

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) | To create wealth over a long term. Investment predominantly in equity and equity related instruments across market capitalisation. | |
| IDFC Core Equity Fund (IDFC CEF) (Earlier known as IDFC Classic Equity Fund) | To create wealth over a long term. Investment predominantly in equity and equity related instruments in large and mid-cap companies. | MODERATE |
| IDFC Focused Equity Fund (IDFC FEF) | To create wealth over a long term. Investment in a concentrated portfolio of equity and equity related instruments of up to 30 companies. | NODERATE MODERATE MODERATE |
| IDFC Tax Advantage (ELSS) Fund (IDFC-TAF) | To create wealth over long term. Investment predominantly in Equity and Equity related securities with income tax benefit u/s 80C and 3 years lock-in. | MOT LOW HIGH |
| IDFC Sterling Value Fund (IDFC SVF) (Earlier known as IDFC Sterling Equity Fund) | To create wealth over long term. Investment predominantly in equity and equity related instruments following a value investment strategy. | Investors understand that their principal will be at MODERATELY HIGH risk |
| IDFC Large Cap Fund (IDFC LCF) (Earlier known as IDFC Equity Fund) | To create wealth over a long term. Investment predominantly in equity and equity related instruments of the large cap companies. | |
| IDFC Infrastructure Fund (IDFC INFRA) | To create wealth over long term. 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. | LOW MODERATE Monthly High Investors understand that their principal will be at HIGH risk |
| | Debt Schemes | |
| IDFC Cash Fund (IDFC CF) | To generate short term optimal returns with stability and high liquidity. Investments in money market and debt instruments, with maturity up to 91 days. | LOW HIGH |
| IDFC Overnight Fund (IDFC OF) | To generate short term optimal returns in line with overnight rates and high liquidity. To invest in money market and debt instruments, with maturity of 1 day. | 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) | To generate short term optimal returns with relative stability and high liquidity. Investments predominantly in money market instruments. | NODERATE MODE |
| IDFC Bond Fund - Short Term Plan (IDFC BOND ST) (Earlier known as IDFC Super Saver Income Fund - Short Term Plan) | To generate optimal returns over short to medium term. Investments in Debt & Money Market securities such that the Macaulay duration of the portfolio is between 1 year and 3 years. | MODERATE MODERATE MODERATE |
| IDFC Low Duration Fund (IDFC LDF) | To generate short term optimal returns with relative stability and high liquidity. Investments in debt and money market instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. | LOW HIGH Investors understand that their principal will be at MODERATELY LOW risk |
| IDFC Banking and PSU Debt Fund (IDFC-BDF) | To generate optimal returns over short to medium term. Investments predominantly in debt & money market instruments issued by PSU, Banks & PFI. | |
| IDFC Bond Fund - Income Plan (IDFC BOND IP) (Earlier known as IDFC Super Saver Income Fund - Investment Plan) | To generate long term optimal returns over long term. Investments in Debt & Money Market securities such that the Macaulay duration of the portfolio is between 4 years and 7 years. | |
| IDFC Bond Fund - Medium Term Plan (IDFC BOND MT) (Earlier known as IDFC Super Saver Income Fund - Medium Term Plan) | To generate optimal returns over medium term. Investments in Debt & Money Market securities such that the Macaulay duration of the portfolio is between 3 years and 4 years. | MODERATE MODERATE MODERATE |
| IDFC Dynamic Bond Fund (IDFC DBF) | To generate long term optimal returns by active management. Investments in money market & debt instruments including G-Sec across duration. | MODERATE MODERATE MODERATE MODERATE |
| IDFC Government Securities Fund - Investment Plan (IDFC GSF-IP) | To generate long term optimal returns.Investments in Government Securities across maturities. | LOW HIGH |
| IDFC Government Securities Fund - Constant Maturity Plan (IDFC GSF - CMP) (Earlier known as IDFC Government Securities Fund - Short Term Plan) | To generate optimal returns over long term. Investments in Government Securities such that the average maturity of the portfolio is around 10 years. | principal will be at MODERATE Risk |
| IDFC Corporate Bond Fund (IDFC CBF) | To generate medium to long term optimal returns. Investments predominantly in high quality corporate bonds. | |
| IDFC Credit Risk Fund (IDFC CRF) (Earlier known as IDFC Credit Opportunities Fund) | To generate optimal returns over medium to long term. To predominantly invest in a portfolio of corporate debt securities across the credit spectrum. | |
| | Hybrid Schemes | |
| IDFC Regular Savings Fund (IDFC RSF) (Earlier known as IDFC Monthly Income Plan) | To provide regular income and capital appreciation over medium to long term. Investment predominantly in debt and money market instruments and balance exposure in equity and equity related securities. | MODERATE Ma |
| IDFC Dynamic Equity Fund (IDFC-DEF) | To create wealth over a long term. Dynamic allocation towards equity, derivatives, debt and money market instruments. | STATULOW MODERATE MODERATE |
| IDFC Hybrid Equity Fund (IDFC HEF) (Earlier known as IDFC Balanced Fund) | To create wealth over a long term. Investment predominantly in equity and equity related securities and balance exposure in debt and money market instruments. | LOW HIGH |
| IDFC Equity Savings Fund (IDFC ES) (Earlier known as IDFC Arbitrage Plus Fund) | To generate long term capital growth and income. Investment predominantly in Equity and Equity related securities (including arbitrage and other derivative strategies) as well as Fixed Income securities. | will be at MODERATELY HIGH risk |
| IDFC Arbitrage Fund (IDFC AF) | To generate low volatility returns over short to medium term. Investments predominantly in arbitrage opportunities in the cash and derivative segments of the equity markets with balance exposure in debt and money market instruments. | 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) | Create wealth over a long term. Investment in equity and equity related instruments forming part of Nifty 50 index. | 11 LOW MODERATE MODES |
| IDFC Asset Allocation Fund of Funds - Aggressive Plan (IDFCAAF-AP) | To generate capital appreciation and income over long term. Investment in different IDFC Mutual Fund schemes based on a defined asset allocation model. | MODERATE MODIRATE MODIRATELY HEAT |
| IDFC Asset Allocation Fund of Funds - Moderate Plan (IDFCAAF-MIP) | To generate capital appreciation and income over long term. Investment in different IDFC Mutual Fund schemes based on a defined asset allocation model. | LOW HIGH Investors understand that their principal will be at MODERATELY HIGH risk |
| IDFC Asset Allocation Fund of Funds - Conservative Plan (IDFCAAF-CP) | To generate capital appreciation and income over long term. Investment in different IDFC Mutual Fund schemes based on a defined asset allocation model. | LOW HIGH Investors understand that their principal will be at MODERATE Risk |
| IDFC All Seasons Bond Fund (IDFC ASBF) | To generate short to medium term optimal returns. Investment in debt oriented schemes of IDFC Mutual Fund. | 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) | |
|---|--|
|---|--|

