

# 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: June 30, 2017

NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER
IDFC Premier Equity Fund (IDFC-PEF)	<ul> <li>Create wealth over a long period of time</li> <li>Investment predominantly in equity and equity related instruments across market capitalisation</li> </ul>	
IDFC Classic Equity Fund (IDFC-CEF)	<ul> <li>Create wealth over a long period of time</li> <li>Investment predominantly in equity and equity related instruments across market capitalisation</li> </ul>	
IDFC Focused Equity Fund (IDFC-FEF)	Create wealth over a long period of time.	
(Earlier known as IDFC Imperial Equity Fund)	• Investment in a concentrated portfolio of Equity and Equity related instruments of up to 30 companies.	
IDFC Nifty Fund (IDFC-NF)	Create wealth over a long period of time	
	• Replicate the Nifty 50 Index by investing in securities of the Nifty 50 Index in the same proportion/weightage.	
IDFC Tax Advantage (ELSS) Fund	Create wealth over a long period of time	
(IDFC-TA(ELSS) F)	<ul> <li>Investment predominantly in Equity and Equity related securities</li> </ul>	
IDFC Sterling Equity Fund (IDFC-SEF)	Create wealth over a long period of time	
	<ul> <li>Investment predominantly in equity and equity related instruments in the mid cap segment</li> </ul>	MODERATE MODERATE
IDFC Equity Fund (IDFC-EF)	Create wealth over a long period of time	still. chatte
	• Investment predominantly in equity and equity related instruments in the large cap segment.	STORE OF THE
IDFC Monthly Income Plan (IDFC-MIP)	Capital appreciation and provide regular income over a long period of time	MOT LOW HIGH
	<ul> <li>Investment primarily in debt securities to generate regular returns and investment of a portion of the Scheme's assets in equity securities to generate long-term capital appreciation</li> </ul>	Investors understand that their principal will be at moderately high risk
IDFC Asset Allocation Fund of Funds - Aggressive Plan (IDFC-AAFF-AP)	Capital appreciation and provide regular income over a long period of time	
	Investment in different mutual fund schemes primarily local funds based on a defined asset allocation model	
IDFC Asset Allocation Fund of Funds - Moderate Plan (IDFC-AAFF-MP)	Capital appreciation and provide regular income over a long period of time	
	Investment in different mutual fund schemes primarily local funds based on a defined asset allocation model	
IDFC Dynamic Equity Fund (IDFC-DEF)	Create wealth over a long period of time.	
	• Dynamic allocation towards equity, derivatives, debt & Money market Instruments.	
IDFC Balanced Fund (IDFC-BF)	To create wealth over a long period of time.	
	Capital appreciation and current income by investing in equity as well as fixed income securities.	

\*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
IDFC Arbitrage Fund (IDFC-AF)	<ul> <li>To generate low volatility returns over short to medium term</li> <li>Investments predominantly in arbitrage opportunities in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments.</li> </ul>	
IDFC Money Manager Fund - Investment Plan (IDFC-MMF-IP)	<ul> <li>To generate short term stable returns with a low risk strategy</li> <li>Investments in good quality fixed income &amp; Money Market securities</li> </ul>	
IDFC Super Saver Income Fund - Short Term Plan (IDFC-SSIF-ST)	<ul> <li>To generate optimal returns over short to medium term</li> <li>Investments in good quality fixed income &amp; Money Market securities</li> </ul>	NODERATE MODERATE MODERATE
IDFC Money Manager Fund - Treasury Plan (IDFC-MMF-TP)	<ul> <li>To generate short term stable returns with a low risk strategy</li> <li>Investments in good quality debt and money market instruments such that the fund will offer a blend of liquidity with stability of returns.</li> </ul>	A HIGH HIGH
IDFC Ultra Short Term Fund (IDFC-USTF)	<ul> <li>To generate short term stable returns with a low risk strategy</li> <li>Investments in good quality debt and money market instruments such that the fund will offer a blend of liquidity with stability of returns.</li> </ul>	LOW HIGH Investors understand that their principal will be at moderately low risk
IDFC All Seasons Bond Fund (IDFC-ASBF)	<ul> <li>To generate short term optimal returns with high liquidity</li> <li>Investment predominantly in debt oriented mutual fund schemes and Money Market instruments</li> </ul>	
IDFC Banking & PSU Debt Fund (IDFC-BPDF) (Earlier known as IDFC Banking Debt Fund)	<ul> <li>Income over short to medium term.</li> <li>A debt fund that invest predominantly debt and money market instrument issued by PSU, Bank and PFI.</li> </ul>	
IDFC Super Saver Income Fund - Investment Plan (IDFC-SSIF-IP)	<ul> <li>To generate long term optimal returns by active management</li> <li>Investments in high quality money market &amp; debt instruments including G-Sec securities</li> </ul>	
IDFC Super Saver Income Fund - Medium Term Plan (IDFC-SSIF-MT)	<ul> <li>To generate optimal returns over short to medium term</li> <li>Investments in high quality money market &amp; debt instruments including G-Sec securities</li> </ul>	
IDFC Dynamic Bond Fund (IDFC-DBF)	<ul> <li>To generate long term optimal returns by active management</li> <li>Investments in high quality money market &amp; debt instruments including G-Sec securities</li> </ul>	
IDFC Government Securities Fund - Investment Plan (IDFC-GSF-IP)	<ul> <li>To generate long term optimal returns</li> <li>Investments in Government Securities and Treasury Bills</li> </ul>	ION MODERATE MOD
IDFC Government Securities Fund - Short Term Plan (IDFC-GSF-ST)	<ul> <li>To generate short to medium term optimal returns</li> <li>Investments in Government Securities and Treasury Bills</li> </ul>	MODERATE MODERATE
IDFC Government Securities Fund - Provident Fund Plan (IDFC-GSF-PF)	<ul> <li>To generate optimal returns over short to medium term</li> <li>Investments in Government Securities and Treasury Bills</li> </ul>	OH MIGH
IDFC Asset Allocation Fund of Funds Conservative Plan (IDFC-AAFF-CP)	<ul> <li>Capital appreciation and provide regular income over a long- period of time</li> <li>Investment in different mutual fund schemes primarily local funds based on a defined asset allocation model</li> </ul>	LOW HIGH Investors understand that their principal will be at moderate risk
IDFC Arbitrage Plus Fund (IDFC-APF)	<ul> <li>To generate low volatility returns over short to medium term</li> <li>Investments predominantly in arbitrage opportunities in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments.</li> </ul>	
IDFC Corporate Bond Fund (IDFC-CBF)	<ul> <li>To generate long term optimal returns by active management.</li> <li>Investment in corporate bonds &amp; money market instruments.</li> </ul>	
IDFC Credit Opportunities Fund (IDFC-COF)	<ul> <li>To generate optimal returns over medium term</li> <li>To predominantly invest in a portfolio of corporate debt securities across the credit spectrum</li> </ul>	
IDFC Infrastructure Fund (IDFC-IF)	<ul> <li>Create wealth over a long period of time</li> <li>Investment predominantly in equity and equity related instruments of companies that are participating in and benefitting from growth in Indian infrastructure and infrastructural related activities</li> </ul>	LOW HIGH Investors understand that their principal will be at high risk
IDFC Cash Fund (IDFC-CF)	<ul> <li>To generate short term optimal returns with High liquidity</li> <li>Investments in high quality money market and debt Instruments</li> </ul>	LOW HIGH Investors understand that their principal will be at low risk

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## IDFC Premier Equity Fund (IDFC-PEF)

	To seek to good	ato long-to	rm capital are	with from an	actively man	aged portfolio of p	adominantly	equity and equity related
Investment Objective	instruments. The are available at c medium to long t opening subscrip would endeavour investors. As the S remain relatively predetermined "r on the available ir	Scheme por heap valuat erm trends tions to unit to prevent s Scheme wou more insula nanageable hvestment c Thus the fu	tfolio would ac ions. Such sec in the business is during peric short-term mo Id be sold to ir ted to day to " corpus (appr pportunities ir	cquire, inter a curities would environmer ids when sto ney from flow investors with day redempt oximate amon the stock m	lia, small and m d be identified t. The Scheme cks are availab ving into the fu a long-term in ion pressures. unt), which wit arket / if the fu	edium size busines: through disciplined shall endeavor to a le at reasonable valu nd which can prove vestment horizon, it The Scheme will clû I be decided by the Ind manager is of th	ses with good fundamenta coumulate lor uations. By do detrimental to is also expect is e subscripti und manage e opinion tha	equity and equity related long term potential, which il research keeping in view ng-term investor wealth by bing so, the fund managers o the interests of long-term ed that the portfolio would on, once it has collected a r of the Scheme depending t investment opportunities able to meet the long-term
Asset Allocation Pattern	Asset Class			Ra	nge of allocati	on (% of Net Asset	s)	Risk Profile
of the scheme	Equities & Equity	related inst	ruments			5 - 100		Medium to High
	Debt & Money Ma					- 35		Low to Medium
	Securitised Debt			et assets of t		) - 35 Astmonts in Socuritie	s Lending - u	Low to Medium pto 35% of the net assets of
	the Scheme. Investissued by Compa	stments in Éo nies in India	oreign debt ins / equity of liste	truments - up ed overseas (	o to 35% of the companies as p	net assets of the Sch	eme. Invest gulations - up	ments in ADRs and GDRs to 50% of the net assets of
	<ul> <li>portfolio of securit core long-term eq deliver good return</li> <li>1) Stock prices a on business understandin sustainability the markets o</li> <li>2) Margin of Sa "Margin of Sa "Margin of Sa "Margin of Sa be protected management</li> <li>3) Acquire stoc available at a term profitab</li> <li>4) Stay fully invv indicators or markets that where in the unable to ide temporary ac</li> <li>Debt : The domes new instruments a the prevailing poli sector and gener.</li> <li>Discretion Guideli allowed full discret</li> </ul>	ies will be we uity holdings are directly of fundamenta g of the dyg of cash prof ver the long fety: The fu fety" will als from comp strategy. ks only at i reasonable ility are an e ested over r momentum is inevitable view of the view of the debt ma nticl debt ma it clebt ma it cle	ell diversified ac of the investor ad levels of risk. correlated to c als of the und it growth. Stoc term. Investors and managers o be the guidir any specific ri reasonable va value. Overall xcellent oppor nost periods : The Fund will given the cur fund manage at a reasonable et developmer rkets are matu 5. The actual per ons, the accuration of other cons g the prudentia e sale and pur	ross sectors, s, s, we will adoj The guiding p ompany prof derlying com underlying bit k prices of cc entering this will look to b g principle v sks by const lue : Once g market corre tunity to buy The Fund wi generally sta rent trajectoo generally sta rent trajectoo trajector the market e value. The s its.	so identified, to ta well-balance rinciples while n <b>its over the me</b> pany. The Eq pany. The Eq pany. The Second scheme are the while evaluating antly monitorin ood businesse ctions and stoc stocks cheap. I not try to pro y fully invested y India's GDP q valuations hav cheme may als with liquidity em twestment in va ent (including a thration limits f	mitigate overall risk. 4 ean and prudent style ananging the portfolic dium to long term : I uity Research proc ould form the basis can sustain periods c refore expected to h of safety" while may a company's curren by the economic an est are identified, sto ck price falls due to t fit by predicting over in equities to give in growth. The scheme ver run ahead of its 1 so hold cash to meet merging in various de incrus fixed income su nterest rates and inf and markets. The Fu	s the scheme of fund manage or are summarized fund manage ses will ende for forecasts f high cash prave at least a 2 king forecasts the market price d business er ocks would be emporary face rall market di vestors the fu may howeve undamentals anticipated r bt segments occurites will be action), the pe ind has put in s. The investi	trun companies in India. The is expected to be part of the gement that will endeavor to zed below: ment would focus primarily avor to acquire a robust on future profitability and ofit growth will outperform 2-3 year time horizon. is on business profitability. the portfolio would also wironment and changes in e acquired when they are itors that don't affect long- rection based on technical ull advantage of a rise in the r hold cash during periods or when fund manager is edemptions or to tide over through the introduction of e decided after considering rformance of the corporate place detailed Investment ment management team is ger records justification for
Risk Profile of the Scheme	investment made Mutual Fund Unit factors before inv	s involve inv	estment risks				read the SID	carefully for details on risk
Risk Mitigation Factors	Please Refer Page							
Plans / Option	Regular/ Direct*	Growth and ect Plan is o	nly for investor	out, Reinves s who purch	ase /subscribe	) Growth		Default dividend option Reinvestment are Fund and is not available
No. of Folios and AUM (As on May 31, 2017)	Folios - 246771; A	<b>UM</b> - Rs. 5,						
Applicable NAV	Please Refer Page							
Minimum Application Amount/ Number of Units	Fresh Purchase (	-	•					(Including Switch-out)
	Rs. 10,000 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.							
							the minimun above, the e for redempti	redemption is less than n amount prescribed ntire balance available ion will be redeemed.
	<b>SIP</b> - Rs. 2,000 a <b>STP</b> (in) - Rs. 2,00				imum 6 install	ments); <b>SWP</b> - Rs. 5	the minimun above, the e for redempti	redemption is less than n amount prescribed ntire balance available
	STP (in) - Rs. 2,00	0 and any a	mount thereaf	ter.		ments); <b>SWP</b> - Rs. 5 e authorised centre	the minimun above, the e for redempti 500 and in m	redemption is less than n amount prescribed ntire balance available ion will be redeemed. ultiples of Re. 1 thereafter;
Despatch of Repurchase (Redemption) Request Benchmark Index	STP (in) - Rs. 2,00	0 and any ai g days of th	mount thereaf	ter.			the minimun above, the e for redempti 500 and in m	redemption is less than n amount prescribed ntire balance available ion will be redeemed. ultiples of Re. 1 thereafter;
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(Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the	STP (in) - Rs. 2,00 Within 10 working S&P BSE 500 Ind Under Dividend C The undistributed decision with rega	O and any a g days of th ex Option, divid d portion of ard to availa managing th	mount thereaf e receipt of th end will be de the income wi bility and adeo he fund since ,	e redemptio clared subjec Il remain in t uacy, rate, tir	n request at th t to availability ne Option and ning and frequ	e authorised centre of distributable sur be reflected in the	the minimun above, the e for redempti 500 and in m of IDFC Mut plus and at d NAV, on an or	redemption is less than n amount prescribed ntire balance available ion will be redeemed. ultiples of Re. 1 thereafter; ual Fund. iscretion of AMC / Trustee. ngoing basis. The Trustee's
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## IDFC Premier Equity Fund (IDFC-PEF) (Contd.)

Expenses of the Scheme		ware the data of all streamt								
	Exit Load: 1% if redeemed on or before 365 days f									
	(ii) Actual expenses for the previous financial year 20	06-2017 (Inclusive of Service Tax and A	dditional TER, if any):							
M(1) (1) (1) (1)	Regular Plan - 2.26%; Direct Plan - 1.49%.									
Waiver of Load for Direct Applications	schemes. Hence, the procedure for waiver of load for	Direct Applications is no longer application	able.							
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Stat their tax advisor.	ement of Additional Information (SAI)	and also independently refer to							
Daily Net Asset Value (NAV)	The NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspapers having nationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all business days. The NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com									
For Investor Grievances please contact	Please Refer Page No. 53									
Unitholders' Information	Please Refer Page No. 54									
Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	<b>0.36</b> Portfolio Turnover Ratio is calculated as lower of purcha Fixed Income securities and Equity derivatives).	ase or sale during the period / Average A	UM for the last one year (includes							
Scheme's Portfolio	Top 10 holdings of the Scheme as on May 31, 2017 is state	ed here below:								
holdings	Company	Industry	(%) NAV							
	JM Financial Limited	Finance	3.61							
	Voltas Limited	Construction Project	3.46							
	VA Tech Wabag Limited	Engineering Services	3.32							
	Container Corporation of India Limited	Transportation	3.32							
	Maruti Suzuki India Limited	Auto	3.30							
	APL Apollo Tubes Limited	Ferrous Metals	3.24							
	Asian Paints Limited	Consumer Non Durables	3.12							
	Gujarat State Petronet Limited	Gas	3.09							
	HDFC Bank Limited	Banks	3.05							
	FAG Bearings India Limited	Industrial Products	2.88							
	Monthly portfolio statement of the Scheme is hosted or	website - http://www.idfcmf.com/Dow	nloads.aspx							
Exposure of the Scheme across various sectors (% of NAV) :	Monthly portfolio statement of the Scheme is hosted or	5.3% 5.1% 4.4% 4.4% 4.1% 3.2%	2.3% 1.6%							

## IDFC Classic Equity Fund (IDFC-CEF)

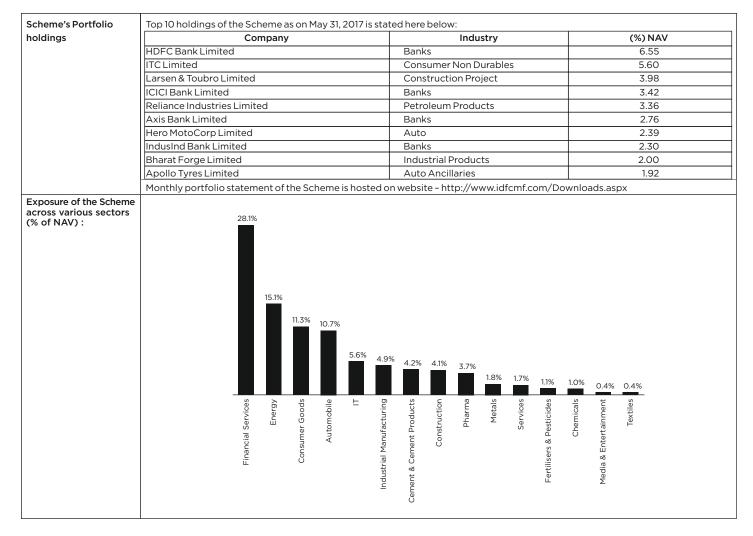
(An open ended equity scheme)

Investment Objective	To seek to generate long term capital growth fror	n a diversified portfolio of predominantly equity and	equity related instruments.				
Asset Allocation Pattern	Asset Class	Range of allocation (% of Net Assets)	Risk Profile				
of the scheme	Equities & Equity related instruments 65 - 100 Medium to High						
	Debt & Money Market instruments	0-35	Low to Medium				
	Securitised debt instruments	0 - 35	Low to Medium				
	the Scheme. Investments in Foreign debt instrum issued by Companies in India / equity of listed ov	ts of the scheme. Investments in Securities Lending - ents - up to 35% of the net assets of the Scheme. In erseas companies as permitted by SEBI regulations e Debt Securities - upto 10% of the net assets of the S	vestments in ADRs and GDRs - upto 50% of the net assets of				
Investment Strategy	through a process of disciplined research. The p companies in India. The portfolio of securities w scheme is expected to be part of the core long	Il managed sustainable businesses whose shares are portfolio will aim to provide part ownership to inve- ill be well diversified across sectors, so identified, t term equity holdings of the investors, a well baland deliver good returns at controlled levels of risk.	estors in some of the best run to mitigate overall risk. As the ced and prudent style of fund				
	on business fundamentals of the underly understanding of the dynamics of the under sustainability of cash profit growth. Stock prid	any profits over the medium to long term : Fund mana ng company. The Equity Research process will e rlying business. This would form the basis for foreca ces of companies that can sustain periods of high casl ring this scheme are therefore expected to have at lea	ndeavor to acquire a robust asts on future profitability and h profit growth will outperform				

## IDFC Classic Equity Fund (IDFC-CEF) (Contd.)

	"Margin of also be pr	"Margin of safety" will also be the guiding principle while evaluating a company's current market price. The portfolio would also be protected from company specific risks by constantly monitoring the economic and business environment and changes in management strategy.									
	they are av	vailable at a re	easonable valu	ie. Overall m		s and stock price f		oured to be acquired when mporary factors that don't			
	indicators markets th where in th unable to i	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.									
	of new instrum considering the of the corporat detailed Investr	ebt: The domestic debt market developments. ebt: The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction f new instruments and investors. The actual percentage of investment in various fixed income securities will be decided after posidering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance if the corporate sector and general liquidity and other considerations in the economy and markets. The Fund has put in place etailed Investment Discretion Guidelines defining the prudential and concentration limits for the portfolio limits. The investment anagement team is allowed full discretion to make sale and purchase decisions within the limits established.									
Risk Profile of the Scheme					he possible loss o rs are summarize		read the SID	carefully for details on risk			
Risk Mitigation Factors	Please Refer Pa	ge No. 52									
Plans / Option	Plan	- ·	ub options avai			Default option ur	der the plan	Default dividend option			
	Regular/ Direct		, ,			Growth		Reinvestment			
	available for in	vestors who i	route their inv		rchase /subscrib rough a Distribut		e directly wit	h the Fund and is not			
No. of Folios and AUM (As on May 31, 2017)	Folios - 56083		088.96 Cr.								
Applicable NAV	Please Refer Pa	-									
Minimum Application	Fresh Purchase	e (Including S	Switch-in)	Additio	onal Purchase (In	cluding Switch-in)	Repurchase	(Including Switch-out)			
Amount/ Number of Units	Rs. 5000 and a	ny amount tl	hereafter	Rs. 100	00 and any amou	nt thereafter	If the balanc available for the minimun	any amount thereafter. e in the folio / account redemption is less than n amount prescribed			
								ntire balance available on will be redeemed.			
	<b>SIP</b> - Rs. 1000 a <b>STP</b> (in) - Rs. 10				nimum 6 installm	ents); <b>SWP</b> - Rs. !	500 and in m	ultiples of Re. 1 thereafter;			
Despatch of Repurchase (Redemption) Request			he receipt of t	he redempti	ion request at th	e authorised centr	e of IDFC Mu	tual Fund.			
Benchmark Index	S&P BSE 200 I										
Dividend Policy	The undistribut	ed portion of	f the income w	ill remain in	the Option and I	of distributable su be reflected in the ency of distributior	NAV, on an or	iscretion of AMC / Trustee. ngoing basis. The Trustee's shall be final.			
Name of the Fund Manager	Anoop Bhaska			April 30, 20	016)						
Name of the Trustee Company	IDFC AMC Trus										
Performance of the scheme	Return (%) of (	· · · ·		-			ar wise Abso 36.67_35.87	lute Returns			
the scheme	Period		t Plan		ilar Plan	33.16 31.01	31.93				
		Returns	S&P BSE 200	Returns	S&P BSE 200	22.47		2.85 17.05			
	1 Year	32.53	20.99	30.37	20.99		13.46	12.68			
	3 Years	18.75	12.15	17.03	12.15			0.00			
	5 Years	N.A.	15.76	18.6	15.76	-6.6	-7.84				
	Since Inception*	15.74	12.82	12.75	12.95		2015-16 FY 2014-15 F	Y 2013-14 FY 2012-13			
	*Date of Incept Returns more th			-	-	IDFC Classic Equity Fund S&P BSE 200	- Dir - Growth IDFC C	lassic Equity Fund - Reg - Growth			
Expenses of the Scheme	(i) Load Struc	ture:									
	Exit load: 1	% if redeeme	d within 365 c	lays from th	e date of allotme	ent.					
	(ii) Actual exp	enses for the	previous finar	ncial year 20	) 16-2017 (inclusiv	ve of Service Tax a	nd Additiona	TER, if any):			
	Regular Pla	an - 2.54%; Di	irect Plan - 0.7	2%.							
Waiver of Load for Direct Applications						l June 30, 2009, t s is no longer appli		ntry load for Mutual Fund			
Tax treatment for the Investors (Unitholders)	Investors are a their tax adviso		er to the detai	s in the Stat	tement of Additi	onal Information (	SAI) and also	independently refer to			
Daily Net Asset Value (NAV) Publication	The NAV of th										
	on nationwide business days.	circulation The NAV can a	and will also	be update	ed on the AMF	e NAV will be pu I website i.e. ww Fund i.e. www.idfc	w.amfiindia.c	daily newspapers having om by 9.00 P.M. on all			
For Investor Grievances please contact	on nationwide	circulation The NAV can a	and will also	be update	ed on the AMF	I website i.e. ww	w.amfiindia.c	daily newspapers having om by 9.00 P.M. on all			
	on nationwide business days.	circulation The NAV can a age No. 53	and will also	be update	ed on the AMF	I website i.e. ww	w.amfiindia.c	daily newspapers having om by 9.00 P.M. on all			

### IDFC Classic Equity Fund (IDFC-CEF) (Contd.)



#### IDFC Equity Fund (IDFC-EF)

(An open ended equity scheme)

Investment Objective		bjective of the Scheme is to see hts (including equity derivatives ne.						
Asset Allocation Pattern	Asset Class		Range of allocation	n (% of Net Assets)	Risk Profile			
of the scheme	Equities & Equity	Equities & Equity related instruments 65 - 100 High						
	Debt & Money Market instruments 0 - 35 Low to Medium							
	Securitised debt	instruments	0 -	· 35	Low to Medium			
	Securities Lendir net assets of the permitted by SEE	Derivatives - upto the limits per Ig - upto 100% of Equity. invest Scheme. Investments in ADRs 81 regulations - upto 75% of the et assets of the Scheme	ments in the Scheme. In and GDRs issued by Col	vestments in Foreign debt inst mpanies in India / equity of list	ruments - up to 35% of the ed overseas companies as			
Investment Strategy		ks to generate capital apprec y derivatives). The scheme ma						
	above the 100th portion of the sch	penerate capital growth by prec stock in the S&P BSE 100 index neme may be invested in stocks prevailing market conditions.	k. This will form at least	80% of the equity corpus of t	he scheme. The remaining			
	The scheme will follow an actively managed approach of identifying quality companies without any sector / industry bias. Within the investment universe, the focus of the scheme would be towards building a set of companies that have superior cash generating ability, capability to service debt and offer growth potential at reasonable price.							
Risk Profile of the Scheme		s involve investment risks inclu vestment. Scheme specific Risk			carefully for details on risk			
<b>Risk Mitigation Factors</b>	Please Refer Page	e No. 52						
Plans / Option	Plan	Options & sub options available		Default option under the plan	Default dividend option			
	Regular/ Direct*	Growth and Dividend (Payout, F	Reinvest & Sweep)	Growth	Reinvestment			
		ect Plan is only for investors who route their investments throug		nits in a Scheme directly with th	he Fund and is not available			

