing additional bank accounts for all investments in my/our folio. I/we understand that I/We can choose to receive payment proceeds in any of the I/We understand that the bank accounts listed below shall be taken up for registration in my/our folio and the same shall be registered only if to a maximum of five in the case of individuals and ten in the case of nonindividuals.	e documents mentioned below. If copies
Bank Account no.		Account Type
Bank Name		Savings Current
MICR Code*	9 digit IFSC Code# 11 pigit	
Branch Name	Branch City	FCNR Others
Document/s	Cancelled Cheque with name and account number pre-printed	
attached: (tick one)	Certified Copy of Pass book	(please specify)
Bank Account no.		Account Type
Bank Name		Savings Current
MICR Code*	9 digit IFSC Code# 11 pigit	
Branch Name	Branch City	FCNR Others
Document/s	Cancelled Cheque with name and account number pre-printed	
attached: (tick one)	Certified Copy of Pass book	(please specify)
Bank Account no.		Account Type
Bank Name		Savings Current
MICR Code*	9 digit IFSC Code# 11 pigit	
Branch Name	Branch City	FCNR Others
Document/s attached: (tick one)	Cancelled Cheque with name and account number pre-printed       Bank statement         Certified Copy of Pass book       Banker Letter	(please specify)
Bank Account no.		Account Type
Bank Name		Savings Current
MICR Code*	9 digit IFSC Code# 11 pigit	
Branch Name	Branch City	FCNR Others
Document/s	Cancelled Cheque with name and account number pre-printed	
attached: (tick one)	Certified Copy of Pass book Banker Letter	(please specify)
B DEFAULT BA	NKACCOUNT	
om among the bank a	isting default bank account with new one for redemption/IDCW proceeds in future, please mention the new bank account in Part ecounts mentioned above or those already registered with you, please register the following bank account as a Default Bank Ac f any, in the above mentioned folio:	
ank Account No.	Bank Name	
	Declaration and Signatures (for Part A and B) (Mandatory)	
pperly with all details r	erstood the terms and conditions of bank accounts registration and agree to abide by the same. I/We understand that my/our re- nentioned properly and necessary documents are attached, as applicable, failing which the request will be rejected. I/We will no iy loss due to delayed execution or rejection of the request.	equest will be executed only if it is fi t hold IDFC Mutual Fund, the AMC a
	pplicant / Unit holder Second Applicant / Unit holder Third App	licant / Unit holder
FC MUTUAL FU	ND - ACKNOWLEDGMENT SLIP (To be filled in by the investor.)	DFC MUTUAL FL
lio No		
eceived from Name		
om 🗌 Registr	ation of Multiple Bank Change in Bank Details Deletion of Bank Details	Stamp & Signature

C BANK ACCOUNT DELETION REQUEST								
BankAccountNumber	Bank Name							
BankAccountNumber	Bank Name							
BankAccountNumber	Bank Name							
Bank Account Number	Bank Name							

Deletion of an existing default bank account is not permitted unless the investor mentions another registered bank account as a default account in Section B of this Form.

#### Declaration and Signatures (for Part C) (Mandatory)

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

Sole / First Applicant / Unit holder

Second Applicant / Unit holder

Third Applicant / Unit holder

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

DOCUMENTS REQUIRED TO BE SUBMITTED WITH THIS FORM							
REQUEST TYPE	SUPPORTING DOCUMENTS TO BE SUBMITTED #						
Change in Default bank account only	(1) Proof of any one of the existing bank accounts in the folio, AND						
	(2) Proof of the new default bank account mentioned in this application form.						
Bank account addition	(1) Proof of any one of the existing bank accounts in the folio, AND						
	(2) Proof of the new bank account(s) which have to be added to the list of bank account registered in the folio						
Delete existing bank accounts	Proof of any one of the existing bank accounts in the folio.						

#Any one of the following documents are valid supporting documents for a bank account.