| 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 | | | . | | | | | |
| | 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 | | | | | | | | |
| | 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. | 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 | | | | | |
| | Margin of Safety : The fund managers will "Margin of safety" will also be the guiding also be protected from company specific ris | principle while evaluating a com | pany's current market pric | e. The portfolio would | | | | | |
| | in management strategy. 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. | | | | | | | | |
| | 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); SV 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 ⁻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. | | | | | | | | |
| | 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. 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 | | | | | | | | |
| | 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 | | | | | | | | |
| | d. While preparing the single consolidated list of stocks, average full market capitalization of the previous six months of the stocks shall be considered. Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios (if required) in line with updated list, within a | | | | | | | | |
| | | | | | | | | | |
| | 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 | | | | | | |
| 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. Plan Options & sub options available | 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 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 optio Dividend Reinvestme | | | | | | |
| 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 | | | | | | |
| isk Profile of the Scheme isk Mitigation Factors lans / Option lo. of Folios and AUM As on December 31, 019) | 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 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 | 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 | | | | | | |
| 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. | | | | | | | | | |
| | 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. 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 | 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. | | | | | | | | |
| | d. While preparing the single consolidated list of stocks, average full market capitalization of the previous six month of the stocks shall be considered. Subsequent to any updation in the list, the Scheme will have to rebalance its portfolios (if required) in line with updated list, within a | | | | | | | | | |
| | 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) | | AUM - 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) ; SWP - 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 ₁₉ | 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 | - | | | - 1 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 1-800-2666688/1-800-30066 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] | 1.36 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 1-800-2666688/1-800-300666 (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] | 0.21 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 | |
| | | | • | . | | 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 | |
| | 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. | | | | | | | | |
| | Debt: 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. | |
| Risk Mitigation Factors | Please Refer Pag | e No | | | | | | | |
| Plans / Option | Plan 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; / | AUM - 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 an : 1-Jan-13 | Regular Pla | n : 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 | ^I 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; / | AUM - 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); SWP - 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 rect Plan - 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 1-800-2 | 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] | 0.26 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 |
| | Acquire stocks at reasonable value: Onc a reasonable value. Overall market cor profitability are an excellent opportunity | rections and stock price fa | | | |
| | Monitor market interest to ensure consist sectors would help to reduce the risk of ensure that portfolio performance is more | 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 |
| Risk Mitigation Factors | 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); SWP - 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 | [:] 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 | | | | |
| F | | 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 1 | 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 | uity : 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 | ; AUM - 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 | STP (in) - 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 ^{15.} | 92 _{16.45} 11.59 ^{11.48} 11.86 | | |
| | 3 Years | 15.25 | 15.12 | 15.63 | 15.63 | | | | |
| | 5 Years | 9.00 | 8.89 | 9.38 | 9.38 | _ _ | | | |
| | 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 1-800-2666688/1-800-30066688 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] | | 28 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 | Limited | | | | 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); SWP - 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. | | | | | | | |
| | For remaining i | | | 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 1-8 | 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>></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 ivatives: 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 posure: 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 |
| Risk Mitigation Factors | 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. |
| | SIP - Rs. 100 a STP - Rs. 1,000 | | | reafter (mini | mum 6 instal | lment) ; SWP - 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 1-800-2666688/1-800-30066888 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 | ⁶ 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 | 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 an 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 ann | 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 |
| 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 ann 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 wo | It must be clearly under ry substantially depen be 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 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. ot and futures position- | erstood that the percent iding upon the percept olders. Such changes in een spot and futures price 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 | , 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 rs into a fully hedg the scheme holds t is the price of Relian option pressures or a ample, if spot is sold ot is sold at Rs. 430 a |
| 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 arbitrate equities. In absence of profitable arbitrage opportunities at term debt and money market securities. 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. 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 | 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 | 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 arbitrate equities. In absence of profitable arbitrage opportunities at term debt and money market securities. 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. 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 | 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) | Folios - 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); SWP - 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 1-800-26 | 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 | | D ··· · | | | | | | |
| [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 Options & sub options availal 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 Plan 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 Options & sub options availal 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 Plan 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 Default dividend option 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 Plan 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. 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 Plan 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 Default dividend option 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 Plan 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 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) | 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 Default dividend option 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 Plan 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 Options & sub options availal 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 Plan 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 Plan 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 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 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 ^{7.4} 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 | For remaining investment : 1% if redeemed / switched out within 1 (one) year from the date of allotment. (ii) Actual expenses as on December 31, 2019 (inclusive of Goods & Service Tax and Additional TER, if any): Regular Plan - 2.23%; Direct Plan - 1.29%. | | | | | | | | | |
| 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 1-800-2666688/1-800-30066688 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 | 7.54 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 | | | | | |
| Risk Mitigation Factors | 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, [#] 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 | AUM - 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) |
|-------------------|--------------|--------------|
|-------------------|--------------|--------------|