#### IDFC Equity Fund (IDFC-EF) (Contd.)

No. of Folios and AUM (As on May 31, 2017)	Folios - 46836	5; AUM - Rs. 2	264.19 Cr.						
Applicable NAV	Please Refer P	age No. 53							
Minimum Application	Fresh Purchas	-	Switch-in)	Addit	ional Purchase	(Including Switch-in)	Repurchase (Including Switch-ou	ut)	
Amount/ Number of Units	Rs. 5000 and any amount thereafter F SIP - Rs. 1000 and in multiples of Re. 1 thereafter STP (in) - Rs. 1000 and any amount thereafter					Ilments) ; <b>SWP</b> - Rs.	Rs. 500 and any amount thereaft If the balance in the folio / accou available for redemption is less th the minimum amount prescribed above, the entire balance availab for redemption will be redeemed 500 and in multiples of Re. 1 therea	unt han I ble I.	
Despatch of Repurchase (Redemption) Request		-			tion request at	the authorised cent	re of IDFC Mutual Fund.		
Benchmark Index	S&P BSE 100	S&P BSE 100							
Dividend Policy	Under Dividen The undistribu	ted portion o	f the income w	/ill remain iı	h the Option ar	nd be reflected in the	urplus and at discretion of AMC / Tru NAV, on an ongoing basis. The Trus on of dividend shall be final.	istee. stee's	
Name of the Fund Manager	Sumit Agrawal			g the fund s	ince March 1, 2	:017)			
Name of the Trustee Company	IDFC AMC Tru	•	-						
Performance of the scheme	Return (%) of					٦	Year wise Absolute Returns		
Seneme	Period		t Plan		ular Plan	21.94			
	1 Voor	Returns	Nifty 50 Index	Returns	Index		8.55 19.02 18.38 17.83 8.07 7.35		
	1 Year 3 Years	21.59 11.6	19.96 10.55	<u>19.78</u> 10.05	19.96	1 -			
	5 Years	N.A.	10.55	14.44	10.55	-8.4	49		
	Since Inception*		14.90	9.82	14.90		-10.26		
	*Date of Incep	tion : Direct I	<b>Plan :</b> 1-Jan-13	Regular F	<b>Plan :</b> 9-Jun-06	IDFC Equity Fund - Di	FY 2015-16 FY 2014-15 FY 2013-14 FY 2012-13 r - Growth IDFC Equity Fund - Reg - Growth		
Expenses of the Scheme	Returns more the cited (i) Load Strue	5	calculated on o	compounde	d annualised ba	asis and a second			
Expenses of the scheme			ed within 365	days from	the date of allo	otment			
	(ii) Actual exp	enses for the		ncial year 2			and Additional TER, if any):		
Waiver of Load for Direct	_				68230/ 09 da	ted June 30, 2009,	there is no entry load for Mutual I	Fund	
Applications	schemes. Henc	ce, the proced	ure for waiver	of load for l	Direct Applicat	ions is no longer app	licable.		
Tax treatment for the Investors (Unitholders)	their tax advis	or.					(SAI) and also independently refer		
Daily Net Asset Value (NAV) Publication	nationwide circ The NAV can al	culation and w lso be viewed	vill also be upd	ated on the	e AMFI websit	e i.e. www.amfiindia.	ublished in 2 daily newspapers ha .com by 9.00 P.M. on all business o	aving days.	
For Investor Grievances please contact	Please Refer P								
Unitholders' Information	Please Refer P	age No. 54							
Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	Portfolio Turno Fixed Income s	securities and	Equity derivat	ives).		<b>3 • • • • • • • • • •</b>	age AUM for the last one year (includ	des	
Scheme's Portfolio	Top 10 holdings			1, 2017 is sta	ited here below		(0/) NIAN/		
holdings	HDFC Bank Lin	Comp	any		Banks	Industry	(%) NAV		
	ITC Limited	Inteu			Banks Consumer	Non Durables	7.30		
	ICICI Bank Limi	ited			Banks		4.72		
	Larsen & Toubr				Constructio	on Project	4.26		
	Reliance Indus	tries Limited			Petroleum	-	3.65		
	Maruti Suzuki I				Auto		3.41		
	Infosys Limited				Software		2.96		
	Housing Devel			nLimited	Finance		2.85		
	Avenue Superr Power Grid Cor				Retailing Power		2.37		
				e is hosted o		p://www.idfcmf.com			
Exposure of the Scheme		29.9%							
across various sectors (% of NAV) :		Financial Services Energy	Consumer Goods Consumer Consum	5.8%	Comstruction Cement & %75 Cement & 75 Comont Comont	A 1.3% 1.0%			
		Ш N S U S S S S S S S S S S S S S S S S S	Con (		Constr Cerr Cr	Δ <u>μ</u> 2	Services Industrial Manufacturing		

## IDFC Sterling Equity Fund (IDFC-SEF)

Asset Allocation Pattern of the scheme	related instruments. The Scheme will pro- Midcap equity and equity related instrum related instruments of such companies v Midcap 100 index. The Scheme may also above the market capitalisation range of may also invest in debt and money marke the AMC reserves the right to modify the investors will be of paramount importance	nents will be the stocks included which have a market capitalizat invest in stocks other than mid ca the defined small - midcap stock	in the Nifty free floa ion lower than the					
		definition of Mid cap and Small c	s) and derivatives. ( inuation / suspensi	highest component: ks, which have a mar On defensive conside on of Nifty free float	s of Nifty free float ket capitalisation of eration, the Scheme Midcap 100 index,			
of the scheme	Asset Class		Range of allocation	on (% of Net Assets	) Risk Profile			
	Equities & Equity related instruments inc Midcap 100 Index or Equity and Equity r companies which have a market capitaliz components of Nifty free float Midcap 10	related instruments of zation lower than the highest	65	- 100	High			
	Small Cap Stocks shall be:	- 50	-					
	Midcap Stocks shall be:		50	- 100	-			
	Equity & Equity related instruments of companies which have a market capitalization higher than the highest component of Nifty free float Midcap 100 Index (i.e. in Equity and Equity related instruments of companies with market capitalization above the defined Small-Mid cap stocks)     30 - 100							
	Debt and Money Market instruments (in Debt instruments)	ncluding Securitised	0	- 35	Low to Medium			
	Investments in Derivatives - upto the Securities Lending - upto 100% of Equity assets of the Scheme. Investments in A permitted by SEBI regulations: upto 35% upto 10% of the net assets of the Scheme	r investments in the scheme. Inve ADRs and GDRs issued by Com 6 of the net assets of the schem	estments in Foreign Ipanies in India / e	debt instruments - u quity of listed over	up to 35% of the net seas companies as			
	<ul> <li>through a systematic process of forecastic company management to access the cowould predominantly create a portfolio operations. Some part of the portfolio woils expected to deliver returns for investors.</li> <li>The guiding principles while managing the second se</li></ul>	on pany's core competencies to of emerging business and com uld be in stocks/ companies that clooking for a focused aggressive he portfolio are summarized bele <b>long term share value</b> narily on business fundamentals nderstanding of the dynamics sustainability of cash profit grov sustain periods of high cash prof	achieve long-term panies that are asp do not have a signif portfolio of fundam pw: of the underlying b of the underlying b vth. it growth, generally	sustainable profit g iring leaders in theii icant history of being nentally good busine company. The Equit business. This would y outperform the ma	rowth. The scheme respective field of listed. The Scheme sses. y Research process form the basis for			
	<ul> <li>Once good businesses are identifie value. Overall market corrections an excellent opportunity to buy stocks</li> <li>Monitor market interest to ensure co Systematically tracking over stock ow prices react to event triggers that ar India in its growing phase, has wit development of Indian industry. Thar growth of the economy as a whole. Fu sectors. The present scenario reveals but returns of Small and Mid Cap sto reveals that, some of the funds investi The entrepreneurial abilities of India Investors also. There are number of companies to try and endeavor provid / Mid cap Companies in past are now and Mid cap companies also provide g prices may be lower than the intrinsic be lower in these scrips as compare providing good investment opportun</li> </ul>	nd stock price falls due to tempo cheap.	rary factors that do	on't affect long-term	profitability are an			
	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.							
Risk Profile of the Scheme	Mutual Fund Units involve investment ris factors before investment. Scheme speci	sks including the possible loss o	f principal. Please r					
<b>Risk Mitigation Factors</b>	Please Refer Page No. 52							
Plans / Option	Plan Options & sub options a		Default option und		It 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         Note: State							
	available for investors who route their in			e arrectly with the F				
No. of Folios and AUM	Folios - 75653; AUM - Rs. 1,424.62 Cr.							
(As on May 31, 2017) Applicable NAV	Please Refer Page No. 53							
Applicable NAV Minimum Application		Additional Purchase (Including	a Switch-in)	Repurchase (Includ	ing Switch-out)			
Amount/ Number of Units	Fresh Purchase (Including Switch-in)         Additional Purchase (Including Switch-in)         Repurchase (Including Switch-in)           Rs. 5000 and any amount thereafter         Rs. 1000 and any amount thereafter         Rs. 500 and any amount thereafter         Rs. 500 and any amount thereafter           If the balance in the for available for redempting the minimum amount above, the entire balance in the for available for redempting above, the entire balance in the balance in the for available for redempting above, the entire balance in the balance in the balance in the balance in the minimum above.							
					redeemed.			
	SIP - Rs. 1000 and in multiples of Re. 1 t STP (in) - Rs. 1000 and any amount there	after			of Re. 1 thereafter;			
Despatch of Repurchase (Redemption) Request		after			of Re. 1 thereafter			
Despatch of Repurchase (Redemption) Request Benchmark Index	STP (in) - Rs. 1000 and any amount there	after f the redemption request at the	e authorised centre		of Re. 1 thereafter;			
(Redemption) Request	<b>STP (in) -</b> Rs. 1000 and any amount there Within 10 working days of the receipt of	after f the redemption request at the r known as CNX Midcap Index) declared subject to availability a will remain in the Option and b	e authorised centre of distributable sur e reflected in the N	of IDFC Mutual Fur	of Re. 1 thereafter; nd. n of AMC / Trustee. pasis. The Trustee's			

## IDFC Sterling Equity Fund (IDFC-SEF) (Contd.)

Name of the Trustee Company	IDFC AMC Trus	stee Com	oany Limited							
Performance of the	Return (%) of (	Growth O	ption as at May 3	31, 2017		Year wise Absolute Returns				
scheme	Period	D	irect Plan	F	Regular Plan	60.41_59.03				
		Returns	Nifty free float Midcap 100 Index	Returns	Nifty free float Midcap 100 Inde	50.96 38.39 <sup>37.2</sup> 34.85				
	1 Year	40.35	31.73	39.08	31.73	17.45 16.48 16.23				
	3 Years	22.33	19.93	21.32	19.93	8.83				
	5 Years	N.A.	20.47	21.57	20.47	-11.36 -12.03 -4.04				
	Since Inception* 20.17 17.47 18.37 11.32									
	*Date of Inception : Direct Plan : 1-Jan-13 Regular Plan : 7-Mar-08									
	Returns more th	an 1 year a	re calculated on c	compound	led annualised basis					
Expenses of the Scheme	(i) Load Strue	ture:								
	Exit Load:	1% if rede	emed on or befo	ore 365 d	ays from the date	of allotment.				
	(ii) Actual exp	enses for	the previous fina	ancial yea	ar 2016-2017 (inclu	usive of Service Tax and Additional TER, if any):				
			6; Direct Plan - 1	-						
Waiver of Load for Direct Applications	Pursuant to SE schemes. Henc	BI circula e, the pro	ar no. SEBI/IMD, cedure for waive	/CIR No.4 r of load fe	1/ 168230/ 09 da or Direct Applicati	ted June 30, 2009, there is no entry load for Mutual Fu ions is no longer applicable.				
Tax treatment for the Investors (Unitholders)	Investors are a their tax advise		refer to the deta	ails in the	Statement of Ade	ditional Information (SAI) and also independently refer to				
Daily Net Asset Value (NAV) Publication	nationwide cire	culation a	nd will also be u	pdated c	Business Days. In the AMFI webs Iutual Fund i.e. wy	The NAV will be published in 2 daily newspapers havi ite i.e. www.amfiindia.com by 9.00 P.M. on all business da ww.idfcmf.com				
For Investor Grievances please contact	Please Refer P	<u> </u>								
Unitholders' Information	Please Refer P	age No. 5	4							
Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	Portfolio Turno		is calculated as lo and Equity deriva		ırchase or sale dur	ing the period / Average AUM for the last one year (include:				
Scheme's Portfolio	Top 10 holdings	of the Sc	heme as on May 3	31, 2017 is	stated here below	·:				
holdings		Co	mpany			Industry (%) NAV				
	Future Retail Li	mited			Retailing	5.78				
	The Ramco Cer	nents Lim	ited		Cement	5.03				
	IndusInd Bank	imited			Banks	4.05				
	Bajaj Finance L				Finance	3.49				
	KEC Internatio		d		Constructio					
	Minda Industrie				Auto Ancill					
	Engineers India				Constructio					
	VRL Logistics L				Transporta					
	Voltas Limited	Innited								
		wor Core	umer Electricals	Limited	Constructio Consumer					
	· · ·									
	Monthly portfo	lio statem	ient of the Schem	ne is noste	ed on website – htt	p://www.idfcmf.com/Downloads.aspx				
Exposure of the Scheme across various sectors (% of NAV) :			18.1% IS.ec.vices Services Goods Construction Construction Construction	Automobile Automobile Manufacturing 45	Cement Roman Products %	Miscellaneous Metals Metals Metals				

#### IDFC Focused Equity Fund (IDFC-FEF) (Earlier Known as IDFC Imperial Equity Fund) (An open ended equity scheme)

Investment Objective The investment objective of the Scheme is to generate long term capital appreciation by investing in a concentrated portfolio of equity & equity related instruments of upto 30 companies. Asset Allocation Pattern Asset Class Range of allocation (% of Net Assets) **Risk Profile** of the scheme 65 - 100 Equities & Equity related securities High 0 - 35 Debt & Money Market instruments Low to Medium 0 - 35 Low to Medium Securitised debt instruments Investments in Derivatives - upto the limits permitted by SEBI Mutual Funds regulations from time to time. Investments in Securities Lending - upto 100% of the equity investments of the Scheme. Investments in Foreign debt instruments - up to 35% of the net assets of the Scheme. Investments in ADRs and GDRs issued by Companies in India / equity of listed overseas companies as permitted by SEBI regulations - upto 50% of the net assets of the scheme. Gross Exposure to Repo of Corporate Debt Securities – upto 10% of the net assets of the Scheme Investment Strategy The scheme seeks to generate capital appreciation by investing in a concentrated portfolio of upto 30 stocks. The portfolio will be actively managed and the fund manager will have the flexibility to invest across market cap and industries/sectors. Given that the scheme will be concentrated to a maximum of 30 stocks, the portfolio will look at investing in carefully researched Quality companies that have the ability to generate above average return on capital and superior growth prospects.

## IDFC Focused Equity Fund (IDFC-FEF) (Earlier Known as IDFC Imperial Equity Fund) (Contd.)(An open ended equity scheme)

Risk Profile of the Scheme	factors before i		cheme specifi						
Risk Mitigation Factors	Please Refer Pa	ige No. 52							
Plans / Option	Plan	- · ·	sub options av			Default option u	nder the plan	Default dividend opt	
	Regular/ Direct			<b>,</b>	1.1	Growth		Reinvestment	
	*Direct Plans: D for investors wi					Units in a Scheme d	lirectly with th	e Fund and is not availa	
No. of Folios and AUM	Folios - 13616;			nrougna Dis	Indutor				
As on May 31, 2017)	1 01103 - 13010,	AUN - 1(3, 12)	5.01 Cl.						
Applicable NAV	Please Refer Pa	age No. 53							
Inimum Application	Fresh Purchase	e (Including S	witch-in)	Addition	al Purchase (Inc	luding Switch-in)	Repurchase	(Including Switch-out)	
Amount/ Number of Units	Rs. 5000 and a	Rs. 5000 and any amount thereafter Rs. 1000 and any amount thereafter Rs. 500 and any amount thereafter Rs.							
					If the balance in the folio / acco available for redemption is less the minimum amount prescriber				
		the minimum amount prescribed above, the entire balance available for redemption will be redeemed.							
					imum 6 installm	ents); SWP - Rs.	500 and in m	ultiples of Re. 1 thereaf	
anatah of Danusahaaa	STP (in) - Rs.10	<u> </u>				a authorized contr		uel Fund	
espatch of Repurchase Redemption) Request	Within 10 Work	ing days of tr	le receipt of t	ne redempti	on request at th	ne authorised centr	e of IDFC Mut	.uai Fund.	
enchmark Index	Nifty 50 Index								
vidend Policy		d Option, divid	dend will be de	eclared subje	ect to availability	of distributable su	rplus and at di	scretion of AMC / Trust	
								going basis. The Truste	
lame of the	decision with re Sumit Agrawal	<u> </u>	, ,	1 27 7	• ·	ency of distribution	i oi aiviaend s	nail De IINal.	
und Manager	Sumit Agrawal	- (เาเลเาลิยุเทย		le - October	20, 2010)				
lame of the	IDFC AMC Trus	stee Company	y Limited						
rustee Company									
Performance of he scheme	Return (%) of (			1			Year wise Ab	solute Returns	
ne scheme	Period		t Plan		lar Plan	24.		26.65	
		Returns	Nifty 50 Index	Returns	Nifty 50 Index	-	18.55	13.94 17.83	
	1 Year	31.14	17.91	29.22	17.91	-		7.35	
	3 Years	14.05	9.97	12.49	9.97	_	- <b>1</b> 1		
	5 Years	N.A.	14.33	14.61	14.33		-10.67 -8.84		
						FY	2016-17 FY 2015-16 FY 201	14-15 FY 2013-14 FY 2012-13	
	Since Inception*         13.53         11.5         11.32         10.23           *Date of Inception : Direct Plan : 1-Jan-13         Regular Plan : 16-Mar-06         IDFC Focused Equity Fund - Dir - Growth         IDFC Focused Equity Fund - Dir - Growth								
	· · · · · · · · · · · · · · · · · · ·			-		IDFC Focused Equity Fur	nd - Dir - Growth 📕 IE	DFC Focused Equity Fund - Reg - Grow	
	*Date of Incept	tion : Direct F	Plan : 1-Jan-13	Regular Pla			nd - Dir - Growth 📗 IE	DFC Focused Equity Fund - Reg - Grow	
Expenses of the Scheme	*Date of Incept Returns more th	tion : Direct F nan 1 year are d	Plan : 1-Jan-13	Regular Pla	<b>an :</b> 16-Mar-06		nd - Dir - Growth 📕 ID	DFC Focused Equity Fund - Reg - Grow	
Expenses of the Scheme	*Date of Incept Returns more th (i) Load Struc	tion : Direct F nan 1 year are d ture:	Plan : 1-Jan-13 calculated on c	Regular Pla	<b>an :</b> 16-Mar-06	Nifty 50 Index	nd - Dir - Growth 📕 IE	DFC Focused Equity Fund - Reg - Grow	
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## IDFC Dynamic Equity Fund (IDFC-DEF)

Investment Objective	systematic alloca	ation of fui tive of the	nds into equity and	equity relate	d instrumen	nts; and for d	efensive purpo	oses in e	ower volatility throug equity derivatives. Th nent in Debt & Mone
Asset Allocation Pattern of the scheme	Asset Class						Range of Allo (As % of total		Risk Profile
	Equities & Equity	related ir	struments				65 -100		Medium to High
	Equity Derivative	s					0 - 35		Low to Medium
	*Debt securities	& Money N	1arket Instruments	(including Ca	sh & Cash e	quivalent)	0 - 35		Low to Medium
investment Strategy	* If the Scheme of normally, exceed Investment in det Gross Exposure t Investments in fo Investment in Secu- The Scheme may permitted by SEE The cumulative g and derivatives sl The scheme aims minimize the risk The extent of equ depending on op will be invested in <b>Equity exposure:</b> Equity market ex actively. For the ev with a large cap b <b>Debt exposure:</b> The scheme shall allocation would corporate sector <b>Use of equity der</b>	ecides to 15% of the of the tot derivative of Repo of 0 reign secu urities lendi engage in invest in 31/RBI. ross expos hall not exit to dynan and optimity portunities of debt and posure wi equity porti- ias.	corpus of the Scher ves - up to 10% of the Corporate Debt Sec rities - up to 50% of the short selling of sec Credit Default Swa sure through repo tr seed 100% of the ne nically manage equ ize the risk return p re would be guided s available at varioo money market secu Il be taken as per th cion, the scheme sh various types of per on the prevailing ec al liquidity and othe	d debt, it is the me. e net assets of urities – up to the net assets with urities in accor ps (CDS) in a ansactions in a t assets of the ity and debt e roposition for d by an underly us points in the rities. ne quantitative all seek to bui	e intention c the Scheme 10% of the n of the schen maximum si dance with 1 ccordance v corporate de Scheme. exposure in a long term i ving quantit ne based or e model out d a diversifi nd money n nment (incl ns in the ecc	of the Investr et assets of t ne. ingle party ex the applicabl with the app ebt securities the portfolic investor. ative model. n the month- puts. Within ied portfolio market securi luding interes ponomy and m	nent Manager he Scheme. opsure restricte e guidelines / r licable guidelir s, credit default b. We are of the The fund mana end weighted this, the equity of companies ties (including st rates and infl arkets.	d to 5% c egulatic tes / reg swaps a belief f agers wil average / compo across m G-Sec) ation), t	h investments will no
	will vary its invest bring down the ee In the periods wh increase of up to 65% and if neces offsetting positio up to 30%. In suct Determining the A quantitative me determine the equ	ment in ec quity expo ere the mo 100%. How sary shall n in the de a scenarie <b>equity exp</b> odel will be uity and de	quity and equity rela sure below 65% deg odel indicates a bull vever, if the market hedge this equity rivative segment, th o the balance will be o <b>soure:</b> e used to determine	ated instrument bending upon ish market, the movement ref exposure in u herefore result invested into the exposure s valuation fac will be determi	nts and mov the quantita exposure o lects a bear nderlying si ing into an e debt marke in equity an tor namely r	re towards ex ative model. of the scheme rish tint, the s tocks up to t equity marke et instrument and debt mark month-end w	posure to equi in equity and cheme will res the extent of 3 t exposure goin s. ets. The quanti	ty derive equity re rict its i 5% of t ng belov tative m	reciation. The schem atives when it needs t elated instruments w nvestment in equity t he portfolio by takin v 65% bringing it dow odel approach used t tio of Nifty 50 index.
	<12		90-100	Jeation					
	12-16		75-90						
	16-19		65-75						
	19-22		55-65						
	22-26		40-55						
	>26		30-40						
	days of the next n Data for the Pric agency(ies) . The (EPS) will reflect The PE Bands we	nonth. e-to-Earni Price will the trailing ould be re	ngs Ratio (PE ratic reflect the closing r earnings of the mo	<ul> <li>of the indic market price o st recent four for recalibration</li> </ul>	es will be o n the stock quarters of e	btained from exchanges fo each of the co	n the stock exe or that day. The ompanies on th	changes undilut e index.	the first three workir or any other repute red Earnings Per Sha ne will be given to th
Risk Profile of the Scheme	factors before inv	estment. S	nvestment risks inc Scheme specific Ris	luding the pos k Factors are s	sible loss of ummarized	f principal. Pl on page no.	ease read the 51	SID care	fully for details on ris
Risk Mitigation Factors	Please Refer Page		0						h 19 1 1 1 1
Plans / Option	Plan	•	& sub options ava			· ·	n under the plan		ault dividend option
	Regular/ Direct*	Reinvest	nd Dividend (Payo ment & Sweep)	-		Growth			nvestment
			only for investors w r investments throu			Inits in a Sche	eme directly wi	th the fu	ind and is not availab
No. of Folios and AUM As on May 31, 2017)	Folios - 11828; A			<u>g.: a 2 loci a c</u>					
Applicable NAV	Please Refer Pag	e No. 53							
1inimum Application	Fresh Purchase (		Switch-in)	Additional Pu	rchase (Incl	udina Switch	-in) Repurch	ase (Inc	luding Switch-out)
Amount/ Number of Units	Rs. 5000 and an	y amount '	thereafter	Rs. 1000 and	any amour	nt thereafter	Rs. 500 If the ba available the mini above, th redempt	and any ance in for red num am ne entire ion will	amount thereafter the folio / account emption is less than ount prescribed balance available fo be redeemed.
	<b>SIP -</b> Rs. 1000 an <b>STP -</b> Rs. 1000 an			fter (minimun	n 6 installme	ent) ; <b>SWP -</b>	Rs. 500 and i	n multip	les of Re. 1 thereafte

## IDFC Dynamic Equity Fund (IDFC-DEF) (Contd.)

Despatch of Repurchase (Redemption) Request	Within 10 working	days of the receipt of th	ne redemptio	on request at the a	uthorized centre of IDF0	C Mutual Fi	ind.	
Benchmark Index	Crisil Balanced Fu	nd - Aggressive Index						
Dividend Policy	Dividend declarat reserves the right	on and distribution shall to declared dividend fro	l be in accore om time to ti	dance with SEBI Re me, depending on	egulations as applicable availability of distributal	from time ble surplus	to time. The AMC	
Name of the Fund Manager		rpit Kapoor & Sumit Agr vind Subramanian (mana						
Name of the Trustee Company	IDFC AMC Trustee	Company Limited						
Performance of the scheme	Return (%) of Gro	wth Option as at May 31,	2017		Year wise Absolute R has not completed or		- The Scheme	
	Scheme Name	IDFC Dynamic Equity Fund - Dir - Growth	Nifty 50 Index	Crisil Balanced Fund Aggressive Index	IDFC Dynamic Equity Fund - Reg - Growth	Nifty 50 Index	Crisil Balanced Fund Aggressive Index	
	1 Year	10.17	17.91	15.61	9.09	17.91	15.61	
	3 Years	N.A.	9.97	10.47	N.A.	9.97	10.47	
	5 Years	N.A.	14.33	12.85	N.A.	14.33	12.85	
	Since Inception	7.58	7.96	9.16	6.26	7.96	9.16	
	*Date of Inception	: Direct Plan : 10-Oct-14	Regular P	lan : 10-Oct-14				
	Returns more tha	n 1 year are calculated or	n compound	ed annualised basi	S			
	_	995 882 -0.02 -2.9 -8.84 FY 2016-17 FY 2015-16 FY 20			_			
		Dynamic Equity Fund - Dir - Growth III nce of the scheme has been				cable for the	current period.	
Expenses of the Scheme	(i) Load Structur	e:					· · · · ·	
		espect of each purchase	of Units if r	edeemed/switched	d out within 18 months fr	rom the dat	e of allotment:	
	- For 10% of investment : Nil							
	- For remaining investment : 1.5% If redeemed/switched out after 18 months from the date of allotment: Nil							
	If redeemed/switched out after 18 months from the date of allotment: NII It is clarified that the redemption / switches of units will be considered on first in first out (FIFO) basis.							
	<ul><li>ii) Actual Expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any):</li></ul>							
	Regular Plan	2.49%; Direct Plan - 1.44	4%.					
Waiver of Load for Direct Applications	Pursuant to SEBI schemes. Hence, t	circular no. SEBI/IMD/C ne procedure for waiver o	IR No.4/ 168 I load for Dir	3230/ 09 dated Ju ect Applications is	une 30, 2009, there is r no longer applicable.	no entry loa	ad for Mutual Fu	
Tax treatment for the Investors (Unitholders)	Investors are advi their tax advisor.	sed to refer to the detai	ils in the Sta	tement of Additio	nal Information (SAI) ar	nd also ind	ependently refer	
Daily Net Asset Value (NAV) Publication	circulation and wil	nd will be calculated on a also be updated on the A			e published in two daily	newspaper	s having nationwi	
For Investor Grievances please contact	Please Refer Page							
Unitholders' Information		No. 54						
Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	Portfolio Turnover	Ratio is calculated as low rities and Equity derivati		se or sale during th	e period / Average AUM f	for the last o	one year (includes	
Scheme's Portfolio	Top 10 holdings of	the Scheme as on May 31,	2017 is state		-4	(0/	N N A V (	
holdings	HDFC Bank Limite	Company d		Banks	SUIY		) NAV 5.08	
	ITC Limited	~		Consumer Non D	urables		1.86	
		nent Finance Corporation	Limited	Finance			4.57	
	Reliance Industrie	Limited		Petroleum Produ	cts	4	1.07	
	Infosys Limited			Software			3.58	
	ICICI Bank Limited			Banks			3.49	
	Larsen & Toubro Li			Construction Pro Software	ject		2.65 2.49	
	Tata Consultancy S Kotak Mahindra Ba			Banks			2.49	
	Maruti Suzuki India			Auto			1.76	
	Monthly portfolio	statement of the Scheme	is hosted on	website - http://ww	ww.idfcmf.com/Downloa	ads.aspx		
Exposure of the Scheme across various sectors (% of NAV) :		8.8% Bendicial Finencial Finencial	Automobile 7.6%	Consumer Gonstruction Metals Construction Co	Cement & Cement & Products Telecom Media & Services Services			
		L, O,	Auto	Consi	Enter C			