# INSTRUCTIONS AND TERMS AND CONDITIONS

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

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

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

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

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

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

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

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

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

Third Party Payment Declaration	on Form													IDI	<b>I D</b> =с ми	F	<b>C</b> FUND
Third Party Payment Declaration Form should be completed (Please read the Third Party Payment Rules and Instruction								Decl	aration I	Form No	<b>b</b> .						
FOR OFFICE USE ONLY																	
Date of Receipt				Folio N	lo.							Brai	nch Tra	ns. No.			
<b>1.</b> BENEFICIAL INVESTOR INFORMATIO	N (Refer Instr	ruction No	. 2)														
Folio No. (For existing investor)									Applic	ation N	o.						
NAME OF FIRST/SOLE APPLICANT (Beneficial Investor) Mr. Ms. M/s.																	
2. THIRD PARTY INFORMATION (Refer In:	struction No.	3)															
NAME OF THIRD PARTY (Parson Making the Payment) Mr. Ms. M/s.																	
(Person Making the Payment)	PA	N/PERN#						#	#Mandator	y for any	amount.	Please	e attach F	AN/PERN	I Proof.		
KYC** (Please ✓) Attached (Mandatory for any amount)								F	Refer instr	uction No	. v. ** F	keter in	struction	INO. 8.			
NAME OF CONTACT PERSON & DESIGNATION (In case	e of non-Individual	Third Party)															
Mr. Ms. M/s.																	
Designation																	
MAILING ADDRESS (P.O. Box Address may not be sufficient)																	
City		State										P	in Code				
CONTACT DETAILS		D Code				Te											
	Res.					M	obile										
RELATIONSHIP OF THIRD PARTY WITH THE BENEFIC	IAL INVESTOR	-	FPI	Please ✓	(") as app	licable]											
Status of the Beneficial Investor			Client								E	mploy	/ee (s)				
with the Beneficial Investor Registra	egistration No. of ation Valid Till	Y Y Y Y															
Declaration by Third Party I/We dec this paym	clare that the payr nent is from funds	ment is made s provided to	e on behalf us by FPI C	of FPI Cli lient.	ent and t	he sourc	e of   I/V   Sy	Ve decl stemati	lare that ic Investn	the pa nent Plai	yment ns throu	is ma ugh Pa	ade on lyroll De	behalf ductions	of emplo	oyee(s)	under
3. THIRD PARTY PAYMENT DETAILS (Re	fer Instruction	n No. 4)															
Mode of Payment [Please ✓ (/)] Mai	ndatory Enclos	ure(s)*															
	case the account r count or letter from								l on the c	heque th	ien a co	py of t	he bank	passboo	ok/state	ment of	bank
Pay Order	ertificate from the I	Issuing Bank	er stating t	ne Bank A	ccount H	older's N	ame and	BankA	.ccount N	umberd	ebited f	forissu	ue of the	instrume	ent.		
Banker's Cheque																	
RTGS Co	py of the Instructi	ion to the Bar	nk stating th	ie Bank Ac	countNu	ımber wł	nich has b	been de	bited.								
Fund Transfer	50 A1408		-												<i></i>		
* IDFC Mutual Fund/IDFC Asset Management Company Limited ("IDF Amount# in figures	in words	the right to see	Kintormation	and /or obta	ain such ot	neradditic	naidocun	ients/into	ormation tr	omtnein	ird Party	TOPESIA	ablisning	neidentity	ortne i n	ra Party.	
Cheque/DD/PO/UTR No			Cheque/D	D/PO/RTG	S Date	D D	MM	Y	YY	Y							
Pay- in Bank A/c No.																	
Mr. Ms. M/s.																	
Name of the Bank						Bra	nch										
Bank City		Account Ty	/pe [Please	✓] □	Saving		Current		RE [	] NRO		FCNF	R 🗌	Others	(ple	ase spec	ify)
# including Demand Draft charges, if any.	I													l			]

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₩	including	Demand	Draπ	cnarges,	IT (	any.