| 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 1-800-2666688/1-800-30066688 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% | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | 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 | liquid portfolio is the prevailing | . 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 | | | |
| Risk Mitigation Factors | 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 ^{8.99} 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 : Plan : 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 | | | | | | |
| | X X X X X X X X X X | | 31, 2019 (inclusive of Good - 0.11%%. Unclaimed Plan: (| | e Tax and Additional TER, if ar | าу): | | | | | |
| 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 1-800-2666 / 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 | JM - 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 📕 ^{Overr} | 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 1-800-2666688/1-800-30066688 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 _l 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 s & sub options available | 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 s & sub options available 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 Option Growth Quarte 0,630; A fer Page chase (II 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 1-800-2666688/1-800-3006668 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 | ^r 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 | ^e 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); SWP - 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 ^{5.9} 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 1-800-2666688/1-800-30066688 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. | | | | | | | |
| 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 | |
| Risk Mitigation Factors | 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 1-800-2666688/1-800-30066688 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 | | |
| Risk Mitigation Factors | 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); SWP - 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 | t Plan : 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 _{4.9} 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 | | | | | | ^{16.8} 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 | | | Entry Load: Nil Exit Load: In respect of each purchase of Units if redeemed/switched of within 365 days from the date of allotment: For 10% of investment : Nil - For remaining investment :1% If redeemed/switched out after 36 days from the date of allotment: Nil. It is clarified that the redemption: |
| | 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 1-800-2666688/1-800-30066688 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. | | | | | | | |
| 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 | UM - 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): SWP | - 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 Returns % | he reder eclared s ill remai quacy, ra d since nber 31, Bench Direc | 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 Returns % | he reder eclared s ill remai quacy, ra d since hber 31, Bench Direc 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 Returns % Regular 10.98 7.04 | he reder clared s ill remai quacy, ra d since hber 31, Bench 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 Returns % Regular 10.98 7.04 8.04 | he reder clared s ill remai quacy, ra d since hber 31, Bench 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, Bench 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, Bench Direc 10.77 7.08 8.54 8.62 Regula | 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 Returns % Regular 10.98 7.04 8.04 8.32 t Plan : 1-Jan-13 are calculated or December 31, 2 Direct Plan - 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 Scheme Direct 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, Bench Direc 10.7: 7.08 8.54 8.62 Regula 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 Returns % Regular 10.98 7.04 8.04 8.32 t Plan : 1-Jan-13 are calculated or December 31, 2 Direct Plan - 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 Regular 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 Regular 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 ity Plan | 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 ⁴ .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 | (ii) Actual expenses as on December 31, 2019 (inclusive of Goods and Services Tax and Additional TER, if any): | | | | | | | |
| | Regular Pla | n - 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 | n - 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 1-800-2666688/1-800-3006668 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 | - | | | | | (. |
| | | 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; / | AUM - 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); S | 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 | ⁷ 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><</u> | Metals | Jer | cti | Good | < <u><</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 |
| Risk Profile of the Scheme Risk Mitigation Factors Plans / Option No. of Folios and AUM (As on December 31, 2019) Applicable NAV Minimum Application | The objective of income predom Asset allocation For equity, sche cap and sector. For fixed incom other such para The schemes with Mutual Fund Ur factors before in Please Refer Par Plan Regular/ Direct *Direct Plans: D for investors with Aggressive Plan Moderate Plan Conservative P Please Refer Par Please Refer Par Fresh Purchase | 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 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. 32.07 cr. 10.32 cr. | Iutual Fund based individual asset m hacro economy an on the macro econ f principal. Please on page no Default option un Growth nits in a Scheme d | on a defined arket and risk d opportunit nomy, interes read the SID ider 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) Applicable NAV Minimum Application | The objective of income predom Asset allocation For equity, sche cap and sector. For fixed incom other such para The schemes with Mutual Fund Ur factors before in Please Refer Pa Plan Regular/ Direct *Direct Plans: D for investors wh Aggressive Plan Conservative P Please Refer Pa Fresh Purchase | f 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 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. 32.07 cr. 10.32 cr. | Iutual Fund based individual asset macro economy an on the macro econ f principal. Please on page no Default option un Growth nits in a Scheme d | on a defined arket and risk d opportunit nomy, interes read the SID ider the plan irectly with the Repurchase | 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 |