## IDFC Infrastructure Fund (IDFC-IF)

	The investment objective of the scheme is to seek predominantly equity and equity related instrume infrastructure and infrastructural related activities							
Asset Allocation Pattern	Asset Class	Range of allocation	(% of Net Assets)	Risk Profile				
of the scheme	Equities & Equity related securities in companies infrastructural and infrastructural related activitie	25		High				
	Debt & Money Market instruments	0-20	0	Low to Medium				
	Investment in derivatives shall be purpose of hedg	ing and portfolio balancing only.						
	Investments in derivatives – upto 50% of the net assets of the scheme.							
	Investment in Securitized Debt - Nil.							
	Investments in Securities Lending - upto 35% of the	e net assets of the Scheme.						
	Investments in ADRs and GDRs issued by Companies in India and foreign securities as permitted by SEBI regulations - upto 50% of the net assets of the scheme.							
	Investments in foreign securities shall be in complia	ance with the requirement of SEBI c	ircular dated Septem	ber 26, 2007.				
	Gross Exposure to Repo of Corporate Debt Securit	ies – upto 10% of the net assets of th:	ne Scheme.					
	The total exposure to equity, debt and derivative p	ositions on a gross basis will not exc	eed 100% of the net a	issets of the scheme.				
	The net assets of the scheme will be invested pred (not necessarily in the same weightage of the ind defined in the Scheme Information Document. A permitted by SEBI / RBI including call money mark the RBI, to meet the liquidity requirements of the investments may be in accordance with the weigh scheme whichever is higher.	ex) or such other companies that for small portion of the net assets wi ket or in alternative investment for t scheme/plan. As the scheme invest	orms a part of "Infras Ill be invested in mor he call money marke ts in a dedicated sec	structure companies" a ney market instrument t as may be provided b tor, the upper ceiling o				
Investment Strategy	The Fund will primarily invest in Infrastructure sect	or and across the entire Value Chai	n around the infrastru	icture sector.				
	Infrastructure sector for the purpose of this Sche Harmonised Master List of Infrastructure sub-sect considered by RBI or companies forming part of engaged in financing, developing, constructing, of Infrastructure sector as defined above.	ors' of the Government of India or b the Scheme's benchmark index. T	by the 'definition of In he fund will consider	frastructure Lending' a r all companies that ar				
	water supply & irrigation, mining, housing & real estate, telecom); or similar facilities (power generation/transmission/distribution, oil & gas-fields, refineries, petrochemicals, fuel retailing, import terminals, liquefaction/re-gasification/storage terminals, pipelines, city gas, warehouses, shipyards, space/defence facilities, dams/canals, industrial plants & machinery, industrial park or 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 suppliers, 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, crude, 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 / airport/space/defence based services); Transportation services (road/rail/water/air/space/defence based logistics, tourism, shipping, airlines, metro rail, offshore vessels); Urban services (water treatment system, sanitation and sewerage system or solid waste management system, garbage disposal or processing, smart city projects, smart grids, urban transport, trunk/broadband network and internet services); Financial services (infrastructure/housing finance, investment/intermediation firms) in spect of Financial services, the companies having at least 50% of its balance sheet or revenues in/from Infrastructure services or value chain around infrastructure sector as specified above, will be considered as Infrastructure related financial services for or value chain around infrastructure sector as specified above, will be considered as Infrastructure related financial services for or valu							
	investment by the Scheme. <b>Debt</b> The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The actual percentage of investment in various fixed income securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the							
Risk Profile of the Scheme	corporate sector and general liquidity and other co Mutual Fund Units involve investment risks includi	onsiderations in economy and marke	ets.					
Risk Mitigation Factors	factors before investment. Scheme specific risk fac Please refer Page no. 52	ctors are summarised on page no. 51						
Plans / Option	Plan Options & sub options available	Default ontic	on under the plan	afault dividend optior				
	Regular/ Direct* Growth and Dividend (Payout, Rei	-	-	einvestment				
	*Direct Plans: Direct Plan is only for investors who							
	for investors who route their investments through							
No. of Folios and AUM	Folios - 9806; AUM - Rs. 253.25 Cr.							
As on May 31, 2017)	Diasco rofor pago po EZ							
Applicable NAV Application	Please refer page no. 53 Fresh Purchase (Including Switch-in) Ac	Iditional Purchase (Including Switch	-in) Depurchase (In	cluding Switch-out)				
Amount/ Number of Units		. 1000 and any amount thereafter		v amount thereafter				
			If the balance in available for re- the minimum a	n the folio / account demption is less than mount prescribed re balance available				
			500 and in multiples	will be redeemed.				
	SIP - Rs. 1000 and in multiples of Re. 1 thereafter (i (in) - Rs. 1000 and any amount thereafter	minimum 6 installments); <b>SWP -</b> Rs.						
				s of Re. 1 thereafter; <b>ST</b>				
Despatch of Repurchase (Redemption) Request	(in) - Rs. 1000 and any amount thereafter Within 10 working days of the receipt of the rede			s of Re. 1 thereafter; <b>ST</b>				
	(in) - Rs. 1000 and any amount thereafter	mption request at the authorised of subject to availability of distributab in in the Option and be reflected in	centre of IDFC Mutua le surplus and at disc the NAV, on an ongo	s of Re. 1 thereafter; <b>ST</b> al Fund. retion of AMC / Truster bing basis. The Trustee				
Redemption) Request Benchmark Index Dividend Policy Name of the Fund	(in) - Rs. 1000 and any amount thereafter Within 10 working days of the receipt of the rede Nifty Infrastructure Index. Under Dividend Option, dividend will be declared The undistributed portion of the income will rema	mption request at the authorised of subject to availability of distributab in in the Option and be reflected in rate, timing and frequency of distributab	centre of IDFC Mutua le surplus and at disc the NAV, on an ongo	s of Re. 1 thereafter; <b>ST</b> al Fund. retion of AMC / Truste bing basis. The Trustee				
(Redemption) Request Benchmark Index	<ul> <li>(in) - Rs. 1000 and any amount thereafter</li> <li>Within 10 working days of the receipt of the rede</li> <li>Nifty Infrastructure Index.</li> <li>Under Dividend Option, dividend will be declared of the undistributed portion of the income will remain decision with regard to availability and adequacy, respectively.</li> </ul>	mption request at the authorised of subject to availability of distributab in in the Option and be reflected in rate, timing and frequency of distributab	centre of IDFC Mutua le surplus and at disc the NAV, on an ongo	s of Re. 1 thereafter; <b>ST</b> al Fund. retion of AMC / Truste ping basis. The Trustee				

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

Performance of the	Return (%) of Gr	owth Optio	on as at May 31, 2017	,		Year wise Absolute Returns
scheme	Period		t Plan	1	ular Plan	44.34 42.18 46.12 43.65
		Returns	Nifty Infrastructure	Returns	Nifty Infrastructure	21.53 24.27
	1 Year	52.17	16.69	49.99	16.69	9.79 9.14 18.19
	3 Years	19.11	0.53	17.36	0.53	- Charles - Char
	5 Years	N.A.	8	14.63	8	-11.56-12.55 -17.18
	Since Inception	15.09	4.77	7.47	1.69	-21.53 FY 2016-17 FY 2015-16 FY 2014-15 FY 2013-14 FY 2012-13
	*Date of Incepti	on : Direct	Plan : 1-Jan-13 Regu	lar Plan : 8	8-Mar-11	IDFC Infrastructure Fund - Dir - Growth
	Returns more th	an 1 year ai	re calculated on corr	npounded	annualised basis	IDFC Infrastructure Fund - Reg - Growth Nifty Infrastructure
Expenses of the Scheme	(I) Load Struct	ure:				
			ed within 365 days f			
			. ,	/ear 2016-	2017 (inclusive of Servi	ce Tax and Additional TER, if any):
	-		<b>Direct Plan</b> - 1.44%.			
Waiver of Load for Direct						2009, there is no entry load for Mutual Fund
Applications Tax treatment for the					t Applications is no long	er applicable. Formation (SAI) and also independently refer to
Investors (Unitholders)	his tax advisor.	auviseu to	reier to the details i	n the stat	ement of Additional Inf	ormation (SAI) and also independently refer to
Daily Net Asset Value	The NAV of the					I be published in 2 daily newspapers having
(NAV) Publication						nfiindia.com by 9.00 P.M. on all business days.
			on the website of the	e Mutual F	und i.e. www.idfcmf.con	1
For Investor Grievances please contact	Please refer pag	e no. 55				
Unitholders' Information	Please refer page	eno 54				
Portfolio Turnover Ratio	0.51					
[for the period June 1,				purchase	or sale during the period	d / Average AUM for the last one year (includes
2016 to May 31, 2017]			Equity derivatives).			
Scheme's Portfolio	Top 10 holdings of		ne as on May 31, 2017	is stated h		
holdings		Comp	any		Industry	(%) NAV
	Vedanta Limited				Ion - Ferrous Metals	5.87
	Engineers India L				Construction Project	4.64
	Dilip Buildcon Li				Construction	4.31
	Larsen & Toubro				Construction Project	4.26
	NBCC (India) Lin				Construction	3.89
	Bharti Airtel Limi		ad		elecom - Services	3.83
	J.Kumar Infrapro Ahluwalia Contra	,		-	Construction	3.22
	Adani Transmissi	, ,			Power	3.12
			nomic Zone Limited		ransportation	2.99
	L	-			•	mf.com/Downloads.aspx
Exposure of the Scheme			1.2%	sted on we	ebsite - http://www.iurc	
across various sectors		5	1.270			
(% of NAV) :			17.7%			
			12.29	% 10.2%		
				10.2%	7.3% 4.0%	0% 2.3% 0.00
						2.5% 0.9%
			Energy	Metals	ring com	Financial Services Cement & Consumer Goods
			Ene	Ae	idustrial acturing Telecom	nen Deur ner Gould turner
			Construction Energy Services		i H intai	Financial Services Cement & Comeunt Goods Goods
			ö		Industrial Manufacturing Telecom	
					۷.	

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

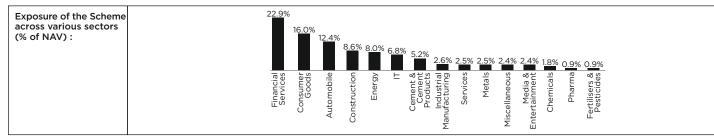
(An Open Ended Equity Linked Saving Scheme with Lock in Period of 3 Years)

Investment Objective	Equity and Equity related securities. The investme	e investment objective of the scheme is to seek to generate long-term capital growth from a diversified portfolio of predominantly uity and Equity related securities. The investment policies shall be framed in accordance with SEBI (Mutual Funds) Regulations, 1996 d rules and guidelines for Equity Linked Savings Scheme (ELSS), 2005 (and modifications to them).						
Asset Allocation Pattern	Asset Class	Range of allocation (% of Net Assets)	Risk Profile					
of the scheme	Equities & Equity Related securities	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 100% of the equity investments of the Scheme (as and when permitted under the applicable regulations). Investments in ADRs and GDRs issued by Companies in India / equity of listed overseas companies as permitted by SEBI regulations - upto 100% of the net assets of the scheme (as and when permitted under the applicable regulations). Investments in Derivatives - upto 50% (as and when permitted under the applicable regulations). Securities - upto 100% of the net assets of the scheme (as and when permitted under the applicable regulations). Securities - upto 10% of the net assets of the Scheme (as and when permitted under the applicable regulations).							
Investment Strategy	<ul> <li>identified through a systematic process of forecand interaction with company management to a growth. The Scheme is expected to deliver sup fundamentally good businesses. The guiding print is solved and the dynamics of the underlying company. The dynamics of the underlying business. The cash profit growth. Stock prices of companie over the long term. Investors entering this sch</li> <li>Acquire stocks at reasonable value : Once go a reasonable value. Overall market correcting profitability are an excellent opportunity to be 3) Monitor market interest to ensure consistent</li> </ul>	performance : Systematically tracking over stock of den sell off. Stock prices react to event triggers that	the industry growth potential e long-term sustainable profit cused aggressive portfolio of d below: focus primarily on business ire a robust understanding of ofitability and sustainability of h will outperform the markets ar time horizon. ired when they are available at s that don't affect long-term wnership and over researched					

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

	of new instrum considering the of the corporat	ents and inve prevailing po te sector and	estors. The act olitical condition general liquic	tual percenta ons, the ecor lity and othe	age of investme nomic environm er consideratior	ent in various fixed ent (including intere	income secu est rates and and markets.	ts through the introductic rities will be decided aft inflation), the performany The Fund has put in play io limits.	
Risk Profile of the Scheme	Mutual Fund U factors before i	nits involve in investment. S	vestment risks cheme specifie	s including th c Risk Factor	ne possible loss s are summarize	of principal. Please ed on page no. 51	read the SID	carefully for details on ri	
Risk Mitigation Factors	Please Refer Pa	-							
Plans / Option	Plan		ub options ava			Default option un	der the plan	•	
	Regular/ Direct							Payout	
	*Direct Plans: D for investors w	)irect Plan is o ho route their	nly for investo	rs who purch	nase/subscribe tributor	Units in a Scheme d	irectly with th	he Fund and is not availab	
No. of Folios and AUM	Folios - 69239								
As on May 31, 2017)		NI 57							
Applicable NAV	Please Refer Pa								
Animum Application	Fresh Purchase		_		luding Switch-in)		e (Including Switch-out)		
	thereafter	Rs. 500 and in multiples of Rs. 500       Rs. 500 and in multiples of Rs. 500       Rs. 500 and any amount thereafter         Intereafter       If the balance in the folio / accoundation and the minimum amount prescribed above, the entire balance available for redemption will be redeemed.					ce in the folio / account r redemption is less thar m amount prescribed entire balance available tion will be redeemed.		
	SIP - Rs. 500 a STP (in) - Rs. 50	IP - Rs. 500 and in multiples of Rs. 500 thereafter (minimum 6 installments); SWP - Rs. 500 and in multiple of Rs. 1 thereaft TP (in) - Rs. 500 and in multiples of Rs. 500 thereafter							
Despatch of Repurchase Redemption) Request	Within 10 work	ing days of t	ne receipt of t	he redempti	on request at t	he authorised centr	e of IDFC Mu	tual Fund.	
Benchmark Index	S&P BSE 200 I	ndex							
Dividend Policy	Under Dividend	d Option, divi	dend will be de	eclared subje	ect to availability	y of distributable su	rplus and at d	liscretion of AMC / Trusten ngoing basis. The Trustee	
	decision with r	egard to avail	ability and ade	equacy, rate,	timing and freq	uency of distribution	n of dividend	shall be final.	
Name of the Fund Manager	Daylynn Pinto	(managing th	e fund since (	October 20, 2	2016)				
Name of the	IDFC AMC Trus	stee Compan	y Limited						
rustee Company Performance of	Return (%) of (	Frowth Optio	n as at May 71	2017		Voorwi	ise Absolute	Poturps	
he scheme								Returns	
	Period		t Plan	-	lar Plan		56.89 54.45		
		Returns	S&P BSE 200	Returns	S&P BSE 200	28.91 27.48	31.93		
	1 Year	31.85	20.99	30.42	20.99	27.48	24.09 23.36	05 12 69	
	3 Years	21.4	12.15	19.87	12.15			6.06	
	5 Years	N.A.	15.76	22.88	15.76	-9.06 -10.05 -7.8	4		
	Since Inception*	20.98	12.82	20.88	16.91				
	*Date of Inception : Direct Plan : 1-Jan-13 Regular Plan : 26-Dec-08								
				-		IDFC Tax Advantage (ELS	S) Fund - Reg - Growth	S&P BSE 200	
Expenses of the Scheme	Returns more than 1 year are calculated on compounded annualised basis (i) Load Structure:								
•	Exit Load: NIL								
	(ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any):								
	Regular Pla	an - 2.86%; D	irect Plan - 1.7	6%.					
Waiver of Load for Direct								ntry load for Mutual Fur	
Applications						ns is no longer appli			
Tax treatment for the nvestors (Unitholders)	their tax advisc		er to the deta	alls in the Sta	atement of Ado	ditional information	(SAI) and a	lso independently refer	
Daily Net Asset Value (NAV) Publication	The NAV of t	he Fund will culation and	will also be up	dated on th	e AMFI website	e i.e. www.amfiindia	blished in 2 .com by 9.00	daily newspapers havir P.M. on all business day	
For Investor Grievances	Please Refer Pa								
Jnitholders' Information	Please Refer Pa	age No. 54							
Portfolio Turnover Ratio		<u></u>							
for the period June 1, 2016 to May 31, 2017]	Portfolio Turno Fixed Income s				ase or sale durin	g the period / Avera	ge AUM for th	ne last one year (includes	
Scheme's Portfolio	Top 10 holdings		· · · · · ·	l, 2017 is state				(0/)	
oldings	HDFC Bank Lin	Compa	any			ndustry		(%) NAV	
	ITC Limited	iited			Banks Consumer No	n Durables		<u>5.87</u> 4.32	
	ICICI Bank Limi	ted			Banks			3.73	
	Future Retail Li				Retailing			3.36	
	The Ramco Cer		1		Cement			3.07	
	Infosys Limited				Software			3.03	
	KEC Internation				Construction	Project		2.86	
	Minda Industrie				Auto Ancillar	ies		2.35	
	Axis Bank Limit				Banks			2.35	
	Maruti Suzuki Ir	ndia Limited			Auto			2.23	
						//www.idfcmf.com/		-	

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



### IDFC Nifty Fund (IDFC-NF)

(An open ended equity scheme)

Investment Objective	proportion/wei		scheme is to r	eplicate the	Nifty 50 Index b			Nifty 50 Index in the	
Asset Allocation Pattern of the scheme	Asset Class						of allocation Net Assets)	Risk Profile	;
	Securities (incl	uding derivat	ives) forming	a part of the	Nifty 50 Index	ç	90 - 100	High	
	Debt & Money Market instruments 0 - 10 Low - Med						Low - Mediu	m	
	derivatives on approximately t and options cor by SEBI / RBI ir meet the liquid stocks forming I shall invest in dd then the schem	the Nifty 50 he same weig tracts on the cluding call n ty requirement bart of the Nift ebt and mone e shall invest	Index. This wo htage that they Nifty 50 Index. noney market o the sof the sche by Index. Furthey market instru- in debt and mo	ould be don represent in A small port or in alternat me/plan and r in case whe iments. Furt oney market	e by investing i the Nifty 50 Inde ion of the net as: ive investment fi d for meeting ma erein the minimu her in case wher instruments. Inv	in almost all the st ex and / or investing sets will be invested or the call money m argin money require m lot size of the inde ein the minimum loo	ocks compris in derivatives in money mai arket as may ment for Mitr x scrip's is not size of the in tives - upto 50	and / or in exchange i ing the Nifty 50 In including futures cor rket instruments per be provided by the I y futures and/or fut available, then the so dex scrip's is not ava 2% of the net assets	idex i ntract mitte RBI, t ures o chem ailabl
	Regulations for	the purpose t prices of the	es of rebalanci e Nifty stocks.	ng or to tal However, th	ke advantage o	f the pricing oppo	rtunities in ca	dices, as permitted ase futures are trad juity and derivatives	ding a
Investment Strategy	weightages of t least possible th incremental col and other trade daily inflows an extent, there ca	hese stocks in rough rebala lections/rede s, proactive fo d outflows to n be no assura	n the Nifty 50 I ncing of the po mptions from ollow-up with t and from the I ance that these	ndex. The in ortfolio, takir the Scheme. he service p Fund closely risks would	vestment strate ng into account t It is proposed to roviders for dail While these m be completely e	gy would revolve ar the change in weigh o manage the risks y change in weights easures are expecte liminated.	ound reducin ts of stocks in by placing lim in the Nifty 5 ed to mitigate	s close as possible g the tracking error the index 14 as well it orders for basket 0 Index as well as m the above risks to a s through the introd	to the as the trade nonito a large
	of new instrum considering the of the corporate Investment Disc	ents and inve prevailing po sector and g cretion Guidel	stors. The act olitical conditio peneral liquidit ines defining t	ual percenta ns, the econ / and other one prudentia	age of investme omic environme considerations ir al and concentra	nt in various fixed i ent (including intere n economy and mar tion limits for the po	ncome secur est rates and in kets. The Fun ortfolio limits.	ities will be decided nflation), the perforr d has put in place de	d afte mance etailee
Risk Profile of the Scheme					e possible loss o are summarized		read the SID o	carefully for details o	on ris
Risk Mitigation Factors	Please Refer Pa	ge No. 52				_			
Plans / Option	Plan	Options & s	ub options avai	lable		Default option une	der the plan	Default dividend of	optio
	Regular/ Direct	* Growth and	Dividend (Pay	out, Reinvest	: & Sweep)	Growth		Reinvestment	
						Jnits in a Scheme di	rectly with th	e Fund and is not ava	ailabl
No. of Folios and AUM (As on May 31, 2017)	for investors wh Folios - 3701;			rougn a Dist	ributor				
Applicable NAV	Please Refer Pa	ae No. 53							
Minimum Application	Fresh Purchase	•	witch-in)	Additio	nal Purchase (In	cluding Switch-in)	Penurchase	(Including Switch-o	t)
Amount/ Number of Units	Rs. 100 and any	· -			and any amount	thereafter	Rs. 500 and If the balance available for the minimum above, the er	any amount thereaf e in the folio / accor redemption is less t amount prescribed ntire balance availat on will be redeemed	fter. unt than d ble
	SIP - Rs. 100 and in multiples of Rs. 1 thereafter (minimum 6 installments); SWP - Rs. 500 and in multiple of Rs. 1 thereafter STP (in) - Rs. 100 and any amount thereafter								
Despatch of Repurchase (Redemption) Request	Within 10 work	ing days of th	ne receipt of th	e redemptio	on request at th	e authorised centre	e of IDFC Mut	ual Fund.	
Benchmark Index	Nifty 50 Index								
Dividend Policy	The undistribut	ed portion of	the income wi	Il remain in t	the Option and I	of distributable sur be reflected in the N ency of distribution	JAV, on an on	scretion of AMC / Tr going basis. The Tru hall be final.	ustee'
Name of the Fund Manager	Arpit Kapoor &	Sumit Agraw	val (managing	the fund sin	ce March 1, 2017	7)			
Name of the Trustee Company	IDFC AMC Trus	tee Company	/ Limited						
Performance of the	Return (%) of G	-						solute Returns	
scheme	Period	Direct	t Plan	Regul	ar Plan		27.85 27.78 26.65		
		Returns	Nifty 50	Returns	Nifty 50	19.47 19.35	3.55 18.71	18.65	
	1 Voor	10 50	Index	10.40	Index			9.24	
	1 Year	18.58	17.91	18.46	17.91				
	3 Years	10.88	9.97	10.78	9.97	-8/			
	5 Years	N.A.	14.33	15.31	14.33		-8.11 -8.84		
	Since Inception*	12.36	11.5	9.83	8.84	FY 2016-17	FY 2015-16 FY 2014-15 FY	2013-14 FY 2012-13	
	*Date of Inception : Direct Plan : 1-Jan-13 Regular Plan : 30-Apr-10								
	Returns more than 1 year are calculated on compounded annualised basis							IDFC Milly Fulla - Keg - Glowin	

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

Expenses of the Scheme	(i) Load Structure:		
	Exit Load: 1% if redeemed within 7 days from the	date of allotment	
	(ii) Actual expenses for the previous financial year 20	016-2017 (inclusive of Service Tax and A	dditional TER, if any):
	Regular Plan - 0.27%; Direct Plan - 0.17%.		
Waiver of Load for Direct Applications	Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 10 schemes. Hence, the procedure for waiver of load for D	68230/ 09 dated June 30, 2009, there irect 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 S their tax advisor.	tatement of Additional Information (SA	I) and also independently refer to
Daily Net Asset Value (NAV) Publication	The NAV of the Fund will be calculated on all Bu nationwide circulation and will also be updated on th The NAV can also be viewed on the website of the Mutu	ne AMFI website i.e. www.amfiindia.com	ed in 2 daily newspapers having by 9.00 P.M. on all business days.
For Investor Grievances please contact	Please Refer Page No. 53		
Unitholders' Information	Please Refer Page No. 54		
Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	Portfolio Turnover Ratio is calculated as lower of purch Fixed Income securities and Equity derivatives).		UM for the last one year (includes
Scheme's Portfolio	Top 10 holdings of the Scheme as on May 31, 2017 is stat		
holdings	Company	Industry	(%) NAV
	HDFC Bank Limited	Banks	8.98
	ITC Limited	Consumer Non Durables	7.18
	Housing Development Finance Corporation Limited	Finance	6.75
	Reliance Industries Limited	Petroleum Products	6.02
	Infosys Limited	Software	5.29
	ICICI Bank Limited	Banks	5.15
	Larsen & Toubro Limited	Construction Project	3.91
	Tata Consultancy Services Limited	Software	3.67
	Kotak Mahindra Bank Limited	Banks	3.17
	Maruti Suzuki India Limited	Auto	2.59
	Monthly portfolio statement of the Scheme is hosted o	n website - http://www.idfcmf.com/Dow	nloads.aspx
Exposure of the Scheme across various sectors: (% of NAV) :		Consumer Goods 4.5% 3.9% 3.8% 2.0% 5.0% 0.0% A.2% 3.9% 3.8% 2.0% 0.0% Decode to the tail of tai	X Entertainment