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

### THIRD PARTY DECLARATION

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

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

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

#### Applicable to NRIs only :

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

Please (✓)	Yes No	
lfyes, (✓)	Repatriation basis	Non-repatriation basis

Signature of the Third Party

### **BENEFICIAL INVESTOR(S) DECLARATION**

I/We certify that the information declared herein by the Third Party is true and correct.

I/We acknowledge that IDFC Mutual Fund reserves the right in its sole discretion to reject/not process the Application Form and refund the payment received from the aforesaid Third Party and the declaration made by the Third Party will apply solely to my/our transaction as the beneficial investor(s) detailed in the Application Form. IDFC Mutual Fund/ IDFC AMC will not be liable for any damages or losses or any claims of whatsoever nature arising out of any delay or failure to process this transaction due to occurrences beyond the control of IDFC Mutual Fund/IDFC AMC.

#### SIGNATURE/S

First / Sole Applicant / Guardian	Second Applicant	Third Applicant
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# THIRD PARTY PAYMENT RULES

- 1 In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, Association of Mutual Funds of India (AMFI) issued best practice guidelines on "risk mitigation process against third party instruments and other payment modes for mutual fund subscriptions". AMFI has issued the said best practice guidelines requiring mutual funds/asset management companies to ensure that Third-Party payments are not used for mutual fund subscriptions
- 2a. The following words and expressions shall have the meaning specified herein:
  - (a) "Beneficial Investor" is the first named applicant/ investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
  - (b) "Third Party" means any person making payment towards subscription of Units in the name of the Beneficial Investor.
  - (c) "Third Party payment" is referred to as a payment made through instruments issued from a bank account other than that of the first named applicant/ investor mentioned in the application form.

#### Illustrations

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

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

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

- 2b. IDFC Mutual Fund/ IDFC Asset Management Company Limited ('IDFC AMC') will not accept subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/declarations:
  - Payment by Employer on behalf of employee(s) under Systematic Investment Plan (SIP) Payroll deductions and Lumpsum.
  - (ii) Custodian on behalf of an FPI or a Client.
- 2c. Applications submitted through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed / refunded.
  - Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. third party.
  - (ii) Submission of a complete and valid 'Third Party Payment Declaration Form' from the investors and the person making the payment i.e. third party.
- 2d. Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of IDFC Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

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

#### 1. GENERAL INSTRUCTIONS

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

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

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

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

#### 2. BENEFICIAL INVESTOR INFORMATION

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

#### 3. THIRD PARTY INFORMATION

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

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

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

- a. On behalf of employee under Systematic Investment Plans through Payroll deductions made by Employer; or
- b. On behalf of an FPI or a Client made by the Custodian.

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

#### 4. THIRD PARTY PAYMENT DETAILS

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

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

#### (i) Source of funds - if paid by cheque

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

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

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

(ii) Source of funds - if funded by pre-funded investments such as Pay Order, Demand Draft, Banker's cheque etc. A Certificate (in original) from the issuing banker with the purchase application, stating the Account holder's name and the Account Number which has been debited for issue of the instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

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

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

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

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

#### 5. SIGNATURE(S)

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

#### 6. PERMANENTACCOUNT NUMBER

It is mandatory for the Third Party to mention the permanent account number (PAN) irrespective of the amount of Purchase\*. In order to verify that the PAN of Third Party has been duly and correctly quoted therein, the Third Party shall attach along with the Declaration Form, a photocopy of the PAN card duly self-certified along with the original PAN card. The original PAN Card will be returned immediately across the counter after verification.

\*includes fresh/additional purchase, Systematic Investment Plan. Declaration Forms not complying with the above requirement will not be accepted/ processed.