| Risk Profile of the Scheme Risk Mitigation Factors Plans / Option No. of Folios and AUM (As on December 31, 2019) Applicable NAV Minimum Application | The objective of income predom Asset allocation For equity, sche cap and sector. For fixed incom other such para The schemes with Mutual Fund Ur factors before in Please Refer Pa Plan Regular/ Direct *Direct Plans: D for investors wh Aggressive Plan Conservative P Please Refer Pa Fresh Purchase | 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 I basis fund manager's view of on an ongoing basis. including the possible loss o Risk Factors are summarized vout, Reinvestment & Sweep) 's who purchase /subscribe U rough a Distributor 15.24cr. 32.07 cr. 10.32 cr. | Iutual Fund based individual asset macro economy an on the macro econ f principal. Please on page no Default option un Growth nits in a Scheme d | on a defined arket and risk d opportunit nomy, interes read the SID ider the plan irectly with the Repurchase Rs. 500 and | 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 (Including Switch-out) |
| Risk Profile of the Scheme Risk Mitigation Factors Plans / Option No. of Folios and AUM (As on December 31, 2019) Applicable NAV Minimum Application | The objective of income predom Asset allocation For equity, sche cap and sector. For fixed incom other such para The schemes with Mutual Fund Ur factors before in Please Refer Pa Plan Regular/ Direct *Direct Plans: D for investors wh Aggressive Plan Conservative P Please Refer Pa Fresh Purchase | 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 I basis fund manager's view of on an ongoing basis. including the possible loss o Risk Factors are summarized vout, Reinvestment & Sweep) 's who purchase /subscribe U rough a Distributor 15.24cr. 32.07 cr. 10.32 cr. | Iutual Fund based individual asset macro economy an on the macro econ f principal. Please on page no Default option un Growth nits in a Scheme d | on a defined arket and risk d opportunit nomy, interes read the SID ider the plan irectly with the Repurchase Rs. 500 and If the balance | 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 (Including Switch-out) any amount thereafter. |
| Risk Profile of the Scheme Risk Mitigation Factors Plans / Option No. of Folios and AUM (As on December 31, 2019) Applicable NAV Minimum Application | The objective of income predom Asset allocation For equity, sche cap and sector. For fixed incom other such para The schemes with Mutual Fund Ur factors before in Please Refer Pa Plan Regular/ Direct *Direct Plans: D for investors wh Aggressive Plan Conservative P Please Refer Pa Fresh Purchase | 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 vout, Reinvestment & Sweep) 's who purchase /subscribe U rough a Distributor 15.24cr. 32.07 cr. 10.32 cr. | Iutual Fund based individual asset macro economy an on the macro econ f principal. Please on page no Default option un Growth nits in a Scheme d | 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 foo the minimu | 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 (Including Switch-out) d any amount thereafter. ce in the folio / account r redemption is less than m amount prescribed |
| Risk Profile of the Scheme Risk Mitigation Factors Plans / Option No. of Folios and AUM As on December 31, 2019) Applicable NAV Minimum Application | The objective of income predom Asset allocation For equity, sche cap and sector. For fixed incom other such para The schemes with Mutual Fund Ur factors before in Please Refer Pa Plan Regular/ Direct *Direct Plans: D for investors wh Aggressive Plan Conservative P Please Refer Pa Fresh Purchase | 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 vout, Reinvestment & Sweep) 's who purchase /subscribe U rough a Distributor 15.24cr. 32.07 cr. 10.32 cr. | Iutual Fund based individual asset macro economy an on the macro econ f principal. Please on page no Default option un Growth nits in a Scheme d | 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 for the minimur above, the e | 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 entire balance available |
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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 Plan : 01-Jan-13 | Regular | Plan : 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 | 12 92 12 36 12.3 12 92 12 12 12 12 12 12 12 12 12 12 12 12 12 |
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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 <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&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 |
| 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 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 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 % | d prices here the date of allotment. from t |
| 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&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 & 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 1-800-266668 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 |
| Risk Mitigation Factors | 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 | ; AUM - 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); SWP - Rs | 500 and in m | ultiples of Re. 1 thereafter; |
| Despatch of Repurchase (Redemption) Request | STP (in) - 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 | |
| | (i) Load Structure: Exit Load: 0.50% if redeemed/Switched on or before 3 months 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 - 0.49%; Direct Plan - 0.10%. (iii) Expense ration of the underlying Scheme as on December 31, 2019 | | | | | | | 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. |
| Concentration risk : 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 | |
| Quality risk : 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 |
| Concentration risk : 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 : | |
| Quality risk : 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:

Name Address and Contact Number

| Neeta Singh | One India Bulls Centre, Jupiter Mills Compound, 841 Senapati Bapat Marg, |
|--------------|--|
| - | Elphinstone, Mumbai 400013. Contact number : #022 66289999 |
| | Email: investormf@idfc.com |
| Manage and / | Adduces of Devictury |

Name and Address of Registra

Computer Age Management Services Limited 7th Floor, Tower II, Rayala Towers, No. 158, Anna Salai, Chennai - 600002.

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)

| • , • • • • • • • • • • • • • • • • • • | | | |
|---|------------------------------------|----------|-------------|
| 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 | Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality OR Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; OR Reason the customer did not obtain U.S. citizenship at birth |
| Residence/mailing address in a country other than India | Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; AND Documentary evidence (refer list below) |
| Telephone number in a country other than India | 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) | | |
| IUFU | UMRN F O | R OFFICE | E U S E O N | L Y Date | 6 |
| IDFC MUTUAL FUND | or Bank Code FOR OFFIC | E USE ONL | Utility Code | R OFFICE USE ONLY | |
| Tick(√) | | | ebit tick (🗸 🗌 SB 🕘 🗌 | | SB-NRO Other |
| | ik A/c number | | | | |
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| with Bank | 0 | IFSC | | or MICR 5 | |
| an amount of Rupee | s | | | ₹ | 12 |
| | nthly × Quarterly × Hall | FYearly I× Yearly ✔ As & | when presented DEBI | T TYPE Fixed Amount | Maximum Amount |
| PAN / Application No. | 2 | | Mobile No. +91 | | |
| Reference | | | Email ID | | |
| | he debit mandate processing charge | s by the bank whom I am authorizing | to debit my account as per latest s | chedule for charges of the bank. | |
| PERIOD | | 0 | \backslash | | |
| | Signat | ure of Primary Account Holde | r Signature of Accour | nt Holder Signatur | e of Account Holder |
| | | 10 | | | |
| | 1 | Name as in bank records | 2. Name as in back r | | as in bank records |
| | tion has been carefully read, understood authorised to cancel/amend this mandat | | | | |
| Write Payment Start date | B Write to date or tick Until Cancelled | Sign as per Bank records (Sign of all account holder primary & Joint required) | 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 |
| TRANSACTION C (Please ✓ any one of the | | n No. S) | Applicable fo | r transactions rou | ted through a dis | utual funds (₹ stributor who has 'o | pted in' for transa | tion charg | | am an existing in mission shall be paid | nvestor in n directly by the ir | nutual fun ivestor to the | nds (₹ 100 will be deducted) e AMFI registered distributor based on the |
| 1 EXISTING FO | olio no. | | | | | 2 MOD | e of hol | DING | OPERAT | ION Singl | e 🗌 Anyo | one or Su | Irvivor Joint (Default option is anyone or survivo |
| 3 APPLICANT | 'S DETAILS (Plea | se refer to | the Instruc | tion No. A, C, | D, R) All fiel | lds are manda | tory. | | | | | C | Gender Male Fema |
| 1st APPLICANT | Mr Ms M/s | | | | | | | | | | Date | e of Birth | ** D D M M Y Y |
| PAN/PEKRN* | | | Aadhaar I | No. | | | | KIN | Proof A | Attached | | | |