## IDFC Arbitrage Fund (IDFC-AF)

Г

(An open ended equity scheme)

Investment Objective	To seek to generate capital appreciation and income derivative segments of the equity markets and the investing the balance in debt and money market instru	e arbitrage opportunities available within the	ortunities in the cash and the e derivative segment and by	
Asset Allocation Pattern	Asset Class (under normal circumstances)	Range of allocation (% of Net Assets)	Risk Profile	
of the scheme	Equities & Equity related instruments *	65 - 90	Medium to High	
	Derivatives *	65 - 90	Medium to High	
-	Debt & Money Market instruments including the margin money deployed in derivative transactions	10 - 35	Low	
	Under Defensive circumstances+ :			
	Equities & Equity related instruments *	0 - 35	Medium to High	
	Derivatives *	0 - 35	Medium to High	
	Debt & Money Market instruments including the margin money deployed in derivative transactions65 - 100Low			
	+Defensive circumstances are when the arbitrage opp Investments in securitized debt can be made upto 355 assets of the scheme. Investment in Securities Lendi debt instruments can be made upto 35% of the net as India, as permitted by SEBI regulations - upto 50% o Securities - upto 10% of the net assets of the Scheme *Equity allocation is measured as the Gross exposure so built, at any point in time, would be completely he exposure, thereby making the Net exposure market - t to any operational reason such as short delivery in the market - neutral position at the earliest.	% of the portfolio. Investment in derivatives car ng can be made upto 50% of net assets of sc sets of the Scheme. Investments in ADRs and f the net assets of the scheme. Gross Exposu to equities, equity related instruments and der dged out, using derivative instruments that p neutral. In case the fund is not able to have a ne	be made upto 90% of the net heme. Investments in Foreign GDRs issued by Companies in re to Repo of Corporate Debt ivatives. The Equity allocation rovides an equal but opposite t market - neutral position due	

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

Investment Strategy	traded equities short-term deb futures market. for costs and to market, simulta at the same tim hedged transac this position till Capital on the co- redemption pre example, if spor spot is sold at R the price differe may "rollover th scheme would means unwindi month maturity position before through the us endeavour to bu in the cash seg would also look buys 1000 futuu Ltd. for April ex contracts of AE March contract March, 2013, th returns would b are squared-off The Scheme ca if it sees a profit the market by n positions in indu to be maintaine commercial bar	In absence of t and money and in the sp- axes the sch- neously. For e sells 10,000 tion by sellir expiry of the date of expiry ssures or any is sold at Rs s. 430 and th ential betwee futures po- liquidate the ng the short the expiry o e of arbitrag uild similar m ment and sel to avail of o res contracts piry at Rs. 30 cheme has to 3B. The return. If this spread e scheme wo be a function . If this spread a laso initiate potential. Un naintaining c ex futures of a d for the der thes. The matures the view	of profitable market sector to market. If eme shall bu example, on D Reliance C. Ig the equity. In the even / other reasc . 430 and the e futures are in the spot a sition and hu spot position in t sition and hu spot position in t g onto the s f the curren g onto the s f the curren e opportunities of ABB Ltd. 30. Thereby wo options. Is are a fund d is less than of the spread d is lower tha the transach der all circu completely hu different cald ivative positi rity profile Q of the fund	arbitrage opp urities. The fur the price of a s yy the stock in 15-12-2013, the apital futures f y position in th scheme earns tuality that the n, the returns to futures are le sold at Rs. 431 nd futures posi- old onto the pin- and settle the futures of i pot position. t-month futures by between one For March exi- tion in the opp unstances the edged position. The manager is that the nest of the solution the position on the opp	ortunities availa d manager will stock in the futu- the spot marke e scheme buys 1 or December 202 e futures marke an annualized r e scheme has to would be a func- pought at Rs. 43 then there would ition of the subs- osition in the spo- be futures positic the current mor There could als to increase the end primarily or coffer an arbitra- ing ADR/GDR a futures contrac- oiry at Rs. 3000 ners into a fully transaction by read between thom turns are positiv cexpire and squi- tlement price o he returns are po- osite direction i. scheme would k- is. In addition to he debt and mon- ti interest rates y	ble in the marke evaluate the diff res market is hig at and sell the sa 0,000 shares of 013 expiry @ Rs. 4 t for expiry @ Rs. 4 t for expiry on sa eturn of 16.97% i unwind the trans- tion of the sprea 35 then there wo d be positive reti- equent month m of market. In cas on simultaneous th and simultaneous th and simultaneous thand selling the co t and another. F each and sells a hedged transac selling the 1000 cor f the March cont ositive and if it is e. by selling the teep its net expo o stock specific funey market instr- also be maintaine tey market comp would go up ther	t, the scheme ma erence between her than in the sp ame stock in equ Reliance capital 432.00. The Sche ay December 25, rrespective of wh saction prior the d at which the tra uld be negative r urns from the trace aturity still rema- se such an oppor ly. (*Rolling over eously shorting fo funwinding bot to meet redempt y of such oppor 2.g. buying the ba arresponding stoc or example on 16 n equivalent 1000 tion. Closer to tho D March contrac: he pril contract: higher than Rs. 37 March futures and sures neutral to t tures, the scherr uments include a ed partly as Fixed on the average mal	tures prices of exchange ay predominantly invest in the price of a stock in the ot market, after adjusting ial quantity in the futures on spot @ Rs. 430.00 and me thus enters into a fully 2013. If the scheme holds the price of Reliance expiry date on account of ansaction is unwound. For eturns on the trade. If the de. On the date of expiry, if ins attractive, the scheme tunity is not available, the of the futures transaction utures of the subsequent h the spot and the future ion. Return enhancement tunities. The Scheme will sket of index constituents charch, 2013, the scheme of Auron 2013, the scheme of the rexpiry date of the March ts and buying 1000 April t and the buy price of the On the expiry date i.e. 30 ds for April contracts D the returns are negative. d buying the April futures, he underlying direction of the can also take offsetting ny margin money that has I deposits with Scheduled determined by the view of curity of the debt & money decline, then the average	
Risk Profile of the Scheme	on the prevailing Mutual Fund Ur	g market circ nits involve in	umstances. vestment ris	ks including th	ne possible loss			ntially change, depending carefully for details on risk	
Risk Mitigation Factors	Please Refer Pa		cheme speci		s are summarize	eu on page no. 51			
Plans / Option	Plan	-	sub options	available		Default option	n under the plan	Default dividend option	
	Regular/ Direct	-		end, Annual Dividend Growth				Monthly Dividend	
	*Direct Plans: D for investors wh	irect Plan is o		tors who purch		Units in a Scheme	e directly with the	Reinvestment Fund and is not available	
No. of Folios and AUM (As on May 31, 2017)	Folios - 6206; 4			, through a bis					
Applicable NAV	Please Refer Pa	ge No. 53							
Minimum Application	Fresh Purchase	(Including S	witch-in)	Additional Purchase (Including Switch-in)			Repurchase (In	cluding Switch-out)	
Amount/ Number of Units	Rs. 100 and any	amount the	reafter	Rs. 100 and any amount thereafter Rs. 500 and any amount thereafter If the balance in the folio / account available for redemption is less thar minimum amount prescribed above entire balance available for redemp will be redeemed.					
	SIP - Rs. 100 and in multiples of Rs. 1 thereafter (minimum 6 installments); SWP - Rs. 500 and in multiples of Rs. 1/- thereafter; STP (in) - Rs. 100 and any amount thereafter								
Despatch of Repurchase (Redemption) Request	Within 10 worki	ng days of th	ne receipt of	f the redempti	on request at th	ne authorised ce	ntre of IDFC Mut	ual Fund.	
Benchmark Index	CRISIL Liquid F	und Index							
Dividend Policy	The undistribut	ed portion of	the income	will remain in	the Option and	be reflected in the	surplus and at di ne NAV, on an on ion of dividend sl	scretion of AMC / Trustee. going basis. The Trustee's nall be final.	
Name of the Fund Manager	Equity Portion : Debt portion : H						managing the fur	nd since March 1, 2017)	
Name of the Trustee Company	IDFC AMC Trus	tee Company	/ Limited						
Performance of	Return (%) of G	irowth Optio	n as at May	31, 2017			Year wise Ab	solute Returns	
the scheme	Period	Direc	t Plan	Regu	lar Plan			9.76	
		Returns	Crisil Liqui Fund Inde		Crisil Liquid Fund Index	6.84 7.11	9.04 8.98 8.04 7.15 6.51	9.76 <sub>9.33</sub> 9.46 9.3	
	1 Year	6.85	6.96	6.27	6.96	6.24			
	3 Years	7.44	7.88	6.84	7.88				
	5 Years	N.A.	8.28	7.76	8.28				
	Since Inception*	8.2	8.32	7.32	7.61	FY 2016-17	FY 2015-16 FY 2014-15	FY 2013-14 FY 2012-13	
	*Date of Incept Returns more th	ion : Direct F	<b>Plan :</b> 17-Jan	-13 Regular P	lan : 21-Dec-06	Crisil Liquid Fund		Arbitrage Fund - Reg - Growth	

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

Expenses of the Scheme	(i) Load Structure:							
	Exit load: 0.25% if redeemed/switched-out within	1 (one) month from the date of allotme	nt.					
	(ii) Actual expenses for the previous financial year 20	016-2017 (inclusive of Service Tax and A	dditional TER, if any):					
	Regular Plan - 1.00%; Direct Plan - 0.45%.							
Waiver of Load for Direct Applications	Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 16 schemes. Hence, the procedure for waiver of load for D	58230/ 09 dated June 30, 2009, there irect Applications is no longer applicable	is no entry load for Mutual Fur					
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Sta refer to their tax advisor.	tement of Additional Information (SAI)	and also independently					
Daily Net Asset Value (NAV) Publication	The NAV of the Fund will be calculated on all Bu nationwide circulation and will also be updated on the The NAV can also be viewed on the website of the Mutu	e NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspapers hav ionwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all business d e NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com						
For Investor Grievances please contact	Please Refer Page No. 53	ease Refer Page No. 53						
Unitholders' Information	Please Refer Page No. 54							
Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	<b>14.49</b> Portfolio Turnover Ratio is calculated as lower of purch Fixed Income securities and Equity derivatives).	ase or sale during the period / Average Al	UM for the last one year (includes					
Scheme's Portfolio	Top 10 holdings of the Scheme as on May 31, 2017 is stat	ed here below:						
holdings	Company	Industry	(%) NAV					
	Sun Pharmaceutical Industries Limited	Pharmaceuticals	5.13					
	JSW Steel Limited	Ferrous Metals	3.42					
	ITC Limited	Consumer Non Durables	2.78					
	Aditya Birla Nuvo Limited	Services	2.27					
	Yes Bank Limited	Banks	2.25					
	Dewan Housing Finance Corporation Limited	Finance	1.97					
	Reliance Capital Limited	Finance	1.87					
	Oil & Natural Gas Corporation Limited	Oil	1.79					
	United Spirits Limited	Consumer Non Durables	1.73					
	Century Textiles & Industries Limited	Cement	1.72					
	Monthly portfolio statement of the Scheme is hosted of	n website – http://www.idfcmf.com/Dow	nloads.aspx					
Exposure of the Scheme across various sectors (% of NAV) :	15.31% B.25% B.21% 7.91% B.25% B.21% 7.91% B.25% B.21% 7.91% B.25% B.21% 7.91% B.25% B.21% 7.91% B.25% B.21% 7.91% B.25% B.21% 7.91% 7.91% B.25% B.21% 7.91% B.25% B.21% 7.91% B.25% B.21% 7.91%	Vitromobile Vitro	0.30% 0.10%					

## IDFC Arbitrage Plus Fund (IDFC-APF)

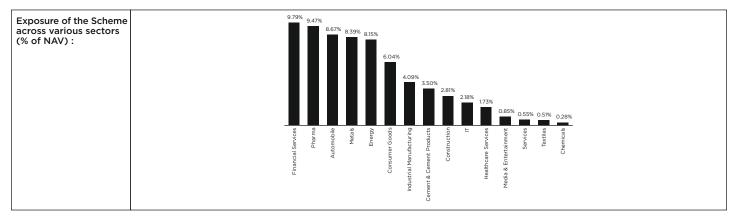
(An open ended equity scheme)

Investment Objective	The investment objective of the scheme is to generate income (absolute to low volatility returns) by taking advantage of opportunities in the cash and the derivative segments of the equity markets including the arbitrage opportunities available within the derivative segment, by using other derivative based strategies and by investing the balance in debt and money market instruments.						
Asset Allocation Pattern	Asset Class	Range of allocation (% of Net Assets)	Risk Profile				
of the scheme	Under Normal circumstances:						
	Equities & Equity related instruments *	65 - 100	Medium to High				
-	Derivatives *	65 - 100	Medium to High				
	Debt & Money Market instruments including the margin money deployed in derivative transactions	0 - 35	Low				
	Under Defensive circumstances+ :						
	Equities & Equity related instruments *	0 - 35	Medium to High				
	Derivatives *	0 - 35	Medium to High				
	Debt & Money Market instruments including the margin money deployed in derivative transactions	65 - 100	Low				
	+ Defensive circumstances are when the arbitrage opportunities in the market are negligible, in view of the fund manager.						
	Investments in securitized debt can be made upto 35% of the portfolio. Investment in derivatives can be made 100% of the net assets of the scheme. Investment in Securities Lending can be made upto 50% of net assets of scheme. Investments in Foreign debt instruments - up to 35% of the net assets of the Scheme. Investments in ADRs and GDRs issued by Companies in India, as permitted by SEBI regulations - upto 50% of the net assets of the scheme. Gross Exposure to Repo of Corporate Debt Securities – upto 10% of the net assets of the Scheme.						
	*Equity allocation is measured as the Gross exposure to equi into equity positions to hedge the investments in derivati positions in either equity or derivative markets depending level there will be no short-positions. Unhedged positions exposure to equity derivative) shall not exceed 5%.	ves. The derivative positions will be hedged on the strategies involved and execution cos	d against corresponding ts. On the total portfoli				

## IDFC Arbitrage Plus Fund (IDFC-APF) (Contd.)

Investment Strategy	in the cash and segment, by usi will enter into de based on certai in debt and mo following strate	the derivativ ng other deriv erivative base n statistical m ney market in gies will be us	e segments of t vative based stra d strategies to ta odels/ technical istruments. The sed by the fund r	ne equity n tegies and ike advanta analysis ca scheme wil nanager : 1.	narkets includin by investing the age of pricing in rried out by the Il target to gene Cash-Futures A	ig the arbitrage opp balance in debt and efficiencies in the ma fund manager. The s erate returns with a Arbitrage 2. Relative	ns) by taking advantage of opportu ortunities available within the deri money market instruments. The sc arket. These strategies will be under icheme will also invest a part of its c low correlation with equity market Value Trades 3. Derivative strategie	vative cheme rtaken corpus cs. The es and	
	structured investments. Additionally the fund manager may invest in debt and money market instruments for margin and cash fl management purposes. For detailed explanation of individual strategies please refer SID.							h flow	
Risk Profile of the Scheme							read the SID carefully for details o	on risk	
	factors before i	nvestment. So	cheme specific F	isk Factors	s are summarize	ed on page no. 51			
Risk Mitigation Factors	Please Refer Pa	<u> </u>							
Plans / Option	Plan	- ·	ub options avail		lond	Default option un Growth	der the plan Default dividend op Monthly Dividend	otion	
	Regular/ Direct	(Payout, Re	nthly Dividend, A einvest & Sweep	)	dend	Growth	Reinvestment		
						Units in a Scheme d	irectly with the Fund and is not ava	ailable	
No. of Folios and AUM	Folios - 1969;		investments thr	ougn a Dist	ributor				
(As on May 31, 2017)	FOILOS - 1969, 7	AUM - RS. 05:	9.44 Cl.						
Applicable NAV	Please Refer Pa	age No. 53							
Minimum Application	Fresh Purchase			Additio	nal Purchase (I	ncluding Switch-in)	Repurchase (Including Switch-o	ut)	
Amount/ Number of Units	Rs. 5000 any a	mount therea	after	Rs. 100	0 and any amo	unt thereafter	Rs. 500 and any amount thereaf	ter	
							If the balance in the folio / accou available for redemption is less t the minimum amount prescribed above, the entire balance availab for redemption will be redeemed	han 1 5le 1.	
	SIP - Rs. 1000 a STP (in) - Rs. 10				imum 6 installr	ments); <b>SWP</b> - Rs. 5	500 and in multiples of Re. 1 there	eafter;	
Despatch of Repurchase					on request at th	he authorised centr	e of IDFC Mutual Fund.		
(Redemption) Request		3 ,							
Benchmark Index Dividend Policy	The undistribut	d Option, divid ed portion of	the income will	remain in t	the Option and	be reflected in the	rplus and at discretion of AMC / Tr NAV, on an ongoing basis. The Tru nof dividend shall be final.	ustee. Istee's	
Name of the	Equity Portion	: Yogik Pitti (	managing the f	und since J	lune 27, 2013) &	Arpit Kapoor (mai	naging the fund since March 1, 20	17)	
Fund Manager Name of the	Debt portion : I IDFC AMC Trus			runa since	October 20, 2	016)			
Trustee Company									
Performance of	Return (%) of G	Frowth Optio	n as at May 31, 2	2017			Year wise Absolute Returns		
the scheme	Period	Direc	t Plan	Regul	lar Plan		8.94 8.98 8.61 8.22 8.04 8.16 8.22		
		Returns	Crisil Liquid Fund Index	Returns	Crisil Liquid Fund Index	7.4 _711 6.68	6.45		
	1 Year	7.35	6.96	6.57	6.96				
	3 Years	7.4	7.88	6.67	7.88				
	5 Years	N.A.	8.28	7.51	8.28	FY 2016-	17 FY 2015-16 FY 2014-15 FY 2013-14 FY 2012-13		
	Since Inception*	7.65	8.11	7.03	7.63	IDFC Arbitrage Plus Fund	d - Dir - Growth IDFC Arbitrage Plus Fund - Reg -	Growth	
			Plan: 31-Dec-13	-		Crisil Liquid Fund Index			
<b>-</b>		-	e calculated on	compound	ed annualised	Dasis			
Expenses of the Scheme	(ii) Actual exp	0.25% if redee enses for the	previous financ	ial year 20		from the date of all ive of Service Tax a	otment. nd Additional TER, if any):		
Waiver of Load for Direct									
Applications	schemes Hence	Regular Plan - 1.16%; Direct Plan - 0.59%. Irsuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, there is no entry load for Mutual Fund						Fund	
Tax troatment for		themes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable. vestors are advised to refer to the details in the Statement of Additional Information (SAI) and also independently refer to leir tax advisor.							
Tax treatment for the Investors (Unitholders)	Investors are ad their tax adviso	dvised to refe or.	ure for waiver of r to the details	load for Dir in the State	rect Applicatior ement of Addit	ns is no longer applic ional Information (	cable. SAI) and also independently refer	to	
the Investors	Investors are ac their tax adviso The NAV of th nationwide circ	dvised to refe or. The Fund will culation and	be calculated will also be up	load for Dir in the State on all Bus dated on	rect Application ement of Addit iness Days. Th the AMFI web	ns is no longer applic tional Information ( ne NAV will be pu	cable.	to naving	
the Investors (Unitholders) Daily Net Asset Value (NAV) Publication For Investor Grievances	Investors are ac their tax adviso The NAV of th nationwide circ	dvised to refe or. The Fund will culation and can also be vie	be calculated will also be up	load for Dir in the State on all Bus dated on	rect Application ement of Addit iness Days. Th the AMFI web	ns is no longer applic tional Information (s ne NAV will be pu site i.e. www.amfiir	cable. SAI) and also independently refer blished in 2 daily newspapers h	to naving	
the Investors (Unitholders) Daily Net Asset Value (NAV) Publication For Investor Grievances please contact	Investors are ad their tax adviso The NAV of th nationwide cirr days. The NAV o Please Refer Pa	dvised to refe or. Lea Fund will culation and can also be vie age No. 53	be calculated will also be up	load for Dir in the State on all Bus dated on	rect Application ement of Addit iness Days. Th the AMFI web	ns is no longer applic tional Information (s ne NAV will be pu site i.e. www.amfiir	cable. SAI) and also independently refer blished in 2 daily newspapers h	to naving	
the Investors (Unitholders) Daily Net Asset Value (NAV) Publication For Investor Grievances please contact Unitholders' Information	Investors are ac their tax adviso The NAV of th nationwide cirr days. The NAV of Please Refer Pa Please Refer Pa	dvised to refe or. Lea Fund will culation and can also be vie age No. 53	be calculated will also be up	load for Dir in the State on all Bus dated on	rect Application ement of Addit iness Days. Th the AMFI web	ns is no longer applic tional Information (s ne NAV will be pu site i.e. www.amfiir	cable. SAI) and also independently refer blished in 2 daily newspapers h	to naving	
the Investors (Unitholders) Daily Net Asset Value (NAV) Publication For Investor Grievances please contact Unitholders' Information Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	Investors are ad their tax adviso The NAV of th nationwide cirr days. The NAV of Please Refer Pa Please Refer Pa <b>19.03</b> Portfolio Turno Fixed Income so	dvised to refe or. Lean also be vie age No. 53 age No. 54 ver Ratio is ca ecurities and I	ure for waiver of er to the details be calculated will also be up ewed on the web lculated as lowe Equity derivative	load for Dir in the State on all Bus dated on site of the site of the site of the site of purcha	rect Application ement of Addit iness Days. Th the AMFI web Mutual Fund i.e se or sale durin	ns is no longer applic ional Information ( ne NAV will be pu site i.e. www.amfiir .www.idfcmf.com	cable. SAI) and also independently refer blished in 2 daily newspapers h	to naving siness	
the Investors (Unitholders) Daily Net Asset Value (NAV) Publication For Investor Grievances please contact Unitholders' Information Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017] Scheme's Portfolio	Investors are ad their tax adviso The NAV of th nationwide cirr days. The NAV of Please Refer Pa Please Refer Pa <b>19.03</b> Portfolio Turno Fixed Income so	dvised to refe or. Localation and can also be vie age No. 53 age No. 54 ver Ratio is ca ecurities and l of the Schem	ure for waiver of er to the details be calculated will also be up wed on the web loulated as lowe Equity derivativ	load for Dir in the State on all Bus dated on site of the site of the site of the site of purcha	rect Application ement of Addit iness Days. Th the AMFI web Mutual Fund i.e se or sale durin ed here below:	ns is no longer applic ional Information ( ne NAV will be pu site i.e. www.amfiir .www.idfcmf.com g the period / Avera	cable. SAI) and also independently refer blished in 2 daily newspapers h ndia.com by 9.00 P.M. on all bu ge AUM for the last one year (inclu	to naving siness	
the Investors (Unitholders) Daily Net Asset Value (NAV) Publication For Investor Grievances please contact Unitholders' Information Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	Investors are ad their tax adviso The NAV of th nationwide cirr days. The NAV of Please Refer Pa Please Refer Pa <b>19.03</b> Portfolio Turnor Fixed Income so Top 10 holdings	dvised to refe or. Localation and can also be vie age No. 53 age No. 54 ver Ratio is ca ecurities and l of the Schem Compa	ure for waiver of er to the details be calculated will also be up wed on the web loulated as lowe Equity derivativ te as on May 31, 2 any	load for Dir in the State on all Bus dated on site of the site of the site of the site of purcha	rect Application ement of Addit iness Days. Th the AMFI web Mutual Fund i.e se or sale durin ed here below:	ns is no longer applic ional Information ( ne NAV will be pu site i.e. www.amfiir .www.idfcmf.com g the period / Avera ndustry	cable. SAI) and also independently refer blished in 2 daily newspapers h ndia.com by 9.00 P.M. on all bus ge AUM for the last one year (inclu (%) NAV	to having siness	
the Investors (Unitholders) Daily Net Asset Value (NAV) Publication For Investor Grievances please contact Unitholders' Information Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017] Scheme's Portfolio	Investors are ad their tax adviso The NAV of th nationwide cirr days. The NAV of Please Refer Pa Please Refer Pa 19.03 Portfolio Turnor Fixed Income so Top 10 holdings Sun Pharmaceu	dvised to refe or. The Fund will culation and can also be vie age No. 53 age No. 54 ver Ratio is ca ecurities and l of the Schem Compa utical Industrie	ure for waiver of er to the details be calculated will also be up wed on the web loulated as lowe Equity derivativ te as on May 31, 2 any	load for Dir in the State on all Bus dated on site of the site of the site of the site of purcha	rect Application ement of Addit iness Days. Th the AMFI web Mutual Fund i.e se or sale durin ed here below: I Pharmaceutio	ns is no longer applic ional Information ( ne NAV will be pu site i.e. www.amfiir .www.idfcmf.com g the period / Avera ndustry	cable. SAI) and also independently refer blished in 2 daily newspapers h ndia.com by 9.00 P.M. on all bus ge AUM for the last one year (inclu (%) NAV 6.45	to naving siness	
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the Investors (Unitholders) Daily Net Asset Value (NAV) Publication For Investor Grievances please contact Unitholders' Information Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017] Scheme's Portfolio	Investors are ad their tax adviso The NAV of th nationwide cirr days. The NAV of Please Refer Pa Please Refer Pa Portfolio Turnor Fixed Income se Top 10 holdings Sun Pharmaceu Tata Motors Lim JSW Steel Limit	dvised to refe or. he Fund will culation and can also be vie age No. 53 age No. 54 ver Ratio is ca ecurities and l of the Schem Compa utical Industrie hited hited hited hited	In the details be calculated will also be up awed on the web calculated as lowe Equity derivativ te as on May 31, 2 any as Limited	load for Dir in the State on all Bus dated on site of the site of the site of the site of purcha	rect Application ement of Addit iness Days. Th the AMFI web Mutual Fund i.e se or sale durin ed here below: I Pharmaceutio Auto Ferrous Meta	ns is no longer applic ional Information ( ne NAV will be pu site i.e. www.amfiir .www.idfcmf.com g the period / Avera ndustry cals	cable. SAI) and also independently refer blished in 2 daily newspapers h ndia.com by 9.00 P.M. on all bus ge AUM for the last one year (inclu (%) NAV 6.45 5.59 3.44	to having siness	
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the Investors (Unitholders) Daily Net Asset Value (NAV) Publication For Investor Grievances please contact Unitholders' Information Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017] Scheme's Portfolio	Investors are ad their tax adviso The NAV of th nationwide cirr days. The NAV of Please Refer Pa Please Refer Pa Portfolio Turnor Fixed Income se Top 10 holdings Sun Pharmaceu Tata Motors Lim JSW Steel Limit Bharat Electror Century Textiles United Spirits L Castrol India Lir Ashok Leyland	dvised to refe or. he Fund will culation and can also be vie age No. 53 age No. 54 ver Ratio is ca ecurities and l of the Schem Compa utical Industrie hited ted is & Industries imited mited Limited	ure for waiver of er to the details be calculated will also be up ewed on the web lculated as lowe Equity derivativ te as on May 31,2 any Es Limited	load for Dir in the State on all Bus dated on site of the site of the site of the site of purcha	rect Application ement of Addit iness Days. Th the AMFI web Mutual Fund i.e se or sale durin ed here below: I Pharmaceutic Auto Ferrous Meta Industrial Cap Cement Consumer No Petroleum Pr Auto	ns is no longer applic ional Information ( ne NAV will be pu site i.e. www.amfii .www.idfcmf.com g the period / Avera ndustry cals ls bital Goods on Durables oducts	cable. SAI) and also independently refer blished in 2 daily newspapers h ndia.com by 9.00 P.M. on all bu: ge AUM for the last one year (inclu (%) NAV (%) NAV (%) NAV (%) NAV (%) NAV (%) AU (%) AU	to naving siness	
the Investors (Unitholders) Daily Net Asset Value (NAV) Publication For Investor Grievances please contact Unitholders' Information Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017] Scheme's Portfolio	Investors are ad their tax adviso The NAV of th nationwide cirr days. The NAV of Please Refer Pa Please Refer Pa Portfolio Turnor Fixed Income sc Top 10 holdings Sun Pharmaceu Tata Motors Lim JSW Steel Limit Bharat Electror Century Textiles United Spirits L Castrol India Lir Ashok Leyland Tata Global Bev	dvised to refe or. he Fund will culation and can also be vie age No. 53 age No. 54 ver Ratio is ca ecurities and l of the Schem Compa utical Industrie hited ted hics Limited s & Industries imited mited Limited reages Limited	ure for waiver of er to the details be calculated will also be up ewed on the web lculated as lowe Equity derivativ te as on May 31,2 any Es Limited	load for Dir in the State on all Bus dated on site of the site of the site of the site of purcha	rect Application ement of Addit iness Days. Th the AMFI web Mutual Fund i.e se or sale durin ed here below: I Pharmaceutic Auto Ferrous Meta Industrial Cap Cement Consumer No Petroleum Pr Auto Consumer No	ns is no longer applic ional Information ( ne NAV will be pu site i.e. www.amfii .www.idfcmf.com g the period / Avera ndustry cals ls bital Goods on Durables oducts	cable. SAI) and also independently refer blished in 2 daily newspapers h ndia.com by 9.00 P.M. on all bus ge AUM for the last one year (inclu (%) NAV (%) NAV (%) NAV (%) NAV (%) AU (%) AU	to naving siness	
the Investors (Unitholders) Daily Net Asset Value (NAV) Publication For Investor Grievances please contact Unitholders' Information Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017] Scheme's Portfolio	Investors are ad their tax adviso The NAV of th nationwide cirr days. The NAV of Please Refer Pa Please Refer Pa Portfolio Turno Fixed Income so Top 10 holdings Sun Pharmaceu Tata Motors Lim JSW Steel Limit Bharat Electron Century Textile: United Spirits L Castrol India Lir Ashok Leyland Tata Global Bev Jindal Steel & P	dvised to refe or. The Fund will culation and can also be vie age No. 53 age No. 53 age No. 54 ver Ratio is ca ecurities and la of the Scheme Compa- tical Industries inited tics Limited mited Limited compa- ver ages Limited ower Limited	ure for waiver of er to the details be calculated will also be up ewed on the web calculated as lowe Equity derivative as on May 31,2 any Eas Limited	load for Dir in the State on all Bus dated on site of the l r of purcha es). 017 is state	rect Application ement of Addit iness Days. Th the AMFI web Mutual Fund i.e se or sale durin ed here below: I Pharmaceutic Auto Ferrous Meta Industrial Cap Cement Consumer No Petroleum Pr Auto Consumer No Ferrous Meta	ns is no longer applic ional Information ( ne NAV will be pu site i.e. www.amfii .www.idfcmf.com g the period / Avera ndustry cals ls bital Goods on Durables oducts	cable. SAI) and also independently refer blished in 2 daily newspapers h ndia.com by 9.00 P.M. on all bus ge AUM for the last one year (inclu (%) NAV (%) NAV (%) NAV (%) NAV (%) NAV (%) AU (%) AU	to naving siness	