#### 7. PREVENTION OF MONEY LAUNDERING

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

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

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

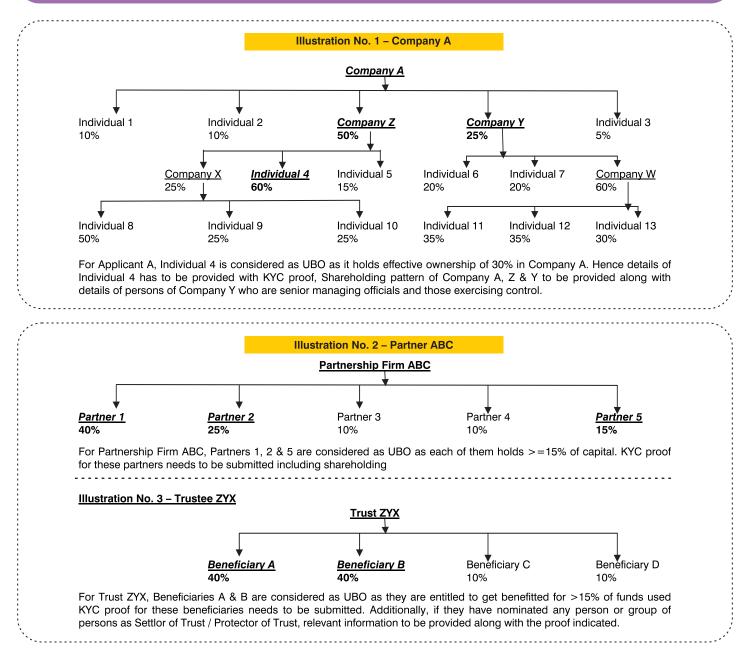
IDFC Mutual Fund, IDFC AMC, IDFC AMC Trustee Company Limited ("IDFC Trustee") and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/ rejection of any application / allotment of Units or mandatory redemption of Units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

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

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

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

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



# SCHEME OPTION CHART

	Plan	Option											
Scheme Name		Growth Dividend Frequency											
			Daily	Weekly	Fortnightly	Monthly	Bi- Monthly	Quarterly	Half Yearly	Annual	Periodic	Normal/ Regular	Dividend Sweep
IDFC-GSF-PF	*□	✓ ■						✓ ●		~	~		~
IDFC-MMF-IP	*□	✓ ■	✓ 📕	Image: A state of the state		✓ ●		~		~	~		~
IDFC-ASBF	*□	✓ ■	✓ 📕	✓ ■	~			✓ ●	~	~	~		~
IDFC-DBF	*□	✓ ■						✓●	$\checkmark$	~	~	~	~
IDFC-GSF - IP	*□	✓ ■						✓●	~	~	~		~
IDFC-GSF - ST	*□	✓ ■		I		✓ ●		~			~		~
IDFC-SSIF-IP	*□	✓ ■						✓ ●	$\checkmark$	~	~		~
IDFC-SSIF-MT	*□	✓ ■	<ul> <li>Image: A second s</li></ul>		~	✓ ●	~	~			~		~
IDFC-SSIF-ST	*□	✓ ■			~	✓ ●					~		~
IDFC-Cash Fund	*□	✓ ■	 	Image: A state of the state		~					~		~
IDFC-MMF-TP	*□	✓ ■	<ul> <li>Image: A second s</li></ul>	< <b>•</b> ••		~					~		~
IDFC-USTF	*□	✓ ■	<ul> <li>Image: A second s</li></ul>	<b>√</b> ∎•		~		~			~		~
IDFC MIP	*□	✓ ■						~				✓ ●	~
IDFC BDF	*□	✓ ■	<ul> <li>I</li> </ul>			I		~		~			
IDFC-AF	*□	✓ ■								~		~	~
IDFC-APF	*□	✓ ■								~		~	~
IDFC-CBF	*□	✓ ■				~		~	~	~	~		~

			0.11			
		Option				
Scheme	Plan		Dividend Frequency			
Name		Growth	Dividend Sweep	Dividend		
IDFC-CEF	*□	✓ ■	~	~		
IDFC-PEF	*□	✓ ■	~	~		
IDFC-IEF	*□	✓ ■	~	✓		
IDFC-EF	*□	✓ ■	$\checkmark$	√		
IDFC-SEF	*□	✓ ■	~	~		
IDFC-TAF- ELSS	*□	✓ ■	~	~		
IDFC AAF- AP	*□	✓ ■	~	~		
IDFC AAF- CP	*□	✓ ■	~	~		
IDFC AAF- MP	*□	✓ ■	~	~		
IDFC Nifty Fund	*□	✓ ■	~	~		
IDFC Infra Fund	*□	✓ ■	~	~		
IDFC-DEF	*□	✓ ■	~	~		

Dividend reinvest shall be default Sub option for all Schemes.