| | | | | | | | | | | | | | |
| Guardian Name IF I (For Non Individua Pan/Pekrn* | | RSON | Ir Ms Aadhaar I | | | | | KIN | | Attached | Date | e of Birth | D D M M Y Y |
| | | | | | | | | | | | | | |
| Relationship with Mino | r applicant | atural gua | rdian 🗌 C | Court appointe | ed guardian | | | | | | | | |
| 2nd APPLICANT | Ar Ms M/s | | | | | | | <u></u> | | | Date | e of Birth | D D M M Y Y |
| PAN/PEKRN* | | | Aadhaar I | No. | | | | KIN | Proof A | Attached | | | |
| | | | | | | | | | | | | | |
| 3rd APPLICANT | /Ir Ms M/s | | | | | | | | | | Date | e of Birth | D D M M Y Y |
| PAN/PEKRN* | | | Aadhaar I | No. | | 1 1 1 | | KIN | Proof A | Attached | | | |
| *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 |
| . , | NDENCE DETAIL | S OF S | OI F/FIRS | ST APPLIC | ANT (AS I | PFR KYC R | FCORDS) | | | | | | |
| Correspondence Add | | | | | | | | Addres | s (Mandator | y for NRI / FII Ap | oplicants) | | |
| | | HOUSE / F | LAT NO. | | | | | | | | SE / FLAT N | 10. | |
| | Ş | STREET A | DDRESS | | | | | | | STRE | EET ADDRE | SS | |
| CI | TY / TOWN | | | ST | ATE | | | | CITY / TOW | /N | | | STATE |
| | COUNTRY | | | | PIN CO | ODE | | | COU | INTRY | | | PIN CODE |
| Tel. No. | Df | fice | | | | | Residence | | | Mobile 1 | No. | | |
| Email ID | | | | | | | | | Email id bel | lonas to: Sel | f Family | / Member | (Please refer Instruction No. Z and |
| All communication | ns will be sent by o | default to | the reaist | ered E-mail | ID / Mobile | No. In case | vou wish to | receiv |] | | | | |
| 5 TAX STATUS | • | | 3.54 | | | | | | , , , | | | -, | |
| Resident Individu On behalf of Mino HUF NRI | al Foreign r Sole Pro | National oprietorshi ship Firm | p | Public Limite Private Limit Body Corpor Bank | ed Company | r Eir | overnment Boo nancial Institut reign Portfolio | on | | AOP/BOI Trust / Society / N Non Profit Organi QFI | | ties | Defence Establishment Other Specify |
| 6 DEMAT ACC | OUNT DETAILS | (OPTIO | NAL) (App | licable ONLY | for investors | s who are willi | ng to hold the | ir inves | tment in DEM | MAT form) | | | |
| NSDL: Depository Par | rticipant (DP) ID (NSD | L only) | Bene | ficiary Accour | nt Number (N | SDL only) | | | | CDSL: Deposi | tory Particip | ant (DP) I | ID (CDSL only) |
| | | | | | | | | | | | | | |
| 7 BANK DETA | | | | | | | | | | | | | |
| Mandatory information – If le inked with the demat accour | | able to be rej | ected. (Mandat | tory to attach proc | of, in case the pa | ay-out bank accour | nt is different from | the sourc | e bank account. |) For unit holders opti | ng to hold units | in demat fo | rm, please ensure that the bank accoun |
| Account Number | | | | | | | Account T | уре | Current | Savings N | IRO 🗌 NF | RE 🗌 F | CNR Others (please specify |
| Bank Name & Branch | | | | | | | | | | | | | |
| Branch City | | | | | IFSC Cod | le | | 1 digit | | MIC | R Code | | 9 digi |
| IDFC MUTUAL F | | | | _IP (To be fille | ed in by the inv | vestor.) | A | oplicat | ion No. | | | | |
| Received, subject to r | ealisation, verification | n and conc | litions | | | | | | | | | S | stamp & Signature |
| From | | | | | | | | | | | | | - |