### IDFC Arbitrage Plus Fund (IDFC-APF) (Contd.)



## IDFC Balanced Fund (IDFC-BF)

(An Open Ended Balanced Scheme)

Asset Allocation Pattern of the scheme	Asset Class	-	Range of A (% of tota		Risk Profile			
	Equity and Equit	v related instruments	30 -		Medium to High			
	Net Equity Arbitr	·	5-		Medium to High			
		nd Money Market Instruments	35-		Low to Medium			
	* Equity exposure using derivatives Scheme would h	e would be hedged with correspond . Arbitrage will have fully set-off po- old spot market positions only fo- cks may provide in the present or ir	sition with Zero Net Market r the purpose of arbitrage	Exposure. To the extent of	of arbitrage allocations, th			
	Under Defensive	circumstances (i.e., when the arbitr	age opportunities in the ma	rket are not adequate, in ۱	view of the fund manager)			
	Asset Class		Range of A (% of tota		Risk Profile			
	Equity and Equit	y related instruments	40 -	60	Medium to High			
		nd Money Market Instruments	40 -	60	Low to Medium			
	Investment in Securitised Debt - up to 15% of the net assets							
	Investment in Foreign securities - up to 50% of the net assets Investment in Securities lending - up to 20% of the net assets with maximum single party exposure restricted to 5% of the net assets. Investment in Derivatives - up to 50% of the net assets.							
	Gross Exposure to Repo of Corporate Debt Securities - up to 10% of the net assets							
	The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations. The Scheme may also invest in units of debt and liguid mutual fund schemes and Eguity ETFs within the above limits. The portfolio							
		also invest in units of debt and lique pending on the market conditions.		ıd Equity ETFs within the	above limits. The portfol			
		uity and equity derivative investme urities portfolio, the fund manager						
	The cumulative gross exposure through repo transactions in corporate debt securities along with equity, debt and derivatives shal not exceed 100% of the net assets of the Scheme. Cash or cash equivalents with residual maturity of less than 91 (ninety one) days will be treated as not creating any market exposure.							
	The scheme shall not invest in Credit Default Swaps (CDS).							
nvestment Strategy	The Fund has an open mandate for allocation between debt and equity. It does not follow any defined model for determining the allocation.							
	Equity allocation:							
	For the equity portion, the scheme shall seek to build a diversified portfolio of companies across market cap and sectors with a large cap bias.							
	Debt allocation:							
	The scheme shall invest in various types of permitted debt and money market securities (including G-Sec) across maturities. The allocation would be based on the prevailing economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets							
	Derivatives:							
	The scheme will vary its investment in equity and equity related instruments and move towards exposure to equity derivatives when it needs to bring down the effective equity exposure, depending on the prevailing market conditions. Given that the fund is a balanced fund, allocation between equity and debt instruments will be dynamically managed with the derivative allocation providing opportunities to hedge equity exposure so as to provide a lower risk alternative to equity allocation.							
Risk Profile of the Scheme		ts involve investment risks includin vestment. Scheme specific Risk Fac			carefully for details on ris			
Risk Mitigation factors	Please Refer Pag	e No. 52						
Plans / Option	Plan	Options & sub options available	Defa	ult option under the plan	Default dividend option			
	Regular/ Direct*	Growth and Dividend (Payout, Re & Sweep)		· · ·	Reinvestment			
	*Direct Plans: Dir	rect Plan is only for investors who p proute their investments through a	urchase /subscribe Units in Distributor	a Scheme directly with t	he fund and is not availab			
No. of Folios and AUM (As on May 31, 2017)		<b>UM</b> - Rs. 781.30 Cr.						

## IDFC Balanced Fund (IDFC-BF) (Contd.)

(An Open Ended Balanced Scheme)

Minimum Application Amount/ Number of Units	Fresh Purchase Rs. 5000/- and					(Including Switch-in) amount thereafter	<b>Repurchase (Including Switch-out)</b> 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	
	<b>SIP -</b> Rs. 1000	and in multip	les of Re. 1 the	ereafter (mini	mum 6 instal	llments): <b>SWP -</b> Rs. 5	for redemption will be redeemed. 000 and in multiples of Re. 1 thereafter;	
	STP (in) - Rs. 1	000 and any	amount there	after			•	
Despatch of Repurchase (Redemption) Request	Within IU work	ling days of tr	ie receipt of t	ne redemptio	n request at	the authorised centre	e of IDFC Mutual Fund.	
Benchmark Index	CRISIL Balance							
Dividend Policy						SEBI Regulations as on availability of distri	applicable from time to time. The AMC	
Name of the	Mr. Anoop Bha	·				2		
Fund Manager	-	-	-	l (Debt porti	on) (Managin	ig this Fund since inc	ception)	
Name of the Trustee Company	IDFC AMC Trus	stee Company	/ Limited					
Performance of the	Return (%) of (	Growth Optio	n as at May 31	, 2017		7		
scheme	Period	Direc	t Plan	Regula	ar Plan	_		
		Returns	Crisil Balanced Fund Index	Returns	Crisil Balanced Fund Index			
	1 Year	N.A.	15.61	N.A.	15.61			
	3 Years	N.A.	10.47	N.A.	10.47	4		
	5 Years Since Inception	N.A. 24.20	12.85 28.74	N.A. 22.24	12.85 28.74	4		
	*Date of Inception				-	_ -16		
	Returns more t			-				
Expenses of the Scheme	(i) Load Struc	-						
	Entry load:							
		In respect of e	-	e of Units:				
		of investmer		-ll / :h		h		
	<ul> <li>For remaining investment : 1% if redeemed/switched out within 12 months from the date of allotment</li> <li>It is clarified that the redemption / switches of units will be considered on first in first out (FIFO) basis.</li> </ul>							
							nd Additional TER, if any):	
		an - 2.85%; Di	-	-	(			
Waiver of Load for Direct Applications	schemes. Henc	ce, the proced	lure for waive	r of load for [	Direct Applic	ations is no longer a	•	
Tax treatment for the Investors (Unitholders)	their tax advise		er to the detai	is in the State	ement of Add	altional information (	SAI) and also independently refer to	
Daily Net Asset Value (NAV)	The NAV of the nationwide circle NAV can also b	he Fund will culation and w e viewed on th	be calculate vill also be upo ne website of t	d on all Bus dated on the A the Mutual Fu	iness Days. MFI website nd i.e. www.id	The NAV will be pu i.e. www.amfiindia.co lfcmf.com	blished in 2 daily newspapers having om by 9.00 P.M. on all business days. The	
For Investor Grievances please contact	Please Refer Pa							
Unitholders' Information	Please Refer Pa	age No. 54						
Portfolio Turnover Ratio [for the period June 01, 2016 to May 31, 2017]					ase or sale du	ring the period / Ave	rage AUM for the last one year (includes	
Scheme's Portfolio	Top 10 holdings		,	1, 2017 is state	d here below			
holdings		Compa	any		Damle	Industry	(%) NAV	
	HDFC Bank Lin	nitea			Banks	Non Durables	3.23	
	Reliance Indust	tries Limited			Petroleum		2.33	
	Axis Bank Limit				Banks		1.89	
	Hero MotoCorp				Auto		1.62	
	Larsen & Toubr				Constructio	on Project	1.51	
	GAIL (India) Lir Bharat Forge L				Gas Industrial P	roducts	1.34	
	ICICI Bank Limi				Banks		1.29	
	IndusInd Bank				Banks		1.19	
	Monthly portfo	olio statement	of the Scheme	e is hosted on	website – htt	p://www.idfcmf.com/	/Downloads.aspx	
Exposure of the Scheme across various sectors (% of NAV) :			15.47% 8.48 reputers reputers reputers	5.87%	<sup>% 256%</sup> 219% 216% 187	0.91% 0.88% 0.52% 0.36% 0.34% 0.25%	ooos 6 9 1	
			Financ Servic	Consumer Goodel Automobile Cement & Cement Products	Construct Servic	Fertilizer Pesstoia Mele Mele Chemic Texti Miscellanec Entertaimmedie	Telec	

<b>j</b>	Dona i un	•	•						
Investment Objective	and debt instru		ns with high liquid	dity by ac	tive management				
Asset Allocation Pattern of the scheme	Asset Class					Range of allocat		Assets)	Risk Profile
or the scheme	-				of less than 1 year		0 - 100		Medium to Lo
			turity more than 1	-			0 - 90		Low
	Corporate Debt The Fund Mana conditions the	Securities ger would exposure bt instrum	- upto 10% of the decide on the ap to debt instrume ents with maturi1	net assets opropriate ents with	nent in Foreign D s of the Scheme. e asset allocation for maturity over one ne year would be i	or the scheme dep vear would be ir	ending on m creased and	arket con in bearis	ditions. In bullis h conditions th
Investment Strategy	rates as bond p maximize return reducing duration by actively chu negative price n	rices rise, ns to the inv on in a risir rning the p novements	the inverse is tru vestor by designir ig rate environme portfolio in such i.	e in a risi ng a portf ent while i a manne	ycles. While investo ng interest rate en olio which will dyn ncreasing duration r that we capture	vironment. The in- amically track inter in a falling interes positive price mo	vestment obj rest rate move t rate environ vements but	ective of t ements in t ment. This will endea	this scheme is the short term k will be achieve avor to minimiz
	the portfolio in returns over the corporate bond	such a mar long term markets to are suffic	nner that we are a In order to maxin gain maximum iently equipped	able to ma nise retur value out	m a long term deb aximise returns in t ns the fund manag of any security/s. 1 ify opportunities i	he short term whil ers may look at cur 'he Asset Manager	e long term d ve spreads bo nent Compar	ebt funds oth on the iv is of the	look to optimis gilt as well as the opinion that the
Risk Profile of the Scheme	factors before ir	vestment.			the possible loss of ors are summarized		read the SID	carefully f	for details on ris
Risk Mitigation Factors	Please Refer Pag	- -							
Plans / Option	Plan	- ·	sub options avai			Default option u	nder the plan		dividend optio
	Regular/ Direct	Growth,	Dividend (Payout	t, Reinves	tment & Sweep)	Growth		Quarter	ly Dividend
	- Quarterly, Half Yearly, Annual, Regular *Direct Plans: Direct Plan is only for investors who purchase /subscribe Units in a S					e Units in a Schem	e directly wit	Reinves h the Fun	
					hrough a Distribut				
No. of Folios and AUM (As on May 31, 2017)	Folios - 15360;	AUM - Rs.	4,246.77 Cr.						
Applicable NAV	Please Refer Pa	ge No. 53							
1inimum Application Amount/ Number of Units	Fresh Purchase			Addit	tional Purchase (In	cluding Switch-in)	Repurchase	(Includin	g Switch-out)
	Rs. 5000 any amount thereafter Rs. SIP - Rs. 1000 and in multiples of Re. 1 thereafter				000 and any amou ninimum 6 installm		If the balance available for the minimur above, the e for redempt	e in the for redemption n amount ntire bala ion will be	nce available redeemed.
	STP (in) - Rs. 100	00 and any	amount thereafte	er					
Dividend Frequency	Quarterly, Half Y	′early, Ann	ual, Regular						
Despatch of Repurchase Redemption) Request				ie redemp	otion request at th	e authorised centr	e of IDFC Mu	tual Fund	
Benchmark Index	CRISIL Compos								
Dividend Policy Name of the Fund	The undistribute decision with re	ed portion gard to ava	of the income wi	II remain i quacy, rate	pject to availability in the Option and b e, timing and freque per 15, 2010)	be reflected in the	NAV, on an or	ngoing ba	sis. The Trustee
Manager Name of the Trustee	IDFC AMC Trust								
Company				0017			<u> </u>		
Performance of the	Return (%) of G	rowth Opt	ion as at May 31,	2017			Year wise Al	osolute Re	eturns
scheme	Period	Dire	ect Plan	Reg	gular Plan		17.35	7	
		Returns	Crisil Composite Bond Fund Index	Returns	Crisil Composite Bond Fund Index	14.11 13.09		14.59	13.15
	1 Year	13.76	10.95	12.76	10.95		8.22		9.27
	3 Years	11.86	10.67	10.85	10.67	6.0	6 5.1	455 7 61	
	5 Years	N.A.	N.A.	9.88	9.27			4.55 3.61	4.34
	Since Inception*	10.47	9.36	8.73	8.42				<b>_</b>
			<b>t Plan :</b> 1-Jan-13 e calculated on co	-	Plan : 3-Dec-08 ed annualised basis	IDFC DBF - D	Y 2015-16 FY 2014 ir - Growth IDFO		
Expenses of the Scheme	(i) Load Struct	·				ensil compos			
	Exit load: N	il.	ne previous finan	cial year 2	2016-2017 (inclusiv	ve of Service Tax a	nd Additiona	l TER, if a	ny):
	-		Direct Plan - 0.79						
Waiver of Load for Direct Applications	Pursuant to SEE	BI circular	no. SEBI/IMD/CIF	R No.4/ 16	8230/09 dated J	une 30, 2009, the	re is no entry	load for N	Autual Fund
ax treatment for the nvestors (Unitholders)		lvised to re			or Direct Application atement of Addition			independ	lently refer to
Daily Net Asset Value (NAV) Publication			ill be calculated d will also be upo	on all E dated on t	Business Days. The the AMFI website tual Fund i.e. www.i	NAV will be pu i.e. www.amfiindia	blished in 2 .com by 9.00	daily nev P.M. on a	vspapers havi all business day
For Investor Grievances please contact	Please Refer Pa				aan anai.e. www.				
Unitholders' Information	Please Refer Pa	ge No. 54							
Portfolio Turnover Ratio [for the period June 1,		-	closure of Portfol	io Turnov	er ratio is not appl	icable to this sche	me		
2016 to May 31, 2017]									

### IDFC Dynamic Bond Fund (IDFC-DBF) (Contd.)

Scheme's Portfolio	Top 10 holdings of the Scheme as on May 31, 2017 is stat	ed here below	/:	
holdings	Issuer			(%) NAV
	State Government Bonds			44.60
	Government Bonds			34.17
	Indian Railway Finance Corp. Ltd.			6.01
	NTPC Limited			4.48
	Export Import Bank of India			3.77
	Rural Electrification Corporation Limited			2.55
	Power Finance Corporation Limited			1.49
	Power Grid Corporation of India Limited			0.75
	Clearing Corporation of India Ltd.	0.19		
	Monthly portfolio statement of the Scheme is hosted on w	/Downloads.aspx		
Exposure of the Scheme across various sectors (% of NAV) :	78.77%	13.83% Financial Services	5.23% Energy	

#### IDFC Super Saver Income Fund - Investment Plan (IDFC-SSIF-IP)

(An Open ended Income Fund)

Investment Objective	To generate stab	le returns with low risk strategy	y by investing in good qua	lity fixed income a	and money ma	arket securities.	
Asset Allocation Pattern	Asset Class		Range of allocatio	n (% of Net Asset	:s)	Risk Profile	
of the scheme	Debt Instrument	S	40 -	- 100		Low to Medium	
	Money Market Ir	struments	0 -	60		Low	
	Corporate Debt : portfolio in line v	ecuritised Debt up to 50%. Ir Securities - upto 10% of the net vith interest rate changes. In a te scenario the holding in long	t assets of the Scheme. The rising interest rate enviro	e Fund attempts nment the duratio	s to optimize on of the fund	e returns by moving its	
Investment Strategy	The Scheme pro returns with a low	poses to invest only in a dive v-risk strategy.	rsified set of fixed incom	e securities with	the aim of ge	nerating stable long-term	
	instruments and income securitie securities will be	investors. The aim of the Invest s with the objective of achievi decided after considering the p	g rapidly with liquidity emerging in various debt segments through the introduction of new the Investment Manager will be to allocate the assets of the Scheme between various fixed achieving consistent returns. The actual percentage of investment in various fixed incom g the prevailing political conditions, the economic environment (including interest rates and at sector and general liquidity as well as other considerations in the economy and markets.				
Risk Profile of the Scheme	factors before in	utual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details o actors before investment. Scheme specific Risk Factors are summarized on page no. 51					
<b>Risk Mitigation Factors</b>	Please Refer Pag	e No. 52					
Plans / Option	Plan	Options & sub options availab	ble	Default option ur	nder the plan	Default dividend option	
	Regular/ Direct*	Growth, Dividend (Payout, Re - Quarterly, Half Yearly, Annu	einvestment & Sweep) Jal, Periodic	Growth		Quarterly Dividend Reinvestment	
		rect Plan is only for investors estors who route their investm			heme directly	y with the Fund and is not	
No. of Folios and AUM (As on May 31, 2017)	Folios - 6990; A	UM - Rs. 1,284.40 Cr.					
Applicable NAV	Please Refer Pag	je No. 53					
Minimum Application	Fresh Purchase	(Including Switch-in)	Additional Purchase (Inc	luding Switch-in)	Repurchase	(Including Switch-out)	
Amount/ Number of Units	Rs. 5000 any an	nount thereafter	Rs. 1000 and any amour	nt thereafter	Rs. 500 and any amount thereafter		
					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.	
		nd in multiples of Re. 1 therea O and any amount thereafter	fter (minimum 6 installm	nent); <b>SWP -</b> Rs. 5	500 and in mu	ultiples of Re. 1 thereafter;	
Dividend Frequency	Quarterly, Half Ye	early, Annual & Periodic					
Despatch of Repurchase (Redemption) Request	Within 10 workir	ng days of the receipt of the re	edemption request at the	e authorised centr	e of IDFC Mu	tual Fund.	
Benchmark Index	CRISIL Composi	te Bond Fund Index					
Dividend Policy	The undistribute	Option, dividend will be declar d portion of the income will re gard to availability and adequa	emain in the Option and b	e reflected in the	NAV, on an or	ngoing basis. The Trustee's	
Name of the Fund Manager	Suyash Choudha	ary (managing the fund since	October 15, 2010)				
Name of the Trustee Company	IDFC AMC Trust	ee Company Limited					

## IDFC Super Saver Income Fund - Investment Plan (IDFC-SSIF-IP) (Contd.) (An Open ended Income Fund)

Performance of the	Return (%) of G	Frowth Opt	ion as at May 31,	Year wise Absolute Returns						
scheme	Period	Period Direct Plan Regular Plan				16.8 15.95				
		Returns	Crisil Composite Bond Fund Index	Returns	Crisil Composite Bond Fund Index	13.79 12.8 11.09 9.27				
	1 Year	13.63	10.95	12.49	10.95	8.22				
	3 Years	11.52	10.67	10.59	10.67	5.69 4.89				
	5 Years	N.A.	N.A.	9.65	9.27	7				
	Since Inception*	10.18	9.36	8.69	N.A.	FY 2016-17 FY 2015-16 FY 2014-15 FY 2013-14 FY 2012-13				
		*Date of Inception : Direct Plan : 1-Jan-13 Regular Plan : 14-Jul-00								
	Returns more than 1 year are calculated on compounded annualised basis									
Expenses of the Scheme	(i) Load Structure:									
	Exit Load: I	n respect o	of each purchase	of Units if	redeemed/switcl	ned out within 365 days from the date of allotment:				
	- For 10% o	f investme	nt : Nil - For rema	aining inve	stment : 1%					
					e date of allotme	nt <sup>,</sup> Nil				
		,		5		ered on first in first out (FIFO) basis.				
			• •			e of Service Tax and Additional TER, if any):				
			Direct Plan - 1.05	2						
Waiver of Load for	-				8230/09 dated 1	une 30, 2009, there is no entry load for Mutual Fund				
Direct Applications	schemes. Hence	e, the proc	edure for waiver	of load fo	r Direct Applicatio	ons is no longer applicable.				
Tax treatment for the Investors (Unitholders)	their tax adviso									
Daily Net Asset Value (NAV) Publication	nationwide circ	ulation and	d will also be upd	ated on th		will be published in 2 daily newspapers having e. www.amfiindia.com by 9.00 P.M. on all business days. /w.idfcmf.com				
For Investor Grievances please contact	Please Refer Pa	ige No. 53								
Unitholders' Information	Please Refer Pa	age No. 54								
Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	Being a debt so	cheme, disc	closure of Portfol	io Turnove	er ratio is not appl	icable to this scheme				
Scheme's Portfolio	Top 10 holdings	Top 10 holdings of the Scheme as on May 31, 2017 is stated here below:								
holdings				Issuer		(%) NAV				
	Government of					28.81				
	Tamil Nadu - Sta					10.37				
	Rajasthan - Stat Haryana - State		8.88							
	Indian Railway F		7.94							
			rnment Securitie	s		6.10				
	Karnataka - Stat	te Governm	nent Securities			5.10				
	Export Import E	Bank of Indi	3.90							
	NTPC Limited					3.80				
	Gujarat - State C	Governmen	t Securities			3.77				
	Monthly portfol	io stateme	nt of the Scheme	is hosted c	on website – http://	www.idfcmf.com/Downloads.aspx				
Exposure of the Scheme across various sectors (% of NAV) :				75.75%	17.15%	4.62%				