Frequency Applicable	✓
Scheme Default	
Compulsory Re-investment	
Compulsory Payout	<b>A</b>
Dividend Default	•
Regular Plan	*
Direct Plan	

# CAMS TRANSACTION POINTS

Agartala: Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Tripura, 799001 • Agra: CAMS SERVICE CENTER, No. 8, II Floor Maruti Tower, Sanjay Place, Agra ,Uttarpradesh-282002 • Ahmedabad: CAMS SERVICE CENTER,No.111- 113,1 st Floor,Devpath Building, Off C G Road,Behind Lal Bungalow, Ellis Bridge, Ahmedabad Gujarat 380006 • Ahmednagar: CAMS SERVICE CENTER, Office No.3.1st Floor, Shree Parvati, Plot No.1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar-414003 • Ajmer: CAMS SERVICE CENTER, AMC No. 423/30, Near Church, 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, Uttarpradesh-202001 • Allahabad: CAMS SERVICE CENTER, 30/2, A&B, Civil Lines Station,Besides Vishal Mega Mart,Strachey Road, Allgarn, ottarpradesh-202001 • Allahabad: CAMS SERVICE CENTER,50/2, A&B, CMI Lines Station,Besides Vishal Mega Mart,Strachey Road, Allahabad, Jttarpradesh-211001 • Alleppey: Doctor's Tower Building,Door No. 14/2562, 1st floor,North of Iorn Bridge, Near Hotel Arcadia Regency, AlleppeyKerala,688001 • Alwar: CAMS SERVICE CENTER,256A, Scheme No:1,Arya Nagar,Alwar,Rajasthan,301001 • Amaravati: CAMS SERVICE CENTER,No.81,Gulsham Tower,2nd Floor, Near Panchsheel Talkies,Amaravati,Maharashtra,444601 • Ambala: CAMS SERVICE CENTER,shop no 48, opp peer, Bal Bhawan Road, Ambala City, Haryana • Amritsar: CAMS SERVICE CENTER, SCO - 18J, 'C' Block, Ranjit Avenue, Amritsar, Punjab, 143001 • Anand: CAMS SERVICE CENTER, No.101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, AnandGujarat388001 • Anantapur: 15-570-33, I Floor, Pallavi Towers, Subash Road, Opp:Canara Bank, Anantapur, Andhra Pradesh, 515001 • Andheri: CAMS Pvt Ltd, No.351,Icon, 501,5th Floor, Western Express Highway, Andheri East, Mumbai-400069 • Ankleshwar: Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Gujarat, 393002 • Asansol: CAMS SERVICE CENTER, Block - G,1st Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram, Asansol, Westbengal Pin No 713303 • Aurangabad: CAMS SERVICE CENTER, 2nd Floor, Block No.D-21-D-22, Motiwala Trade CENTER, Nirala Bazar, New Samarth Nagar, Opp.HDFC Bank, Aurangabad-431001 • Balasore: B C Sen Road, Balasore, Orissa, 756001 • Ballari: CAMS SERVICE CENTER No.18/47/A, Govind Nilava, Ward No.20, Sangankal Moka Road, Gandhinagar, Ballari-583102 • Bangalore: CAMS SERVICE CENTER, Trade CENTER, 1st Floor45, Dikensen Road (Next to Manipal CENTER), Bangalore, Karnataka, 56004 • Bangalore (Wilson Garden): CAMS SERVICE CENTER, First Floor, No.17/1,-(272) 12Th Cross Road, Wilson Garden, Bangalore-560027 • Bareilly: CAMS SERVICE CENTER, F-62-63, Second Floor, Butler Plaza Commercial Complex Civil Lines Bareilly Uttarpradesh-243001 • Basti: CAMS C/O RAJESH MAHADEV & CO SHOP NO 3,1st Floor JAMIA COMPLEX STATION ROAD BASTI PIN 272002 • Belgaum: CAMS SERVICE CENTER, Classic Complex, Block No. 104, 1st Floor, Saraf Colony, Khanapur Road,Tilakwadi,Belgaum-590006 • Berhampur: CAMS SERVICE CENTER,Kalika temple Street,Adjacent To SBI Bazar Branch, Berhampore,Dist-Ganjam-760002 • Bhagalpur: Krishna, I Floor, Near Mahadev Cinema,Dr.R.P.Road,Bhagalpur,Bihar,812002 • Bharuch: CAMS SERVICE CENTRE, A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch-392001 • Bhatinda: 2907 GH,GT Road, Near Zila Parishad, Bhatinda, Punjab, 151001 • Bhavnagar: CAMS SERVICE CENTER, No. 305-306, Sterling Point, Waghawadi Road Opp. HDFC BANK, Bhavnagar Gujarat 364002 • Bhilai: CAMS SERVICE CENTER,1st Floor,Plot No.3,Block No.1,Priyadarshini Pariswar west,Behind IDBI Bank,Nehru Nagar, Bhilai-490020 • Bhilwara: CAMS SERVICE CENTER,C/o Kodwani Associtates,Shope No.211-213, 2nd floor,Indra Prasth Tower,syam Ki Sabji Mandi,Near Mukerjee Garden,Bhilwara-311001 (Rajasthan) • Bhopal: CAMS SERVICE CENTER, Plot no.10,2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh 462011 • Bhubaneswar: CAMS SERVICE CENTER, Plot No -111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3-Bhubaneswar-Orissa-751001 • Bhuj: CAMS SERVICE CENTRE, Office No.4-5, First Floor, RTO Relocation Commercial Complex-B,Opp Fire Station, Near RTO Circle, Bhuj-Kutch-370001 • Bhusawal (Parent: Jalgaon TP): 3, Adelade Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra, 425201 • Biharsharif: R-C Palace, Amber Station Road, Opp Mamta Cpmplex, Biharsharif-803101 • Bikaner: Behind rajasthan patrika In front of vijaya bank 1404, amar singh pura Bikaner.334001 • Bilaspur: CAMS SERVICE CENTER, Shop No.B-104, First Floor, Narayan Plaza, Link Road, Bilaspur (C.G)-495001 • Bokaro: CAMS SERVICE CENTER, Mazzanine Floor,F-4, City Centre, Sector 4, Bokaro Steel City,Bokaro,Jharkhand,827004 • Borivali: CAMS PVT LTD,Hirji Heritage,4th Floor,Office No.402,L.T.Road,Borivali,Mumbai-400092 • Burdwan: CAMS SERVICE CENTER,No.399, G T Road, Basement of Talk of the Town, ,Burdwan, Westbangal713101 • Calicut: CAMS SERVICE CENTER,No.29/97G,2nd Floor,S A Arcade,Mavoor Road,Arayidathupalam,CalicutKerala-673016 Chandigarh: CAMS SERVICE CENTER, Deepak Tower, SCO 154-155, 1st Floor-Sector 17-Chandigarh-Punjab-160017
 Chennai: CAMS SERVICE CENTER, Ground Floor No.178/10, Kodambakkam High RoadOpp. Hotel Palmgrove, Nungambakkam-Chennai-Tamilnadu-600034 • Chennai-Satelite ISC: No.158, Rayala Tower-1, Anna salai, Chennai-600002 • Chhindwara: 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001. Madhya Pradesh • Chittorgarh: 3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan 312001 • Cochin: CAMS SERVICE CENTER, Building Name Modayil, Door No. 39/2638 DJ, 2nd Floor 2A M.G. Road, Cochin - 682 016 • Coimbatore: CAMS SERVICE CENTER,No.1334,Thadagam