| 8 FATCA AND CRS | | | | | low informa | ation is re | equired | d for all a | nnlicante | | on | | | | | | | | | | |
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| Non-Individual investors should | mandatorily fill separate | | | II). The be | | | · · | | | - | an | | | | • | | | | | | |
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| First Applicant / Guardian | | | | | | | | | | | | | | | | | | Others | | lease spec | |
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| Third Applicant | | 10 1 | 41 | | | | • | | | | | | | India | in 🗌 | _ U.S. | . [](| Others . | P | lease spec | ify |
| Are you a tax resident | | | | | | | | ident/ Gree | | | please Reside | | | ive count | ies. | | | | | | |
| First Annihisent / Oceandian | Country | / of Tax Reside | ency | | Tax I or F | dentifica unctiona | ation N al Equ | Number uivalent | | | (TIN | ldenti l or oth | fication ter pleas | Type e specify | 1) | | (TIN | | ation pleas | e specify | |
| First Applicant / Guardian | | | | | | | | | | | | | | | | | easons | | | B | |
| Second Applicant | | | | | | | | | | _ | | | | | | | easons | | | B | |
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| | e of Sole /1st Holder | | | | Address | | | | | | | ·/ | riouov | | | | e of 3rd H | | | | |
| Residential | Registered Office | Business | | Residential | | Registe | ered Of | ffice | Bu | isiness | - | | Resid | ential | | Regi | istered C | ffice | | Busin | ess |
| Annexure I and Annexure II a | 0 | | | | | - | | | | | Mutual | Fund | _ | | | | | | | | |
| _ | AYMENT DETAILS | | | | | | | | . , | | | | | | | | | | | | |
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| Mode of payment Se | If Third Party Pa | yment (Please f | | | | Г | m') P | Payment | mode | | heque | | DD | | | | | Transfe | r [_ | | S/NEF |
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| Bank & Branch Name | | | | | | | | | | | | | | | | | | | | | |
| 10 NOMINATION DE | TAILS Individuals (single | e or ioint applicar | nts) are adv | vised to ava | ail Nominatio | on facility. | | I/We v | vish to n | ominate | , | I/We | DO NO | T wish t | o nom | iinate a | and sign | here | 1s signat | st Applica ure (man | ant datary) |
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| Nom | inee Name & Address | ; | | Gu | ardian Na | | | | | Date | of bir | th | | to be 100 | | | vestor | Nom | inee/ | Guardia | ın sign |
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| Nominee 3 | | Public Sector | Service | Governme | ent Service | e Busin | ess F | Professio | | D 1 | /I M /I M | Y Y Y Y | House | wife | Studer | nt Fo | prex Dea | ler | Othe | ers | |
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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 [®] | 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 ³ 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 ² Non Financial Entity (NFE) | | | , | | | |
| Is the Entity a passive ² Non Financial Entity (NFE) | | Yes (If yes, please fill UBO declaration in the next se | ection.) | | | |
| Is the Entity a passive ² 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: |
| | 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; |
| | It is exempt from income tax in India; |
| | It has no shareholders or members who have a proprietary or beneficial interest i its income or assets; |
| | 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