Investment Objective	To generate stat	ble returns	with a low risk str	ategy by ir	nvesting in good qu	uality fixed income and money i	market securities.	
Asset Allocation Pattern	Asset Class				Range of all	ocation (% of Net Assets)	Risk Profile	
of the scheme			turity more than			0 - 75	Low to Medium	
	less than one ye	ear	ruments with ma	-		25 - 100	Low	
	Corporate Debt	t Securities	s – upto 10% of th	e net asse	ets of the Scheme.	Instruments up to 50%. Gross ion in line with interest rate cl		
	rate environme	ent the du	ration of the fur	d will be	reduced and hol	ding in money market securi ig-dated securities would be	ties could go up to 100%	
Investment Strategy	returns with a lo The domestic du instruments and income securities securities will be	w-risk stra ebt market investors. es with the decided a	tegy. is are maturing ra The aim of the Ir objective of achi fter considering th	oidly with vestment eving con ne prevailir	liquidity emerging Manager will be to sistent returns. The g political conditic	securities with the aim of gene in various debt segments throu allocate the assets of the Sch e actual percentage of investm ins, the economic environment well as other considerations in th	ugh the introduction of new eme between various fixed ent in various fixed income (including interest rates and	
Risk Profile of the Scheme					the possible loss o rs are summarized	f principal. Please read the SID l on page no. 51	carefully for details on risk	
Risk Mitigation Factors	Please Refer Pag	-					1	
Plans / Option	Plan Regular/ Direct	* Growth, I	& sub options avail Dividend (Payout,	Reinvestm		Default option under the plan Growth	Default dividend option Monthly Dividend	
		irect Plan is	only for investor	who purc		 nits in a Scheme directly with tl	Reinvestment ne Fund and is not available	
No. of Folios and AUM (As on May 31, 2017)	Folios - 6149; A		eir investments th 1,318.92 Cr.	rougn a Di	stributor			
Applicable NAV	Please Refer Pa	ge No. 53						
Minimum Application	Fresh Purchase	(Including	g Switch-in)	Additi	onal Purchase (Inc	luding Switch-in) Repurchase	(Including Switch-out)	
Amount/ Number of Units	Rs. 5000 any ai	mount the	reafter	Rs. 10	00 and any amou	any amount thereafter the in the folio / account redemption is less than mamount prescribed		
	<b>SIP -</b> Rs. 1000 a	and in mul	tiples of Re. 1 the	above, the entire balance a for redemption will be rede of Re. 1 thereafter (minimum 6 installment); <b>SWP -</b> Rs. 500 and in multiples of Re. 1				
		-	amount thereafte					
Dividend Frequency	<u>,</u>				ly, Quarterly, Perio			
Despatch of Repurchase (Redemption) Request	Within 10 worki	ng days of	the receipt of th	e redemp	tion request at the	e authorised centre of IDFC Mu	itual Fund.	
Benchmark Index	CRISIL Short Te	rm Bond F	und Index					
Dividend Policy	The undistribute	ed portion	of the income wi	l remain ir	n the Option and b	of distributable surplus and at c e reflected in the NAV, on an o ncy of distribution of dividend	ngoing basis. The Trustee's	
Name of the Fund Manager		<u> </u>	ging the fund sin					
Name of the Trustee Company	IDFC AMC Trust							
Performance of the scheme	Return (%) of G	rowth Opt	ion as at May 31,	2017		Year wise A	bsolute Returns	
scheme	Period	Dire	ect Plan	Reg	ular Plan	11.54		
		Returns	Crisil Short Term Bond Fund Index	Returns	Crisil Short Term Bond Fund Index	10.12 9.43 9.1 8.23 8.44 7.53	6 10.27 10.33 10.27 8.79 9.1	
	1 Year	9.86	8.82	9.16	8.82		6.71 5.81	
	3 Years	9.61	9.07	8.92	9.07			
	5 Years	N.A.	N.A.	8.6	9.06			
	Since Inception	9.09	9.04	7.69	7.27	FY 2016-17 FY 2015-16 FY 2014	-15 FY 2013-14 FY 2012-13	
	*Date of Incepti	ion : Direct	Plan : 1-Jan-13	Regular P	an : 8-Jul-03	IDFC SSIF - MTP - Dir - Growth	MTP - Reg - Growth	
	Returns more th	an 1 year ar	e calculated on co	mpounde	d annualised basis	Crisil Short Term Bond Fund Index		
Expenses of the Scheme	(i) Load Struct	ture:						
	(ii) Actual expe	enses for th	,	cial year 2		from the date of allotment. e of Service Tax and Additiona	l TER, if any):	
Waiver of Load for Direct Applications	(ii) Actual expe Regular Pla Pursuant to SE schemes. Hence	enses for th in - 1.31%; BI circular e, the proce	ne previous finane Direct Plan - 0.68 no. SEBI/IMD/Cl edure for waiver o	cial year 2 %. R No.4/ 1 f load for D	016-2017 (inclusiv 68230/ 09 dated Direct Applications	e of Service Tax and Additiona June 30, 2009, there is no e is no longer applicable.	ntry load for Mutual Fund	
Direct Applications Tax treatment for the Investors (Unitholders)	<ul> <li>(ii) Actual expension</li> <li>Regular Pla</li> <li>Pursuant to SE schemes. Hence</li> <li>Investors are actheir tax adviso</li> </ul>	enses for th in - 1.31%; <b>E</b> BI circular e, the proce dvised to re r.	ne previous finance Direct Plan - 0.68 no. SEBI/IMD/Cl edure for waiver o efer to the details	cial year 2 %. R No.4/ 1 f load for E in the Sta	016-2017 (inclusiv 68230/ 09 dated Direct Applications Itement of Additic	e of Service Tax and Additiona June 30, 2009, there is no e is no longer applicable. anal Information (SAI) and also	ntry load for Mutual Fund	
Direct Applications Tax treatment for the Investors (Unitholders) Daily Net Asset Value (NAV) Publication	<ul> <li>(ii) Actual expension</li> <li>Regular Pla</li> <li>Pursuant to SE schemes. Hence</li> <li>Investors are actheir tax adviso</li> <li>The NAV of the nationwide circodays. The NAV context</li> </ul>	enses for th n - 1.31%; I BI circular e, the proce dvised to re r. ue Fund w culation an an also be	ne previous finance <b>Direct Plan</b> - 0.68 no. SEBI/IMD/Cl dure for waiver o after to the details ill be calculated d will also be u	cial year 2 %. R No.4/ 1 f load for E in the Sta on all Bu	016-2017 (inclusiv 68230/ 09 dated Direct Applications itement of Additic usiness Days. The	e of Service Tax and Additiona June 30, 2009, there is no e is no longer applicable. anal Information (SAI) and also NAV will be published in 2 te i.e. www.amfiindia.com by	ntry load for Mutual Fund independently refer to daily newspapers having	
Direct Applications Tax treatment for the Investors (Unitholders) Daily Net Asset Value (NAV) Publication For Investor Grievances please contact	<ul> <li>(ii) Actual expension</li> <li>Regular Pla</li> <li>Pursuant to SE schemes. Hence</li> <li>Investors are actheir tax adviso</li> <li>The NAV of the NAV of the nationwide circle</li> <li>days. The NAV colored</li> <li>Please Refer Pa</li> </ul>	enses for th n - 1.31%; <b>[</b> BI circular e, the proce dvised to re r. le Fund w culation an an also be ge No. 53	ne previous finance <b>Direct Plan</b> - 0.68 no. SEBI/IMD/Cl dure for waiver o after to the details ill be calculated d will also be u	cial year 2 %. R No.4/ 1 f load for E in the Sta on all Bu	016-2017 (inclusiv 68230/ 09 dated Direct Applications Itement of Additic usiness Days. The the AMFI websi	e of Service Tax and Additiona June 30, 2009, there is no e is no longer applicable. anal Information (SAI) and also NAV will be published in 2 te i.e. www.amfiindia.com by	ntry load for Mutual Fund independently refer to daily newspapers having	
Direct Applications Tax treatment for the Investors (Unitholders) Daily Net Asset Value (NAV) Publication For Investor Grievances	<ul> <li>(ii) Actual expenses</li> <li>Regular Pla</li> <li>Pursuant to SE schemes. Hence</li> <li>Investors are actheir tax adviso</li> <li>The NAV of the NAV of the nationwide circlays. The NAV conduct Please Refer Pa</li> <li>Please Refer Pa</li> </ul>	enses for th n - 1.31%; <b>I</b> BI circular e, the proce dvised to re r. le Fund w vulation an an also be ge No. 53 ge No. 54	ne previous finance <b>Direct Plan</b> - 0.68 no. SEBI/IMD/Cl adure for waiver o after to the details ill be calculated d will also be un viewed on the we	cial year 2 %. R No.4/ 1 f load for E in the Sta on all Bu odated or osite of the	016-2017 (inclusiv 68230/ 09 dated Direct Applications Itement of Additic Isiness Days. The hthe AMFI websi Mutual Fund i.e. v	e of Service Tax and Additiona June 30, 2009, there is no e is no longer applicable. anal Information (SAI) and also NAV will be published in 2 te i.e. www.amfiindia.com by	ntry load for Mutual Fund independently refer to daily newspapers having	

## IDFC Super Saver Income Fund Medium Term Plan (IDFC-SSIF-MT) (Contd.)

Scheme's Portfolio	Top 10 holdings of the Scheme as on N	1ay 31, 2017 is sta	ated here below:		
holdings		Issuer			(%) NAV
	Kotak Mahindra Prime Ltd				13.22
	Government of India				13.05
	Housing Development Finance Corpora	ation Limited			12.77
	Rajasthan - State Government Securitie	es.			11.49
	LIC Housing Finance Limited				11.46
	Power Finance Corporation Limited				8.80
	Rural Electrification Corporation Limite	d			3.66
	Bajaj Finance Limited				3.10
	Small Industries Dev Bank of India				2.85
	Haryana - State Government Securities				2.63
	Monthly portfolio statement of the Sche	eme is hosted on v	website - http://w	ww.idfcmf.com/D	ownloads.aspx
Exposure of the Scheme across various sectors (% of NAV) :		58.01%	35.80%	2.15% Energy	

## IDFC Super Saver Income Fund - Short Term Plan (IDFC-SSIF-ST) (An Open ended Income Fund)

Investment Objective	To generate stab	le returns by creating a portfo	lio that is invested in go	od quality fixed incor	ne and money n	narket securities.	
Asset Allocation Pattern	Asset Class			Range of allocatio	n (% of Net Asse	ets) Risk Profile	
of the scheme	Debt Instrument	s with maturity more than or	ne year	0 -	60	Low to Medium	
	Debt & Money M	arket Instruments with matu	rity less than one year	40 -	100	Low	
	Investment in Se Corporate Debt	ecuritised Debt-up to 50%. I Securities – upto 10% of the ne	nvestment in Foreign I tassets of the Scheme	Debt Instruments-up	to 50%. Gros	ss Exposure to Repo of	
Investment Strategy	The Scheme pro over a short perio	poses to invest only in a diver od with a low-risk strategy.	rsified set of fixed incor	me securities with th	e aim of genera	ting stable returns ever	
	instruments and income securitie securities will be	investors. The aim of the live s with the objective of achiev decided after considering the	maturing rapidly with liquidity emerging in various debt segments through the introduction of r aim of the Investment Manager will be to allocate the assets of the Scheme between various fi ective of achieving consistent returns. The actual percentage of investment in various fixed inco- considering the prevailing political conditions, the economic environment (including interest ra- e of the corporate sector and general liquidity as well as other considerations in the economy				
Risk Profile of the Scheme		1utual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risl actors before investment. Scheme specific Risk Factors are summarized on page no. 51					
<b>Risk Mitigation Factors</b>	Please Refer Pag	e No. 52					
Plans / Option	Plan	Options & sub options availab	ble	Default option ur	der the plan	Default dividend option	
	Regular/ Direct*	Growth, Dividend (Payout, R - Fortnightly, Monthly, Period		Growth		Monthly Dividend Reinvestment	
		rect Plan is only for investors estors who route their investr			e directly with	the Fund and is not	
No. of Folios and AUM (As on May 31, 2017)	Folios - 5030; A	<b>.UM</b> - Rs. 5,472.31 Cr.					
Applicable NAV	Please Refer Pag	je No. 53					
Minimum Application	Fresh Purchase	(Including Switch-in)	Additional Purchase	(Including Switch-in)	Repurchase (I	ncluding Switch-out)	
Amount/ Number of Units	Rs. 5000 and an	y amount thereafter	Rs. 1000 and any amo	ount thereafter	Rs. 500 and ar	ny amount thereafter	
					available for re the minimum a above, the ent	in the folio / account edemption is less than amount prescribed ire balance available n will be redeemed.	
		nd in multiples of Re. 1 therea 0 and any amount thereafter	after (minimum 6 insta	llment); <b>SWP -</b> Rs. 5	00 and in mult	iples of Re. 1 thereafter;	
Dividend Frequency	Forthnightly, Mo	nthly, Periodic					
Despatch of Repurchase (Redemption) Request	Within 10 workin	g days of the receipt of the r	redemption request at t	the authorised centr	e of IDFC Mutua	al Fund.	
Benchmark Index	Crisil AAA Short	Term Index					

## IDFC Super Saver Income Fund - Short Term Plan (IDFC-SSIF-ST) (Contd.) (An Open ended Income Fund)

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.							
Name of the Fund Manager		-	ging the fund sin					
Name of the Trustee Company	IDFC AMC Trus	tee Compa	any Limited					
Performance of the	Return (%) of G	rowth Opt	ion as at May 31,	2017		Year wise Absolute Returns		
scheme	Period	Dir	ect Plan	Reg	ular Plan	10.79 10.51		
		Returns	Crisil Short Term Bond Fund Index	Returns	Crisil Short Term Bond Fund Index	8.82 8.23 8.82 8.64 8.08 8.61 8.89 8.06 8.76		
	1 Year	8.54	8.51	7.94	8.51			
	3 Years	9.11	8.92	8.45	8.92			
	5 Years	N.A.	N.A.	8.61	9.26			
	Since Inception*	9.16	8.98	7.66	N.A.	FY 2016-17 FY 2015-16 FY 2014-15 FY 2013-14 FY 2012-13		
			t Plan : 1-Jan-13			IDFC SSIF - Short Term - Dir - Growth IDFC SSIF - Short Term - Reg - Growth Crisil Short Term Bond Fund Index		
	Returns more t	han 1 year	are calculated on	i compour	ided annualised b	pasis		
Expenses of the Scheme	(i) Load Struc			-				
	.,	Exit Load : NIL						
	(ii) Actual expe	enses for th	ne previous finan	cial year 2	016-2017 (inclusiv	ve of Service Tax and Additional TER, if any):		
	Regular Pla	<b>n -</b> 0.83%;	Direct Plan - 0.2	8%.				
Waiver of Load for Direct Applications	Pursuant to SE schemes. Hence	BI circular e, the proce	no. SEBI/IMD/C dure for waiver c	IR No.4/ 1 of load for [	68230/ 09 dated Direct Application	d June 30, 2009, there is no entry load for Mutual Func s is no longer applicable.		
Tax treatment for the Investors (Unitholders)	Investors are ac their tax adviso		efer to the details	s in the Sta	atement of Additi	onal Information (SAI) and also independently refer to		
Daily Net Asset Value (NAV) Publication	nationwide circ	he NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspapers having ationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all business days. he NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com						
For Investor Grievances please contact	Please Refer Pa	ge No. 53						
Unitholders' Information	Please Refer Pa	ge No. 54						
Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	Being a debt so	heme, diso	closure of Portfol	io Turnove	er ratio is not app	licable to this scheme		
Scheme's Portfolio	Top 10 holdings	of the Scl	neme as on May 3	31, 2017 is	stated here belov	V:		
holdings				Issuer		(%) NAV		
	Housing Develo	pment Fin	ance Corporation	Limited		12.66		
		-	ure and Rural Dev	velopment		11.58		
	Power Finance					10.32		
	Power Grid Cor					9.69		
	LIC Housing Fin Bajaj Finance Li		eu			9.39		
	Kotak Mahindra					6.80		
	Indian Railway F		rp Ltd			5.05		
	UltraTech Ceme					4.65		
	Rural Electrifica		oration Limited			4.31		
	Monthly portfol	io stateme	nt of the Scheme	is hosted c	n website - http:/	/www.idfcmf.com/Downloads.aspx		
Exposure of the Scheme across various sectors (% of NAV) :			-73	.96%				
				11.9 ancial Ene vices	4.65%	3.64% 1.87% onstruction Telecom		

### IDFC Money Manager Fund - Investment Plan (IDFC-MMF-IP)

(An Open ended Income Fund)

Investment Objective	To generate stable returns with a low risk strategy by creating a portfolio that is substantially invested in good quality floating rate debt or money market instruments, fixed rate debt or money market instruments swapped for floating returns and fixed rate debt and money market instruments.					
Asset Allocation Pattern	Asset Class	Range of allocation (% of Net Assets)	Risk Profile			
of the scheme	Floating Rate debt instruments (including securitized debt instruments), money market Instruments and fixed rate debt instruments swapped for floating rate returns	65 - 100	Low to Medium			
	Fixed rate debt instruments (including securitized debt instruments) and floating rate debt instruments swapped for fixed rate returns	0 - 35	Low to Medium			
	Investment in Securitised Debt up to 50%. Investment in Foreic Corporate Debt Securities – upto 10% of the net assets of the S	n Debt Instruments up to 50% Gross Expo cheme.	osure to Repo of			

## IDFC Money Manager Fund - Investment Plan (IDFC-MMF-IP) (Contd.) (An Open ended Income Fund)

			8.92 N.A. 8.98 t <b>Plan :</b> 1-Jan-13 calculated on con	-	9	IDFC Money Manager - I		FY 2013-14 FY 2012-13 Crisil AAA Short Term Bond Index	
	3 Years 5 Years Since Inception*	8.77 N.A. 8.87	8.92 N.A. 8.98	8.78 7.68	9.26 8.32	FY 2016-17 FY	2015-16 FY 2014-15	FY 2013-14 FY 2012-13	
	3 Years	8.77	8.92						
				8.56	8.92				
	1 Year	8.63							
			8.51	8.42	8.51				
		Returns	Crisil AAA Short Term Index	Returns	Crisil AAA Short Term Index	9.07 8.85 8.82 8.49	9.28 9.04 9.34 8.61	9.45	
scheme	Period		ect Plan		ular Plan		10.0	06 10.51	
Performance of the	Return (%) of G	rowth Opt	ion as at May 31,	2017			Year wise Ab	osolute Returns	
Name of the Trustee Company	IDFC AMC Trus	tee Compa	ny Limited						
Name of the Fund Manager	decision with re	egard to ava		quacy, rate	, timing and frequ	ency of distributio			
Dividend Policy	Under Dividend The undistribut	Option, divised portion	vidend will be dee of the income wi	clared subj Il remain ir	ect to availability the Option and	of distributable sube reflected in the	urplus and at d	iscretion of AMC / Trustee. ngoing basis. The Trustee's	
Benchmark Index	Crisil AAA Shor	rt Term Ind	ex						
Despatch of Repurchase (Redemption) Request	Within 10 worki	ing days of	the receipt of th	e redempt	tion request at th	e authorised cent	re of IDFC Mu	tual Fund.	
Dividend Frequency	Daily(Reinvest)	, Weekly(R	einvest), Monthly	, Quarterly	, Annual, Periodic				
			tiples of Re. 1 the amount thereafter		inimum 6 installr	nents); <b>SWP -</b> Rs.	500 and in m	ultiples of Re. 1 thereafter;	
							If the balanc available for the minimum above, the en for redempti	in the folio / account redemption is less than a mount prescribed ntire balance available on will be redeemed.	
Minimum Application Amount/ Number of Units	Fresh Purchase (Including Switch-in)         Additional Purchase           Rs. 5000 and any amount thereafter         Rs. 1000 and any							(Including Switch-out) any amount thereafter	
Applicable NAV	Please Refer Pa	<u> </u>					-		
No. of Folios and AUM (As on May 31, 2017)	Folios - 1524; A	<b>UM</b> - Rs. 1,8	334.62 Cr.						
			only for investor ir investments th			Jnits in a Scheme o	directly with th	e Fund and is not available	
		Quarterly	Dividend - Daily, V 9, Annual, Periodi	с		Growth		Monthly Dividend Reinvestment	
Plans / Option	Plan Degular/Direct	- ·	sub options avai			Default option u	under the plan	Default dividend option	
<b>Risk Mitigation Factors</b>	Please Refer Pa								
Risk Profile of the Scheme					the possible loss ors are summarize		e read the SID	carefully for details on risk	
	have provided t assets of the Sc swaps and FRA- Fixed interest rate MIBOR, etc.). H minimal in the c The Governmer floating rate ins requirement of combination of market has dev RBI/SEBI for he and the positic (including inter	the opport the me betwiss seffectively ate securities e in the case ence, the per- tase of float the of India arket to de struments. funds at a derivative veloped co diging inter on of deriv	unity to manage ween various fixe y with the objecti as are subjected t se of floating rate rices of these see ting interest rate has started issuir velop rapidly. A I However, as the floating rate. In s like Interest Ra siderably during rest rate risk. The atives will be de	interest ra interest ra di interest ve of achie o volatility e securities curities are securities. ng Governi- arge numb markets the abseni- the Swaps g the last actual per coided aftc he perfor	te more actively, rate securities al ving stable returr in price moveme s is reset at regu less sensitive to The floating inte- ment Securities of er of corporates develop, corpora- te of floating rat and FRAs and fi 2 years in India. "centage of inves er considering th	The aim of the inv nd floating interes is. The Scheme will ints corresponding lar time intervals interest rate fluct rest rate securities carrying floating r. borrow their shoo tes would start ac e securities, the so xed interest rate The Scheme inte tments in various e prevailing politi	restment mana trate securitii lendeavour to to movement: based on cert uation. Therefe market in Ind ate coupon pa- rt term require ccessing the n ame can be cr securities. The nds to use de floating and fii- cical condition	ager will be to allocate the es and use derivatives like minimise interest rate risk. s in interest rates. However, ain benchmarks (eg. NSE, ore, the interest rate risk is ia is in a developing phase, ayments. This will help the ements and funds through narket for their long term eated synthetically with a e fixed income derivatives rivatives as permitted by xed interest rate securities s, economic environment iquidity as well as other	
Investment Strategy	rate returns and long term with liquidity emergi derivatives mar	l fixed rate s a low risk, ing in vario kets, partio	securities. The air particularly mini us debt segment cularly swaps and	n of the inv mal intere s through d Forward	vestment strategy st rate risk strate the introduction Rate Agreement	is to generate sta gy. The domestic of new instrument s (FRAs) have ma	ble returns bot debt markets is and investor ade the enviro	th in the short term and the are maturing rapidly with s. The development of the nment more dynamic and	
investment strategy	conditions, the exposure to fixed rate debt instruments (including securitized debt and money market instruments) would increased and in bearish conditions the exposure to floating rate debts instruments (including securitized debt and money mark instruments) would be increased, thus providing an effective hedge against adverse movements. The Scheme proposes to invest substantially in floating interest rate securities, fixed interest rate securities swapped for floati rate returns and fixed rate securities. The aim of the investment strategy is to generate stable returns both in the short term and t long term with a low risk, particularly minimal interest rate risk strategy. The domestic debt markets are maturing rapidly w liquidity emerging in various debt segments through the introduction of new instruments and investors. The development of t								

#### IDFC Money Manager Fund - Investment Plan (IDFC-MMF-IP) (Contd.) (An Open ended Income Fund)

Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	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 May 31, 2017 is stated here below:							
	Issuer	(%) NAV						
	Power Finance Corporation Limited	11.74						
	Kotak Mahindra Prime Ltd	11.50						
	National Bank For Agriculture and Rural Development	11.33						
	Housing Development Finance Corporation Limited	9.56						
	Rural Electrification Corporation Limited	9.03						
	Sun Pharma Laboratories Ltd	6.83						
	Kotak Mahindra Investments Ltd	5.46						
	Indian Railway Finance Corp Ltd	5.11						
	Small Industries Dev Bank of India	4.68						
	LIC Housing Finance Limited	4.11						
	Monthly portfolio statement of the Scheme is hosted on website - http://www.idfcmf.com/Downloads.aspx							
Exposure of the Scheme across various sectors (% of NAV) :	6.83% 6.83% Financial Pharma Energy Services							

## IDFC Money Manager Fund - Treasury Plan (IDFC-MMF-TP) (An Open ended Income Fund) Investment Objective To generate stable returns with a low risk strategy by creating a portfolio that is substantially invested in good quality floating rate

Investment Objective	To generate stab debt or money m and money mark	le returns with a low risk strategy by creating a harket instruments, fixed rate debt or money m et instruments.	portfolio that is substantially invested ir arket instruments swapped for floating	n good quality floating rate returns and fixed rate debt				
Asset Allocation Pattern	Asset Class		Range of allocation (% of Net Assets)	Risk Profile				
of the scheme	instruments), mo	bt instruments (including securitized debt oney market Instruments and fixed rate debt pped for floating rate returns	65 - 100	Low to Medium				
		nstruments (including securitized debt) and t instruments swapped for fixed rate returns	0 - 35	Low to Medium				
	Investment in Se Corporate Debt	curitised Debt up to 50%. Investment in Forei Securities - upto 10% of the net assets of the	gn Debt Instruments up to 50%. Gross Scheme.	Exposure to Repo of				
	bullish condition instruments) w	ger would decide on the appropriate asset ons, the exposure to fixed rate debt in ould be increased and in bearish condition ot and money market instruments) would rents.	struments (including securitized densities of the exposure to floating rate debt	ebt and money market s instruments (including				
Investment Strategy	rate returns and long term with a liquidity emergin derivatives mark have provided th assets of the Scd swaps and FRAs Fixed interest rate MIBOR, etc.). He minimal in the cc The Government floating rate man floating rate mans requirement of f combination of market has deve RBI/SEBI for hec and the positior (including interer considerations in	The Scheme proposes to invest substantially in floating interest rate securities, fixed interest rate securities swapped for floating rate returns and fixed rate securities. The aim of the investment strategy is to generate stable returns both in the short term and the long term with a low risk, particularly minimal interest rate risk strategy. The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The development of the derivatives markets, particularly swaps and Forward Rate Agreements (FRAs) have made the environment more dynamic and have provided the opportunity to manage interest rate more actively. The aim of the investment manager will be to allocate the assets of the Scheme between various fixed interest rate securities and floating interest rate securities and use derivatives like swaps and FRAs effectively with the objective of achieving stable returns. The Scheme will endeavour to minimise interest rate risk Fixed interest rate securities are subjected to volatility in price movements corresponding to movements in interest rates. However, the interest rate in the case of floating rate securities is reset at regular time intervals based on certain benchmarks (eg. NSE MIBOR, etc.). Hence, the prices of these securities are less sensitive to interest rate fluctuation. Therefore, the interest rate risk is minimal in the case of floating interest rate securities carrying floating rate coupon payments. This will help the floating rate instruments. However, as the markets develop, corporates would start accessing the market for their long term requirement of funds at a floating rate. In the absence of floating rate securities, the same can be created synthetically with a combination of derivatives like interest Rate Swaps and FRAs and fixed interest rate securities as permitted by RBI/SEBI for hedging interest rate risk. The actual percentage of investments in various floating, economic environment and the po						
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. 51							
<b>Risk Mitigation Factors</b>	Please Refer Pag	e No. 52						
Plans / Option	Plan	Options & sub options available	Default option under the plan	Default dividend option				
	Regular/ Direct*	Crowth Dividend Daily Weekly Menthly D	eriodic Growth					
	Regulary Direct	Growth, Dividend- Daily, Weekly, Monthly, Pe		Weekly Dividend Reinvestment				
	*Direct Plans: Dir	ect Plan is only for investors who purchase /sub oroute their investments through a Distributor		Reinvestment				
No. of Folios and AUM (As on May 31, 2017)	*Direct Plans: Dir for investors who	ect Plan is only for investors who purchase /suk		Reinvestment				