Road, Thirumurthy Layout, R.S. Puram, Behind Venketeswara Bakery, Coimbatore-641002 • Cuttack: CAMS SERVICE CENTER, Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa, 753001 • Darbhanga: Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001. • Davangere: CAMS SERVICE CENTER, No.13, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davangere, Karnataka, 577002 • Dehradun: CAMS SERVICE CENTER, No.204/121 Nari Shilp Mandir Marg(Ist Floor) Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001 • Deoghar: S S M Jalan RoadGround floorOpp. Hotel Ashoke,Caster Town, Deoghar, Jharkhand,814112 • Dhanbad: CAMS SERVICE CENTER, Urmila Towers,Room No: 111(1st Floor) Bank More,Dhanbad,Jharkhand,826001 • Dharmapuri: 16A/63A, Pidamaneri Road, Near Indoor Stadium,Dharmapuri,Tamilnadu 636701 • Dhule: House No 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule, Maharashtra 424001 • Durgapur: CAMS SERVICE CENTER, Plot No.3601,Nazrul Sarani,City CENTER,Durgapur-713216 • Erode: CAMS SERVICE CENTER,171-E,Seshaiyer Complex,Agraharam Street,Erode,Tamilnadu,638001 • Faizabad: CAMS SERVICE CENTER,1/13/196,A,Civil Lines,Behind Tripati Hotel,Faizabad,Uttarpradesh-224001 • Faridabad: CAMS SERVICE CENTER, No.B-49, 1st Floor, Nehru Ground, Behind Anupam, Sweet House NIT, Faridabad, Haryana, 121001 • Firozabad: 53,1st Floor ,Shastri Market, Sadar Bazar, Firozabad, Uttar pradesh-283203 • Gandhidham: CAMS SERVICE CENTER, Office No.4, Ground Floor, Ratnakala Arcade, Plot No. 231, Ward-12B, Gandhidham-370201 • Gaya: CAMS SERVICE CENTER, North Bisar Tank, Upper Ground Floor, Near-I.M.A. Hall,Gaya-823001 • Ghatkopar: CAMS SERVICE CENTER,Platinum Mall,Office No.307,3rd Floor, Jawahar Road,Ghatkopar East,Mumbai-400077 • Ghaziabad: CAMS SERVICE CENTER,B-11,LGF RDC,Rajnagar,Opp Kacheri Gate No.2,Ghaziabad-201002 • Goa: CAMS SERVICE CENTER,Office No.103,1st Floor, Unitech City Centre, M.G.Road,Panaji Goa,Goa-403001 • Gondal (Parent Rajkot): A/177, Kailash Complex Opp. Khedut Decor Gondal, Gujarat, 360311 • Gorakhpur: CAMS SERVICE CENTRE, Shop No.5 & 6,3Rd Floor, Cross Road The Mall, A D Tiraha, bank Road,Gorakhpur-273001 • Gulbarga: Pal Complex, Ist Floor,Opp. City Bus Stop,SuperMarket,Gulbarga,Karnataka 585101 • Guntur: CAMS SERVICE CENTER,Door No.6-4-28,1st Floor,Above prestige Showroom,4/2,Arundalpet,Guntur-522002 • Gurgaon: CAMS SERVICE CENTER,SCO - 16, Sector - 14, First floor, Gurgaon, Haryana, 122001 • Guwahati: CAMS SERVICE CENTER, Piyali Phukan Road, K.C. Path, House No.1, Rehabari, Guwahati-781008 • Gwalior: CAMS ŠERVICE CENTER,G-6 Global Apartment,Kailash Vihar Colony, Opp. Income Tax Office, City CENTER,Gwalior Madhya Pradesh-474002 • Haldia: 1st Floor, New Market Complex, Durgachak Post Office,, Durgachak, Haldia, Westbangal 721602 • Haldwani: Durga City CENTER, Nainital Road, Haldwani, Uttarakhand-263139 • Hazaribag: Municipal MarketAnnanda Chowk,Hazaribag,Jharkhand,825301 • Himmatnagar: D-78, First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Gujarat 383001 • Hisar: CAMS SERVICE CENTRE, No-12, Opp. HDFC Bank,Red Square Market,Hisar,Haryana,125001 • Hoshiarpur: Near Archies Gallery,Shimla Pahari Chowk,Hoshiarpur ,Punjab 146001 • Hosur: CAMS SERVICE CENTER, Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Oppsite To Kuttys Frozen Foods, Hosur-635110 • Hubli: CAMS SERVICE CENTER, No.204 - 205, 1st Floor' B ' Block, Kundagol Complex, Opp. Court, Club Road,Hubli,Karnataka,580029 • Hyderabad: CAMS SERVICE CENTER,No.208, II Floor,Jade Arcade Paradise Circle,Hyderabad,Telangana,500003 Indore: CAM SERVICE CENTER, No.101, Shalimar Corporate CENTER, 8-B, South Tukogunj, Opp.Greenpark, Indoré, Madhya Pradesh, 452001 Jabalpur: CAMS SERVICE CENTER, No.8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, MadhyaPradesh, 482001 • Jaipur: CAMS SERVICE CENTER, R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan, 302001 • Jalandhar: CAMS SERVICE CENTER, No.367/8, Central TownOpp, Gurudwara, Diwan Asthan, Jalandhar, Punjab-144001 • Jalgaon: CAMS SERVICE CENTER, Rustomji Infotech Services 70, NavipethOpp. Old Bus Stand, Jalgaon, Maharashtra, 425001 • Jalna: Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra, 431203 • Jalpaiguri: Babu Para, Beside Meenaar Apartment ,Ward No VIII, Kotwali Police Station, Jalpaiguri-735101 West Bengal • Jammu: JRDS Heights,Lane Opp. S&S Computers Near RBI Building, Sector 14, Nanak Nagar Jammu,Jammu &Kashmir,180004 • Jamnagar: CAMS SERVICE CENTER,No.207,Manek CENTER,P N Marg, Jamnagar, Gujarat, 361001 • Jamshedpur: CAMS SERVICE CENTER, Millennium Tower, "R" RoadRoom No:15, First Floor, Bistupur, Jamshedpur, Jharkhand, 831001 • Janakpuri: CAMS SERVICE CENTER, No. 306, 3Rd Floor, DDA-2 Building, District Center, Janakpuri, New RoadRoom No:15, First Floor, Delhi-110058 • Jaunpur: 248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh-222001 • Jhansi: No.372/18D,1st Floor Above IDBI Bank, Beside V-Mart,Near RAKSHAN,Gwalior Road,Jhansi-284001 • Jodhpur: CAMS SERVICE CENTER,Ńo.1/5, Nirmal Tower,1st Chopasani Road, Jodhpur, Rajasthan, 342003 • Junagadh: "Aastha Plus", 202-A, 2nd FloorSardarbag Road, Nr. AlkapuriOpp, Zansi Rani Statue Junagadh Gujarat-362001 • Kadapa: Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, AndhraPradesh, 516001 Kakinada: CAMS SERVICE CENTER,D No.25-4-29,1St floor,Kommireddy vari street,Beside Warf Road,Opp swathi medicals,Kakinada-533001 Kalyani: CANS SERVICE CENTER,A-1/50,Block A,Kalyani,Dist Nadia,Westbergal-741235 • Kannur: Room No.PP14/435Casa Marina Shopping
 CENTERTalap,Kannur,Kerala,670004 • Kanpur: CAMS SERVICE CENTER, I Floor, 106 to 108,City Center,Phase II,63/ 2, The Mall Kanpur

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