| 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 st | 10 ^m | 20 th | Others | ₹ | ☐ 7% p.a. ☐ 9% |
| Percentage Wi | thdrawal | Monthly Quarte | erly 🗌 Half Y | early Annual | 1 st | 10 th | 20 th | Others | _ ' | ot less than 5%) |
| of Specified An | Sp | ecified Amount | ₹ (in figures) | | | | ₹ (in \ | words) | | |
| | (M | linimum ₹ 50,000/-) | | | | | | / | | |
| Capital Appreci | ation* ^{\$} | Monthly Quarte | erly Half Y | early Annual | 1 st | 10 th | 20 th | 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. ^{\$} Refer instruc |
| #Please tick only one | | | | | | | | | | |
| | | IDEC | | | | | | | | um of the Schome(c) |
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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.
- ^{\$}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 th /14 th | ^h /21 st /28 th of the month) nonth) | | Month Quarte Half Ye | ly erly early Il | ase tick (✓) any of pt 29 th , 30 th & 31 st . | 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 ³ 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)



⊧<u></u>{---

**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 | I D =с ми | F | C FUND |
|--|--|-------------------------------|----------------------------|----------------------|-------------|------------|--------------------|--------------------|-------------------------|---------------------|-------------------|-----------------|---------------------|-----------------|---------------------|-----------|------------------|
| Third Party Payment Declaration Form should be completed (Please read the Third Party Payment Rules and Instruction | | | | | | | | Decl | aration I | Form No | b . | | | | | | |
| FOR OFFICE USE ONLY | | | | | | | | | | | | | | | | | |
| Date of Receipt | | | | Folio N | lo. | | | | | | | Brai | nch Tra | ns. No. | | | |
| | | | | | | | | | | | | | | | | | |
| 1. 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 | | |] |

| ш | the strendbarry | Densed | D | | 10 | |
|---|-----------------|--------|------|----------|------|------|
| ₩ | including | Demand | Draπ | cnarges, | IT (| any. |

Chird Darty 4 D -....

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

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 | *□ | ✓ ■ | Image: A second s | | ~ | ✓ ● | ~ | ~ | | | ~ | | ~ |
| IDFC-SSIF-ST | *□ | ✓ ■ | | | ~ | ✓ ● | | | | | ~ | | ~ |
| IDFC-Cash Fund | *□ | ✓ ■ | | Image: A state of the state | | ~ | | | | | ~ | | ~ |
| IDFC-MMF-TP | *□ | ✓ ■ | Image: A second s | < • •• | | ~ | | | | | ~ | | ~ |
| IDFC-USTF | *□ | ✓ ■ | Image: A second s | √ ∎• | | ~ | | ~ | | | ~ | | ~ |
| IDFC MIP | *□ | ✓ ■ | | | | | | ~ | | | | ✓ ● | ~ |
| IDFC BDF | *□ | ✓ ■ | I | | | 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 | A |
| 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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