## IDFC Money Manager Fund - Treasury Plan (IDFC-MMF-TP) (Contd.) (An Open ended Income Fund)

Amount/ Number of Units         Rs. 100 and any amount thereafter         Rs.100 and any amount thereafter         Rs.500 and any amount thereafter           SIP - Rs. 100 and in multiples of Rs. 1 thereafter (minimum 6 installments); SWP - Rs. 500 and in multiples of Rs. 1 thereafter (minimum 6 installments); SWP - Rs. 500 and in multiples of Re. 1 thereafter         SiP - Rs. 100 and in multiples of Rs. 1 thereafter (minimum 6 installments); SWP - Rs. 500 and in multiples of Re. 1 thereafter           Dividend Frequency         Daily(Reinvest), Weekly(Reinvest), Monthly, Periodic         Emcharakt (minimum 7 and and a stall and the stall and a stall and the stall and a stall and stall and a sta	/itch-out)							
-Rs.100 and any amount thereafter         Dividend Fraguerosty       Daily(Reinvesty, Week/Yellenvest), Mexhy, Reinvesty, Reinvesty	account less than cribed available							
Despects of Repurchase (Retemption) Request         Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund. (Retemption) Request           Benchmark Index         Crisil Liquid Fund Index         Crisil Liquid Fund Index           Dividend Policy         Under Dividend Option, dividend will be declared subject to availability on distributable surplus and at discretion of AP The undistributed portion of the income will remain in the Option and be reflected in the NAV on an ongoing basis. T decision with regard to availability and dequescy, rate timing and frequency of distribution of dividend shall be final.           Name of the Fund Amanger         Anuras Mittal (managing the fund since November 09, 2015)         Year           Name of the Trustee Company         DiPC AMC Trustee Company Limited         Return (%) of Growth Option as at May 51, 2017         Year wise Absolute Return Front Index           Period         Return (%) of Growth Option as at May 51, 2017         Year wise Absolute Return Returns more than 1 year are calculated on compounded annualised basis         Year wise Absolute Return Front Index           Parts of Inception: Direct Plan : Li, Jan-13         Regular Plan : 18-F0-03 Returns more than 1 year are acclulated on compounded annualised basis         Year Wise Front Plan Plan (With Growth Plan Plan Plan Plan Plan Plan Plan Plan	fter; <b>STP</b> (in							
(Redemption) Request         Index           Dividend Policy         Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AP. The undistributed portion of the income will remain in the Option and Bereflected in the NAV, on an ongoing basis. T decision with regard to availability and adequacy, rate, timing and frequency of distributable surplus and at discretion of AP. Mame of the Fund Manager           Name of the Fund Manager         Anuraging the fund since November 09, 2015)           Name of the Fund Company         ENCT Trustee Company Limited           Performance of the scheme         Return (%) of Growth Option as at May 31, 2017           Year is 8.68         7.89           Since inception!         Asis           Year is 8.68         7.89           Since inception!         Asis           Year is 8.68         7.89           Since inception!         Asis           Name of the Scheme         (i) Load Structure:           Waiter of Load for Direct Plan : LiAn-13         Regular Plan : 18-Fob:03           Since inception!         Since inception!           Waiter of Load for Direct Plan : 11/Jan-13         Regular Plan : 18-Fob:03           Waiter of Load for Direct Plan : 11/Jan-13         Regular Plan : 18-Fob:03           Waiter of Load for Direct Plan : 11/Jan-13         Regular Plan : 13/Jan-13/Jan anone Cont Schllphyllphyllphyllphyllphylphylphyllphyllphyll								
Dividend Policy         Under Dividend Option, dividend will be declared subject to availability of distribution subjects availability of distribution of dividend shall be final.           Name of the Fund Manager F.         Anne of the Fund and give for availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.           Name of the Fund Manager F.         Dividend Aption availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.           Name of the Fund Company         IPEC AMC Trustee Company Limited         Year           Period         Direct Plan         Regular Plan           Year         8.05         6.36         7.44         6.96           S Years         N.A.         N.A.         8.2         8.27           Since Inception*         8.89         8.32         6.86         6.84           Tobate of Inception*         8.83         8.32         6.86         6.84           Waiter of Load Structures: Ext Load: NIL         N.A.         N.A.         8.2         8.27           Since Inception*         8.83         8.32         6.86         6.84         70           Ext Load: NIL         Out distributer of the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any): Regular Plan - 1.13%. Direct Plan - 0.54%.         Previous 2,000,00, there is no entry load for Mutus proceed ton the website of the AME								
The undistributed portion of the income will remain in the Option and De reflected in the NAV, on an ongoing basis.         Name of the Fund Anurga Mittal (managing the fund since November 09, 2015)         Name of the Trustee Company         Performance of the scheme         Scheme the Scheme         (i) Load Structure: Exit Load: NIL (ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any): Regular Plan - 11%; Direct Plan - 0.54%.         Payment for the Investors quark to SEB (circular no.SEB/UNO/CIR No.4/ 168230/ 09 dated June 30, 2009, there is no entry load for Mutu schemes. Hence, the procedure for waiver of load for Direct Applications is no applicable.         Port Investor Greavene performance of the Scheme. State advector of the Webstere of the Webstre in the Wold of a bindependently ther ta								
Manager         Harshäl Jashi (manäging the fund since May 15, 2017)           Name of the Trustee Company         IDFC AMC Trustee Company Limited           Performance of the scheme         Return (%) of Growth Option as at May 31, 2017         Vear wise Absolute Return Fund Index           Period         Direct Plan         Regular Plan           1 Year         8.05         6.96         7.44         6.96           3 Years         8.68         7.89         8.01         7.89           5 Years         N.A.         N.A.         8.2         8.27           Since Inception:         8.89         8.32         6.86         6.84           *Date of Inception:         Direct Plan:         Fund Index         Fund Index           Returns more than 1 year are calculated on compounded annualised basis         For Wenger-Neury Neury	1C / Trustee 'he Trustee'							
Company         Vear wise Absolute Return           Performance of the scheme         Return (%) of forwth Option as at May 31, 2017         Vear wise Absolute Return           Period         Direct Plan         Crisil Liquid         Crisil Liquid           1 Year         8.05         6.96         7.44         6.96           3 Years         N.A.         N.A.         8.2         8.27           Since Inception         8.89         9.8.22         6.86         6.84           "Date of Inception: Direct Plan: 1-Jan-13         Regular Plan: 18-Feb-03         Returns more than 1 year are calculated on compounded annualised basis         Expenses of the Scheme         Ci Load Structure:         Exit Load: NIL         Exit								
scheme       Period       Direct Plan       Regular Plan         i       Returns       Crisil Liquid Index       Fund Index       Fund Index         1       Years       8.05       6.96       7.44       6.96         3       Years       8.68       7.89       8.01       7.89         Since Inception       8.89       8.32       6.86       6.84         "Date of Inception: Direct Plan: 1-Jan-13       Regular Plan: 18-Feb-03       Fundamer       Fun								
Period         Direct Plan         Regular Plan           Image: Plan in the entromic of th	IS							
Returns         Crisil Liquid Proved Index         Crisil Liquid Proved Index         Crisil Liquid Proved Index           1 Year         8.05         6.96         7.44         6.96           3 Years         8.68         7.89         8.01         7.89           5 Years         N.A.         8.2         8.27         7.89           Since inceptiont         8.89         8.32         6.86         6.84           "Otate of Inception : Direct Plan: 1-Jan-13         Regular Plan: 18-F6b-03           Provide any Plan: PB-2004:15 EV 2014:15 EV 2014:16 EV 2014:16 EV 2014:15 EV 2014:16 EV 2014:15 EV 20	c 0.22							
3 Years       8.68       7.89       8.01       7.89         5 Years       N.A.       N.A.       8.2       8.27         Since Inception*       8.99       8.32       6.86       6.84         *Date of Inception: Direct Plan: 1-Jan-13       Regular Plan: 18-Feb-03       IPC Voice/ Very Manger - Treasury Nan-Ner-Gowth         Returns more than 1 year are calculated on compounded annualised basis       IPC Voice/ Very Manger - Treasury Nan-Ner-Gowth         Expenses of the Scheme       (i) Load Structure: Exit Load: NiL       Exit Load: NiL         (ii) Actual expenses for the procedure for waiver of load for Direct Applications       Schemes, Hence, the procedure for waiver of load for Direct Applications is no longer applicable.         Tax treatment for the Investors (Unitholders)       The NAV of the Fund will be calculated on the AMFI website Le. www.amfindia.com by 9.00 P.M. on all busines (NAV) publication         For Investor Grievances Please Contact       Please Refer Page No. 53         Unitholders'       Top 10 holdings of the Scheme as on May 31, 2017 is stated here below: holdings         Tata Motors Limited       5.22         Tata Motors Limited       5.21         Jump Her Asset Study       Scheme's Portfolio Holdings       Scheme's Corporation Limited         Scheme's Portfolio holdings       Top 10 holdings of the Scheme as on May 31, 2017 is stated here below: Housing Einance Limited       5.22	6 8.22							
S Years         N.A.         N.A.         B.2         8.27           Since Inception*         8.89         8.32         6.86         6.84           * Date of Inception: Direct Plan: 1-Jan-13         Regular Plan: 18-F60-03           Returns more than 1 year are calculated on compounded annualised basis         Ince Mony Maager Theory Maager Th								
Since Inception         8.89         8.32         6.86         6.84           ***********************************								
Since indepution         Osciol         Oscio disciol         Osciol         Osciol								
Returns more than 1 year are calculated on compounded annualised basis         Diff Manager - Treasury Plan - Reg - Growth         Crite           Expenses of the Scheme         (i)         Load Structure: Exit Load: NIL         (ii)         Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any): Regular Plan - 11%; Direct Plan - 0.54%.           Waiver of Load for Direct         Pursuant to SEBI (Jrouten no. SEBI /MO/CIR No.4/ 168230/ 09 dated June 30, 2009, there is no entry load for Mutue schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.           Tax treatment for the Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independently their tax advisor.           Daily Net Asset Value (NAV) Publication         The NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspar nationwide circulation and will also be updated on the AMFI website in.e.www.adfindia.com by 9.00 P.M. on all busines NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com           For Investor Grievances         Please Refer Page No. 53           Unitholders' Information         Please Refer Page No. 53           Scheme's Portfolio holdings         Top 10 holdings of the Scheme as on May 31, 2017 is stated here below:           Not 10 Publication         Sci22 Tata Motors Limited         Sci22 Tata Motors Limited           Scheme's Portfolio holdings         Giovernment of India         Sci71 CESC Limited         Sci6 Yei Snak	2012-13							
Expenses of the Scheme         (i)         Load Structure: Exit Load: NIL           (ii)         Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any): Regular Plan - 1.11%; Direct Plan - 0.54%.           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 load for Mutux schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.           Tax treatment for the Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independently their tax advisor.           Daily Net Asset Value (NAV) Publication         The NAV of the Fund will be calculated on all Business. Days. The NAV will be published in 2 daily newspar nationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all busine NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com           For Investor Grievances please contact         Please Refer Page No. 53           Unitholders' Information         Please Refer Page No. 54           Portfolio Turnover Ratio for the period June 1, 2016 to May 31, 2017]         Top 10 holdings of the Scheme as on May 31, 2017 is stated here below:           Noldings         Tax Hoters Limited         5.52           Tata Motors Limited         5.21           JM Finance Limited         5.22           Ver Bank Limited         5.16           Yes Bank Limited         5.16 <td colspan="7">IDEC Marry Marrier Transmission Country Countr</td>	IDEC Marry Marrier Transmission Country Countr							
(ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any): Regular Plan - 1.11%; Direct Plan - 0.54%.         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 load for Mutue schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.         Tax treatment for the Investors (Unitholders)       Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independently their tax advisor.         Daily Net Asset Value (NAV) Publication       The NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspan nationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all busine NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com         For Investor Grievances Please Refer Page No. 53       Please Refer Page No. 54         Portfolio Turnover Ratio for the period June 1, 2016 to May 31, 2017       Top 10 holdings of the Scheme as on May 31, 2017 is stated here below:         Noldings       Top 10 holdings of the Scheme as on May 31, 2017 is stated here below:       10.14         LIC Housing Finance Limited       5.52         Jum Financial Products Ltd       5.52         Government findia       5.71         CES Limited       5.71         Des Refer Page No. 51       5.76         Housing Development Finance Corporation Lim								
Regular Plan - 1.11%; Direct Plan - 0.54%.           Waiver of Load for Direct Applications         Pursuant to SEBI circular no. SEBI/IND/CIR No.4/ 168230/ 09 dated June 30, 2009, there is no entry load for Mutual schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.           Tax treatment for the Investors (Unitholders)         Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independently their tax advisor.           Daily Net Asset Value         The NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspay nationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all busine NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com           For Investor Grievances please contact         Please Refer Page No. 53           Dortfolio Turnover Ratio (for the period June 1, 2016 to May 31, 2017)         Die load got scheme, disclosure of Portfolio Turnover ratio is not applicable to this scheme (%) NAV           Scheme's Portfolio holdings         Top 10 holdings of the Scheme as on May 31, 2017 is stated here below:         10.14           Lic Housing Finance Limited         5.52         13.52           Tata Motors Limited         5.27         5.16           Housing Development Finance Corporation Limited         5.16         5.27           JM Financial Products Ltd         5.16         5.30           Housing Development Finance Corporation Limited         4.								
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Monthly portfolio statement of the Scheme is hosted on website - http://www.idfcmf.com/Downloads.aspx         Exposure of the Scheme								
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6.64% 5.69% 4.57% 2.61% 1.31% Financial Sovereign Automobile Energy Construction Consumer Metals Services								

#### IDFC Corporate Bond Fund (IDFC CBF)

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or investors who	ect Plan is	only for investors	s who purcl						
olios - 3675; Al	*Direct Plan: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a distributor.								
	Folios - 3675; AUM - Rs. 7,895.45 Cr.								
Please refer page no. 53									
Excel Durchage (Including Switch in)									
						· ·			
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. 1000 and in multiples of Re. 1 thereafter (minimum 6 installments); SWP - Rs. 500 and in multiples of Re. 1 thereafter STP (in) - Rs. 1000 and in multiples of Re. 1 thereafter									
				ion reque	est at the aut	horised centre		Mutual Fund	
	ig days of		le reachipt	lonreque	St at the aut				
CRISIL Short Term Bond Fund Index									
Dividend declaration and distribution shall be in accordance with SEBI Regulations as applicable from time to time. The reserves the right to declared dividend from time to time, depending on availability of distributable surplus.							. The AMC		
OFC AMC Truste	ee Compa	iny Limited							
eturn (%) of Gr	owth Opt	ion as at May 31,	2017			Year wise	Absolute	Returns	
eriod	Dire	ect Plan	Regu	Regular Plan 10.12 9.76				10.33	
	Returns	Crisil Short Term Bond Fund Index	Returns			9.1	8.4	8.79	9.1
Year	9.77	8.82	9.39	8.82	2				1
Years	N.A.	N.A.	N.A.	N.A	۸.				1
Years	N.A.								
ince Inception		8.88	9.2			EY 2016-17 EV 2	015-16 FY 20	014-15 FY 2013-14 FY 20	012-13
	5,000 and ar P - Rs. 1000 an P (in) - Rs. 100 thin 10 workir ISIL Short Ter vidend declar serves the righ urag Mittal (n -C AMC Trusto turn (%) of Gr riod ear 'éars cears cears ice Inception ate of Inceptio	5,000 and any amount 5,000 and any amount P (in) - Rs. 1000 and in mult P (in) - Rs. 1000 and in m thin 10 working days of ISIL Short Term Bond F vidend declaration and serves the right to declar urag Mittal (managing f -C AMC Trustee Compa turn (%) of Growth Opt riod Direct Returns ear 9.77 Years N.A. Years N.A. ice Inception 9.57 ate of Inception : Direct	5,000 and any amount thereafter 5,000 and any amount thereafter 7 - Rs. 1000 and in multiples of Re. 1 the P (in) - Rs. 1000 and in multiples of Re. 1 the P (in) - Rs. 1000 and in multiples of Re. 1 the P (in) - Rs. 1000 and in multiples of Re. 1 the P (in) - Rs. 1000 and in multiples of Re. 1 the P (in) - Rs. 1000 and in multiples of Re. 1 the P (in) - Rs. 1000 and in multiples of Re. 1 the P (in) - Rs. 1000 and in multiples of Re. 1 the P (in) - Rs. 1000 and in multiples of Re. 1 the P (in) - Returns from the since Jack FC AMC Trustee Company Limited turn (%) of Growth Option as at May 31, riod Direct Plan Returns Crisil Short Term Bond Fund Index ear 9.77 8.82 Years N.A. N.A. Years N.A. N.A. Years N.A. N.A. Years N.A. N.A. The Inception 9.57 8.88 The of Inception : Direct Plan : 12-Jan-16	5,000 and any amount thereafter       Rs. 1,0         P - Rs. 1000 and in multiples of Re. 1 thereafter (mip (in) - Rs. 1000 and in multiples of Re. 1 thereafter thin 10 working days of the receipt of the redempt         ISIL Short Term Bond Fund Index vidend declaration and distribution shall be in accurrence derivation declared dividend from time to time to time to the redempt urag Mittal (managing the fund since January 12, 2         FC AMC Trustee Company Limited         turn (%) of Growth Option as at May 31, 2017         riod       Direct Plan         Returns       Crisil Short Term Bond Fund Index         ear       9.77       8.82       9.39         'ears       N.A.       N.A.       N.A.         N.A.       N.A.       N.A.       N.A.         ice Inception       9.57       8.88       9.2         ate of Inception : Direct Plan : 12-Jan-16       Regular	5,000 and any amount thereafter       Rs. 1,000 and a         5,000 and any amount thereafter       Rs. 1,000 and a         2 - Rs. 1000 and in multiples of Re. 1 thereafter (minimum 6       (min) - Rs. 1000 and in multiples of Re. 1 thereafter         thin 10 working days of the receipt of the redemption requestion       Isll Short Term Bond Fund Index         vidend declaration and distribution shall be in accordance vidend declared dividend from time to time, dependent of the redemption requestor the right to declared dividend from time to time, dependent of the redemption as at May 31, 2017         FC AMC Trustee Company Limited       Returns         Crisil Short Term Bond Fund Index       Returns         Field       Returns         Crisil Short Term Bond Fund Index       Returns         fear       9.77       8.82       9.39       8.8         fears       N.A.       N.A.       N.A.       N.A.         fears       N.A.       N.A.       N.A.       N.A.         fears       N.A.       N.A.       N.A.       N.A.	5,000 and any amount thereafter       Rs. 1,000 and any amount thereafter         P - Rs. 1000 and in multiples of Re. 1 thereafter (minimum 6 installments)         P (in) - Rs. 1000 and in multiples of Re. 1 thereafter         thin 10 working days of the receipt of the redemption request at the aut         ISIL Short Term Bond Fund Index         vidend declaration and distribution shall be in accordance with SEBI Reserves the right to declared dividend from time to time, depending on avail         urag Mittal (managing the fund since January 12, 2016)         FC AMC Trustee Company Limited         turn (%) of Growth Option as at May 31, 2017         riod       Direct Plan         Returns       Crisil Short Term Bond Fund Index         ear       9.77       8.82       9.39         ear       9.77       8.82       9.39         (ears       N.A.       N.A.       N.A.         (rears       N.A.       N.A.       N.A.	5,000 and any amount thereafter       Rs. 1,000 and any amount thereafter         P - Rs. 1000 and in multiples of Re. 1 thereafter (minimum 6 installments) ; SWP - Rs. 5         P (in) - Rs. 1000 and in multiples of Re. 1 thereafter         thin 10 working days of the receipt of the redemption request at the authorised centre         ISIL Short Term Bond Fund Index         vidend declaration and distribution shall be in accordance with SEBI Regulations as a serves the right to declared dividend from time to time, depending on availability of distril urag Mittal (managing the fund since January 12, 2016)         FC AMC Trustee Company Limited         turn (%) of Growth Option as at May 31, 2017         riod       Direct Plan         Returns       Crisil Short Term Bond Fund Index         ear       9.77       8.82       9.39         'ears       N.A.       N.A.       N.A.         Years       N.A.       N.A.       N.A.         'ears       N.A.       N.A.       N.A.         'ears       N.A.       N.A.       N.A.         'ears       N.A.       N.A.       N.A.	5,000 and any amount thereafter       Rs. 1,000 and any amount thereafter       Rs. 500 If the bal available the mining above, the mining above, the mining above, the mining above, the for reder         P - Rs. 1000 and in multiples of Re. 1 thereafter (minimum 6 installments) ; SWP - Rs. 500 and in P (in) - Rs. 1000 and in multiples of Re. 1 thereafter       SWP - Rs. 500 and in provide the receipt of the redemption request at the authorised centre of IDFC         ISIL Short Term Bond Fund Index       Vidend declaration and distribution shall be in accordance with SEBI Regulations as applicable is erves the right to declared dividend from time to time, depending on availability of distributable survarg Mittal (managing the fund since January 12, 2016)         FC AMC Trustee Company Limited       Year wise Absolute         riod       Direct Plan       Regular Plan         riod       Direct Plan       Crisil Short Term Bond Fund Index         ear       9.77       8.82       9.39       8.82         (ears       N.A.       N.A.       N.A.       N.A.         (rears       N.A.       N.A.       N.A.         (rears       N.A.       N.A.       N.A.       N.A.         (rears       N.A.       N.A.       N.A.       N.A.       FY 2016-17       FY 2016-17       FY 2015-16       FY 2016-17         ate of Inception : Direct Plan : 12-Jan-16       Regular Plan : 12-Jan-16       IDEC Corporate Bond Fund - Dir - Growth	5,000 and any amount thereafter       Rs. 1,000 and any amount thereafter       Rs. 500 and any amount the folio / available for redemption is the minimum amount press, above, the entire balance a for redemption is the minimum amount press, above, the entire balance a for redemption will be redemption request at the authorised centre of IDFC Mutual Fund.         SIL Short Term Bond Fund Index       SIL Short Term Bond Fund Index         Vidend declaration and distribution shall be in accordance with SEBI Regulations as applicable from time to time, depending on availability of distributable surplus.         urag Mittal (managing the fund since January 12, 2016)         C AMC Trustee Company Limited         turn (%) of Growth Option as at May 31, 2017         riod       Direct Plan         Returns       Crisil Short Term         Bond Fund Index         ear       9.77         8.82       9.39         8.82       9.39         ears       N.A.         N.A.       N.A.         Kana,       N.A.         Kana,       N.A.         Kears       N.A.         Kana,       N.A.

#### IDFC Corporate Bond Fund (IDFC CBF) (Contd.)

Expenses of the scheme	(i) Load Structure:							
Expenses of the scheme	Exit Load : NIL							
	<ul> <li>(ii) Actual Expenses for the previous financial year 2016-2017 (inclusive of Service Tax and A</li> </ul>	dditional TED if anyly						
		dultional TER, II any).						
Waiver of Load for	Regular Plan : 0.56% Direct Plan - 0.23%. Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, there is no entry load for Mutual Fund							
Direct Applications	schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.							
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information (SAI) their tax advisor.	and also independently refer to						
Daily Net Asset Value (NAV) Publication	The NAV of the Fund will be calculated on all Business Days. The NAV will be published nationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com I The NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com	ed in 2 daily newspapers having by 9.00 P.M. on all business days.						
For Investor Grievances please contact	Please Refer Page No. 53							
Unitholders' Information	Please Refer Page No. 54							
Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	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 May 31, 2017 is stated here below:							
holdings	Issuer	(%) NAV						
	Power Finance Corporation Limited	11.66						
	Rural Electrification Corporation Limited	10.33						
	LIC Housing Finance Limited	8.98						
	Housing Development Finance Corporation Limited	8.49						
	HDB Financial Services Ltd	6.27						
	Indian Railway Finance Corp Ltd	5.84						
	Mahindra & Mahindra Financial Services Limited	5.46						
	Power Grid Corporation of India Limited	5.32						
	National Bank For Agriculture and Rural Development	5.22						
	Export Import Bank of India	4.40						
	Monthly portfolio statement of the Scheme is hosted on website - http://www.idfcmf.com/Dow	nloads.aspx						
Exposure of the Scheme across various sectors (% of NAV) :	76.28% 9.67% 5.55% 2.35% 1.30% 1.29% Financial Energy Construction Cement & Telecom Automobile Services Products							

## IDFC Banking & PSU Debt Fund (IDFC BPDF) (earlier known as IDFC Banking Debt Fund)

method         Applied Sector Undertakings (FBJL) and Public Financial Institutions (FFBL).         Engree of Allocation         Mage           OPER_ADDEXITY Path         Associations         Engree of Allocations         Mage         Mage<		2.020	.9 2 0.00							
Def: and Money, Meeter Instruments issued by Banks, Public Sector Undertakings         B0 - 100         Med           GesUp and Public Financial Institutions (Fiscal by Other attitutes)         0 - 20         Med           Measure issued by Banks, Public Sector Undertakings         0 - 20         Med           Measure issued by Banks, Public Sector Undertakings         0 - 20         Med           Measure issued by Banks, Public Sector Undertakings         0 - 20         Med           Measure issued by Banks, Public Sector Undertakings         0 - 20         Med           Measure issued by Banks, Public Sector Undertakings         0 - 20         Med           Investment in Sections and other up to 50% of the assets.         Investment in Sections and other up to 50% of the assets.         Investment in Sections and other up to 50% of the assets.           The Scheme may invisit.         Charlo Deblis Simpanic OSD in accordance with the applicable guidalines. / regulations.         The Scheme may invisit.         Charlo Deblis Simpanic OSD in accordance with the applicable guidalines.         Medi           Investment Strategy         The Scheme ams to predominarity investing the possible loss of principal. Please and the SID carefully for the accordance with the applicable guidalines.         Measure Public Please Other Planes Asset Schedules           Risk Mitigation Factor         Plane Accordance Asset Scheme and the applicable investing.         Measure Planese Asset Scheme and the applicable Manks.         S	Investment Objective	The Scheme seeks to generate returns through investments in debt and money market instruments predominantly issued by entities such as Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs).								
Image: the second sec	Asset Allocation Pattern of the scheme	Asset Class								Risk Profile
Management Bills and Det & Money Market Instruments issued by other entities.              High appendent is and Det & Money Market Instruments is up to 25% of the scheme             Investments in dirivatives up to 20% of the net assets of the scheme             Investment in Genzing Det Det Scheme Market Instruments - up to 25% of the activity issues are scheme may engage its instruments - up to 25% of the activity issues are scheme may engage its both and reling of the net assets of the scheme             Investment Strategy             The Scheme may engage its both and reling of the net assets of the scheme             Investment Strategy             The Scheme may engage its both and reling of the net assets of the scheme.             Investment Strategy             The Scheme may engage its both and reling of the net assets of the scheme.             Investment Strategy             The Scheme aims to prediminantly invest in destand money market instruments as checklude             Reling the scheme aims to prediminantly invest in destand money market instruments             Reling the scheme aims to prediminantly invest in destand money market instruments             Reling the scheme aims to prediminantly invest in destand money market instruments             Reling the scheme aims to prediminantly invest in desceed 100% of the net assets of the scheme.             Investment Strategy             The Scheme aims to prediminantly invest in during the possible loss of primes issued by entities carefully for discover are summarized instruments             Regular Diverts             Regular Diverts             Regular Diverts             Rescheme Applicable Scheme             Rescheme Applicable             Rescheme Applicable						s, Public Sector U	ndertakings	80 - 100		Medium - High
Investments in derivatives - up to 50% of the net assets of the scheme Investment in Foreign Debta Instruments - up to 25% of the acta seaks with maximum ingle party special instruments of the scheme may engage in short selling of sub carries in accordance with the applicable guidelines / regulations. The Scheme may engage in short selling of subcritise in accordance with the applicable guidelines / regulations. The Scheme may engage in short selling of subcritise in accordance with the applicable guidelines / regulations. The Scheme may engage in short selling of subcritise in accordance with the applicable guidelines / regulations. The Scheme may engage in performance in the scheme and to sched 100% of the net assets of the scheme.           Rik Profile of the Scheme Mutual Fung Units involve investment risk including the pessible loss of principal. Please read the SiD carefully for disclosed and the scheme and the scheme investment scheme scheme investment scheme investment risk including the pessible loss of principal. Please read the SiD carefully for disclosed read the scheme directly with the Fund and available for investment risk including the pessible loss of principal. Please read the SiD carefully for disclosed read the scheme directly with the Fund and available for investment risk including Switch-init Regular 2017           Rik Mitglation Factors         Please Refer Page No. 33           Minimum Application Amount/ Number of the reset scheme investment through a Distributor         Rs. 1000 and any amount thereafter           Rs. 1000 and in multiples of Re. 1 thereafter (minimum 6 installments); SWP - Rs. 500 and any amount thereafter or readmittion and ta discretion of Auth		Management Bi	ills and De	bt & Money Mark	evelopmer ket Instrun	nt Loans), Treasury nents issued by oth	/ Bills / Cash her entities,	0 - 20		Medium - High
Banks, Public Sector Undertakings and Public Financial institutions. The fund will follow an active investment strateg overall madate. depending on opportunities available available to available loss of principal. Please read the SID carefully for d factors before investment. Scheme specific Risk Factors are summarized in page no. 51           Risk Mitigation Factors         Please Refer Page No. 52           Please Refer Page No. 52         Default option under the plan         Default divide Monthly Dividend.           Please Refer Page No. 52         Please Refer Page No. 53         Default option under the plan         Default divide Monthly Dividend.           Plans / Option         Please Refer Page No. 53         Default divide Monthly Dividend.         Default divide Monthly Dividend.           No. of Folios and AUM As on May 31, 2017         Folios - 1198; AUM - Rs. 836.87 Cr.         Resultant strategrading switch-in)         Additional Purchase (including Switch-in)         Repurchase (including Switch-in)           Application         Factors         Please Refer Page No. 53         Rs. 5000 and any amount thereafter         Rs. 500 and any amount thereafter         Rs. 500 and any amount thereafter           Rs. 5000 and any amount thereafter         Rs. 1000 and any amount thereafter         Rs. 500 and any amount thereafter         Rs. 500 and any amount thereafter           Dividend Frequency         Daily (Reinvest), Fortnightly (reinvest), Monthly (Reinvest), Guarterly (Payout), Annual (Payout) and Periodic (Payout). The reafter bapincan         Proceent of IDFC M		Investments in G Investment in F Investment in Se Gross Exposure The Scheme ma permitted by SI The cumulative	derivatives foreign Deb ecurities len to Repo c ay engage ay invest in EBI/RBI. gross exp	s - up to 50% of f ot Instruments - Iding - up to 20% of Corporate Deb in short selling o Credit Default S osure through re	the net as up to 25% of the net of Securitie f securitie waps (CD po transa	sets of the scheme of net assets assets with maximu es - up to the exte s in accordance w S) in accordance v ctions in corporate	um single party nt permitted ith the applic with the applic e debt securit	by the Regulation able guidelines / cable guidelines /	ns. regulati ′ regulat	ons. ions as and wher
Factors before investment. Scheme specific Risk Factors are summarized on page no. 51           Risk Hitigation Records Pieze Refer Page No. 52           Plans / Option         Plan         Options & sub options available         Default option under the plan         Default option           Plans / Option         Plan         Options & sub options available         Growth         Growth         Menthly, Direct           Plans / Option         Forekt Plans, Direct Plans, Investor who processes / subcrothese	Investment Strategy	Banks, Public Se	ector Unde	ertakings and Pul	blic Finano	cial institutions. Th	e fund will foll	ed by entities such low an active inve	n as Sche stment	eduled Commerci strategy within th
Plans / Option         Plan         Options & sub options available         Default option under the plan         Default divide (Monthly Dividend-Daily, Fortrightly, Monthly, Classifierd, Annual & Periodic         Growth         Monthly Dividend-Daily, Fortrightly, Monthly, Growth         Growth         Monthly Dividend           No. of Folios and AUM         Folios - 1198, AUM - Rs. 836.87 Cr.         Kason May 31, 2017         Repurchase (Including Switch-in)         Additional Purchase (Including Switch-in)         Repurchase (Including Switch-in)         Repurchase (Including Switch-in)           Applicable NAV         Please Refer Page No. 5.3         Repurchase (Including Switch-in)         Additional Purchase (Including Switch-in)         Repurchase (Including Switch-in)           Amount/ Number of Units         Rs. 5000 and any amount thereafter         Rs. 1000 and any amount thereafter         Rs. 500 and In multiples of Re. 1 thereafter (Ininimum 6 installments), SWP - Rs. 500 and In multiples of Re. 1 thereafter (Ininimum 6 installments), SWP - Rs. 500 and In multiples of Re. 1 thereafter         Star redemption and Periodic (Payout) and Periodic (Payout)           Dividend Frequency         Daily (Reinvest), Fortrightly (reinvest), Monthly/(Reinvest), Quarteriy (Payout), Annual (Payout) and Periodic (	Risk Profile of the Scheme								carefull	y for details on ris
Regular/ Direct Plans: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund an available for investors who purchase /subscribe Units in a Scheme directly with the Fund an available for investors who purchase /subscribe Units in a Scheme directly with the Fund an available for investors who purchase (including Switch-in)         Result of the Fund and Scheme directly with the Fund and available for investors who purchase (including Switch-in)         Result of the Fund and Scheme directly with the Fund and available for investors who purchase (including Switch-in)         Repurchase (including	<b>Risk Mitigation Factors</b>	Please Refer Pag	Please Refer Page No. 52							
"Otnect Plans: Drivect Plans: Drivet Plan	Plans / Option		* Growth a	and Dividend- Da	aily, Fortni	ghtly, Monthly,		on under the plan	Monthl	y Dividend
available for investors who route their investments through a Distributor         No. of Folios and AUM (As on May 31, 2017)       Folios - 1198; AUM - Rs. 836.87 Cr.         Minimum Application Anount/ Number of Units       Fresh Purchase (including Switch-in)       Additional Purchase (including Switch-in)       Repurchase (including Switch-in)         Anount/ Number of Units       Fresh Purchase (including Switch-in)       Additional Purchase (including Switch-in)       Repurchase (including Switch-in)         Anount/ Number of Units       Fresh Purchase (including Switch-in)       Additional Purchase (including Switch-in)       Repurchase (including Switch-in)         Billy Charlen Company       Fresh Purchase (including Switch-in)       Rs. 1000 and any amount thereafter       Rs. 1000 and any amount thereafter         Dividend Frequency       Daily (Relinvest), Fortnightly (relinvest), Monthly/Gelinvest), Quarterly (Payout), Annual (Payout) and Periodic (Payout)         Dividend Prequency       Daily (Relinvest), Fortnightly (relinvest), Monthly/Gelinvest), Quarterly (Payout), Annual (Payout) and Periodic (Payout)         Benchmark Index       Crisil Short Term Bond Fund Index       Crisil Short Term Bond Fund Index         Dividend Policy       Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of Ab The undistributed Policy         Name of the Fund Manager       Anurag Mittal (managing the Fund Since May 31, 2017       Name of the Tustee         Perfor		*Direct Plans: D	irect Plan i	is only for invest	ors who p	urchase /subscribe	Units in a Sc	heme directly wit		
CAs on May 31, 2017)       Please Refer Page No. 53         Applicable NAV       Please Refer Page No. 53         Minimum Application Amount/ Number of Units       Fresh Purchase (Including Switch-in)       Additional Purchase (Including Switch-in)       Repurchase (Including Switch-in)         Amount/ Number of Units       Fresh Purchase (Including Switch-in)       Rs. 5000 and any amount thereafter       Rs. 5000 and any amount thereafter       If the balance in the folio available for redemption vill be red show, the entire balance.         Dividend Frequency       Daily (Reinvest), Fortnightly (reinvest), Monthly (Reinvest), Quarterly (Payout), Annual (Payout) and Periodic (Payout).         Depath of Repurchase (Redemption) Request       Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund.         Benchmark Index       Crisil Short Term Bond Fund Index         Dividend Policy       Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AV The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. 1 decision with regard to availability and adequacy, rate, timing and frequency of distributed shall be final.         Name of the Fund Manager       Return (%) of Growth Option as at May 31, 2017       Year wise Absolute Return effect definal frequency of distribution of Avidend shall be final.         Performance of the scheme       Size in NA.       9.08       NA.       9.08         S		available for inv	vestors wh	o route their inve	estments t	hrough a Distribut	or	,		
Minimum Application Amount/ Number of Units         Fresh Purchase (Including Switch-In)         Additional Purchase (Including Switch-In)         Repurchase (Including Switch-In)           Rs. 5000 and any amount thereafter         Rs. 1000 and any amount thereafter         Rs. 1000 and any amount thereafter         Rs. 500 and any amount the folio variable for redemption if the balance in the folio variable for redemption if the balance in the folio variable for redemption will be red           SIP - Rs. 1000 and any amount thereafter         Dividend Frequency         Daily (Reinvest), Fortnightly (reinvest), Monthly(Reinvest), Quarterly (Payout), Annual (Payout) and Periodic (Payout).           Dividend Frequency         Daily (Reinvest), Fortnightly (reinvest), Monthly(Reinvest), Quarterly (Payout), Annual (Payout) and Periodic (Payout).           Dividend Policy         Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of A The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis.           Name of the Frued Company         IDFC AMC Trustee Company Limited           Performance of the scheme         Return (%) of Growth Option as at May 31, 2017         Year wise Absolute Return Frued Index           IDFC AMC Trustee Company Limited         Returns (Riski Liquid Fund Index         Frued Index           Period         Direct Plan         Regular Plan : 7-Mar-13 Regular Plan : 0.328, Direct Plan : 7-Mar-13 Returns more than 1 year are calculated on compounded annualised basis         Impore member er		Follos - 1198; AU	UM - Rs. 83	36.87 Cr.						
Amount/ Number of Units         Rs. 5000 and any amount thereafter         Rs. 1000 and any amount thereafter         Rs. 500 and any amount thereafter           Binder Step Charles         SIP - Rs. 1000 and in multiples of Re. 1 thereafter (minimum 6 installments); SWP - Rs. 500 and any amount thereafter         If the balance in the folio or od and in multiples of Re. 1 thereafter (minimum 6 installments); SWP - Rs. 500 and any amount thereafter           Dividend Frequency         Despatch of Repurchase         Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund. (Redemption) Request           Benchmark Index         Crisil Short Term Bond Fund Index         Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AM The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. 1 decision with regard to availability and adequacy, rate, timing and frequency of distributable surplus and at discretion of AM The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. 1 DiFC AMC Trustee Company         Anurag Mittal (managing the fund since May 15,2017)           Name of the Trustee         IDFC AMC Trustee Company Limited         Year is 6.94         8.82         6.83         9.07           Steres         N.A.         9.08         N.A.         9.08         9.07         9.01         9.01         9.01         9.01         9.01         9.02         9.02         9.02         9.02	Applicable NAV	Please Refer Pa	ige No. 53							
Rs. 500 and any amount thereater       Rs. 500 and any amount thereater       Its. 500 and any amount thereater         Its. 500 and any amount present of the balance in the folio javailable for redemption in the balance in the folio javailable for redemption in the balance in the folio javailable for redemption will be red         Dividend Frequency       Daily (Reinvest), Fortnightly (reinvest), Monthly(Reinvest), Quarterly (Payout), Annual (Payout) and Periodic (Payout).         Dividend Frequency       Daily (Reinvest), Fortnightly (reinvest), Monthly(Reinvest), Quarterly (Payout), Annual (Payout) and Periodic (Payout).         Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund.         Benchmark Index       Crisil Short Term Bond Fund Index         Dividend Policy       Uhder Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AV The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis.         Name of the Fund Manager       Anurag Mittal (managing the fund since May 31, 2017         Vear wise Absolute Return (%) of Growth Option as at May 31, 2017       Year wise Absolute Return Performance of the scheme         Ext Load: NL       Since Inception : Birect Plan : 7-Mar-13       Regular Plan : 7-Mar-13         Tote of Inception : Birect Plan : 7-Mar-13       Regular Plan : 7-Mar-13       Per Summa & By Deat And - By - Busing Brows and Additional TER, if any): Regular Plan : 0.22%, Direct Plan - 0.22%, Direct Plan - 0.22%, Direct Plan - 0.22%,			•				-		-	
Dividend Frequency         Daily (Reinvest), Fortnightly (reinvest), Monthly(Reinvest), Quarterly (Payout), Annual (Payout) and Periodic (Payout) at Despatch of Repurchases           Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund. (Redemption) Request         Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund. (Redemption) Request           Benchmark Index         Crisil Short Term Bond Fund Index         Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AD the undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. I decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.           Name of the Fund Wanager         Anurag Mittal (managing the fund since May 15,2017)         Year wise Absolute Return           Performance of the scheme         Returns (%) of Growth Option as at May 31, 2017         Year wise Absolute Return           Period         Direct Plan         Returns         RISIL Liquid Fund Index         Returns           1 Year         6.94         8.82         6.83         8.82           3 Years         8.15         9.07         8.03         9.07           * Date of Inception : Direct Plan : 7-Mar-13         Regular Plan : 7-Mar-13         ************************************		<b>SIP -</b> Rs. 1000 a	and in mult	tiples of Re. 1 the	ereafter (n			If the balance available for the minimure above, the e for redempt	ce in the redemp m amou entire ba tion will	folio / account otion is less than nt prescribed lance available be redeemed.
Despatch of Repurchase (Redemption) Request       Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund.         Benchmark Index       Crisil Short Term Bond Fund Index         Dividend Policy       Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AN The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. T declsion with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.         Name of the Fund Manager       Anurag Mittal (managing the fund since May 15,2017)         Name of the Trustee       IDFC AMC Trustee Company Limited         Performance of the scheme       Return (%) of Growth Option as at May 31, 2017       Year wise Absolute Return Fund Index         Period       Direct Plan       Regular Plan         * Since Inception*       8.5       9.07       8.03       9.07         * Since Inception*       8.5       9.1       8.38       9.1       ************************************			-							
(Redemption) Request       Crisil Short Term Bond Fund Index         Dividend Policy       Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AN The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. T decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.         Name of the Fund Manager       Anurag Mittal (managing the fund since May 15,2017)         Name of the Trustee Company Limited       IDFC AMC Trustee Company Limited         Return (%) of Growth Option as at May 31,2017       Year wise Absolute Return scheme         Period       Direct Plan       Regular Plan         Years       8.15       9.07       8.03       9.07         Since Inception*       8.5       9.1       8.38       9.1         'Yours' for than year are calculated on compounded annualised basis       Protest Plan - 'Pause's Protest Plan's Regular Plan's CHISIL Liquid Fund Index       Protest Plan - 'Register Plan's Regular Plan's Regular Plan's CHISIL Liquid Plan's Plan's Regular Plan's Regular Plan's Regular Plan's State										
Dividend Policy         Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of Ath The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Option and be reflected in the NAV, on an ongoing basis. The Option and be reflected in the NAV, on an ongoing basis. The Option and be reflected in the NAV, on an ongoing basis. The Option and be reflected in the NAV, on an ongoing basis. The Option and be reflected in the NAV, on an ongoing basis. The Option and be reflected in the NAV, on an ongoing basis. The Option and be reflected in the NAV, on an ongoing basis. The Option and be reflected in the NAV, on an ongoing basis. The Option and the regular plan.           Name of the Fund Manager         Anurag Mittal (managing the fund since May 15,2017)         Year wise Absolute Return           Period         Direct Plan         Regular Plan         Year wise Absolute Return           Period         Direct Plan         Returns         CRISIL Liquid Fund Index         Probe           1 Year         6.94         8.82         6.83         8.82           3 Years         8.15         9.07         8.03         9.01           *Det of Inception : Direct Plan : 7-Mar-13         Regular Plan : 7-Mar-13         IDFC Basking & PSU bet Fund - Ur - Growth           IDFC Basking & PSU bet Fund - Ur - Growth         IDFC Basking & PSU bet Fund - Ur - Growth         IDFC Basking & PSU bet Fund - Ur - Growth           200 Since Inceptiont : Direct Plan : 7-Mar-13         Regular Plan			ing days of		ie redenie					ia.
decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.         Name of the Fund Manager       Anurag Mittal (managing the fund since May 15,2017)         Name of the Trustee Company       IDFC AMC Trustee Company Limited         Performance of the scheme       Return (%) of Growth Option as at May 31, 2017       Year wise Absolute Returns         Period       Direct Plan       Regular Plan         1 Year       6.94       8.82       6.83       8.82         3 Years       8.15       9.07       8.03       9.07         * Date of Inception *       8.5       9.1       8.38       9.1         * Date of Inception *       1 year are calculated on compounded annualised basis       Image Stible Event Here Growth Expenses of the Scheme       I Load Structure: Exit Load: NIL (ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any): Regular Plan - 0.32%; Direct Plan - 0.22%.         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 load for Mutu schemes, the procedure for waiver of load for Direct Applications is no longer applicable.         Nater to function       Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independent their tax advisor.										
Manager       IDFC AMC Trustee Company Limited         Performance of the scheme       Return (%) of Growth Option as at May 31, 2017       Year wise Absolute Return         Period       Direct Plan       Regular Plan         1/Year       6.94       8.82       6.83       8.82         3 Years       8.15       9.07       8.03       9.07         5 Years       N.A.       9.08       N.A.       9.08         Since Inception * Direct Plan : 7-Mar-13 Regular Plan : 7-Mar-13 Regular Plan : 7-Mar-13 Returns more than 1 year are calculated on compounded annualised basis       IDEC Banking & PSU Det Fund - Direct Plan : Protect Plan : 7-Mar-13 Regular Plan : 7-Mar-13 Regular Plan : 0.22%.         Expenses of the Scheme       (i) Load Structure: Exit Load: NIL (ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any): Regular Plan - 0.32%; Direct Plan - 0.22%.         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 load for Mutu schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.         Tax treatment for the Investors (Unitholders)       Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independent their tax advisor.	Dividend Policy	The undistributed portion, 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' decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.								
Company       Return (%) of Growth Option as at May 31, 2017       Year wise Absolute Returns         Period       Direct Plan       Regular Plan         image: scheme       Returns       CRISIL Liquid Fund Index       Returns       CRISIL Liquid Fund Index         1 Year       6.94       8.82       6.83       8.82         3 Years       8.15       9.07       8.03       9.07         5 Years       N.A.       9.08       N.A.       9.08         Since Inception*       Direct Plan : 7-Mar-13       Regular Plan : 7-Mar-13       Image: Properties in the State in		Anurag Mittal (I	managing	the fund since M	ay 15,2017	)				
Scheme       Period       Direct Plan       Regular Plan         1 Year       6.94       8.82       6.83       8.82         3 Years       8.15       9.07       8.03       9.07         5 Years       N.A.       9.08       N.A.       9.08         *Date of Inception : Direct Plan : 7-Mar-13 Returns more than 1 year are calculated on compounded annualised basis       0FC Banking & PSU Debt Fund - Dir- Growth Direct Applications         Expenses of the Scheme       (i) Load Structure: Exit Load: NIL (ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any): Regular Plan - 0.32%; Direct Plan - 0.22%.         Waiver of Load for Direct Applications       Pursuant to SEBI (incular no. SEBI/IMD/CIR No.4/168230/ 09 dated June 30, 2009, there is no entry load for Mutu schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.         Tax treatment for the Investors (Unitholders)       Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independent their tax advisor.		IDFC AMC Trustee Company Limited								
PeriodDirect PlanRegular PlanImage: ReturnsReturnsCRISIL Liquid Fund IndexReturnsCRISIL Liquid Fund Index1 Year6.948.826.838.823 Years8.159.078.039.075 YearsN.A.9.08N.A.9.08Since Inception*8.59.18.389.1*Date of Inception : Direct Plan : 7-Mar-13 Returns more than 1 year are calculated on compounded annualised basisExpenses of the Scheme(i)Load Structure: Exit Load: NIL (ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any): Regular Plan - 0.32%; Direct Plan - 0.22%.Waiver of Load for Direct ApplicationsPursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, there is no entry load for Mutu schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.Tax treatment for the Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independent their tax advisor.		Return (%) of Growth Option as at May 31, 2017 Year wise Absolute Ret							Returns	
ReturnsCRISIL Liquid Fund IndexReturnsCRISIL Liquid Fund Index1 Year6.948.826.838.823 Years8.159.078.039.075 YearsN.A.9.08N.A.9.08Since Inception*8.59.18.389.1*Date of Inception : Direct Plan : 7-Mar-13Regular Plan : 7-Mar-13Returns more than 1 year are calculated on compounded annualised basis(i) Load Structure: Exit Load: NIL(ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any): Regular Plan - 0.32%; Direct Plan - 0.22%.Waiver of Load for Direct ApplicationsPursuant to SEBI /IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, there is no entry load for Mutu 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 independent their tax advisor.	scneme	Period	Dire	ect Plan	Reg	gular Plan		9.27 9	.27 9.04	9.04
3 Years       8.15       9.07       8.03       9.07         5 Years       N.A.       9.08       N.A.       9.08         Since Inception*       8.5       9.1       8.38       9.1         *Date of Inception : Direct Plan : 7-Mar-13 Regular Plan : 7-Mar-13 Returns more than 1 year are calculated on compounded annualised basis         Expenses of the Scheme       (i) Load Structure: Exit Load: NIL (ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any): Regular Plan - 0.32%; Direct Plan - 0.22%.         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 load for Mutu schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.         Tax treatment for the Investors (Unitholders)       Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independent			Returns		Returns		7.21	8.04		9.46 8.22
5 Years       N.A.       9.08       N.A.       9.08         Since Inception*       8.5       9.1       8.38       9.1         *Date of Inception : Direct Plan : 7-Mar-13 Regular Plan : 7-Mar-13 Returns more than 1 year are calculated on compounded annualised basis         Expenses of the Scheme         (i)       Load Structure: Exit Load: NIL         (ii)       Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any): Regular Plan - 0.32%; Direct Plan - 0.22%.         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 load for Mutu schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.         Tax treatment for the Investors (Unitholders)       Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independentI their tax advisor.		1 Year	6.94	8.82	6.83	8.82	_			
Since Inception*       8.5       9.1       8.38       9.1         *Date of Inception : Direct Plan : 7-Mar-13 Returns more than 1 year are calculated on compounded annualised basis       IDFC Banking & PSU Debt Fund - Dir - Growth IDFC Banking & PSU Debt Fund - Dir - Growth IDFC Banking & PSU Debt Fund - Dir - Growth IDFC Banking & PSU Debt Fund - Dir - Growth IDFC Banking & PSU Debt Fund - Dir - Growth IDFC Banking & PSU Debt Fund - Dir - Growth IDFC Banking & PSU Debt Fund - Dir - Growth IDFC Banking & PSU Debt Fund - Reg - Growth IDFC Banking & PSU Debt Fund - Dir - Growth IDFC Banking & PSU Debt Fund - Dir - Growth IDFC Banking & PSU Debt Fund - Reg - Grow		3 Years	8.15	9.07	8.03	9.07	_			
*Date of Inception : Direct Plan : 7-Mar-13       Regular Plan : 7-Mar-13         Returns more than 1 year are calculated on compounded annualised basis       IDFC Banking & PSU Debt Fund - Reg - Growth         IDFC Banking & PSU Debt Fund - Reg - Growth       IDFC Banking & PSU Debt Fund - Reg - Growth         IDFC Banking & PSU Debt Fund - Reg - Growth       IDFC Banking & PSU Debt Fund - Reg - Growth         Expenses of the Scheme       (i) Load Structure: Exit Load: NIL         (ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any): Regular Plan - 0.32%; Direct Plan - 0.22%.         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 load for Mutu schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.         Tax treatment for the Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independentI their tax advisor.		5 Years	N.A.	9.08	N.A.	9.08				
Date of inception : Direct Plan : 7-Mar-13       Regular Plan : 7-Mar-13         Returns more than 1 year are calculated on compounded annualised basis       IDFC Banking & PSU Debt Fund - Reg - Growth CRISIL Liquid Fund Index         Expenses of the Scheme       (i) Load Structure: Exit Load: NIL       Exit Load: NIL         (ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any): Regular Plan - 0.32%; Direct Plan - 0.22%.         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 load for Mutu schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.         Tax treatment for the nvestors (Unitholders)       Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independentI their tax advisor.		Since Inception*	8.5	9.1	8.38	9.1	F	Y 2016-17 FY 2015-16 FY 2	014-15 FY 2	013-14 FY 2012-13
Returns more than 1 year are calculated on compounded annualised basis       CRISIL Liquid Fund Index         Expenses of the Scheme       (i) Load Structure: Exit Load: NIL       Exit Load: NIL         (ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any): Regular Plan - 0.32%; Direct Plan - 0.22%.         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 load for Mutu schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.         Tax treatment for the nvestors (Unitholders)       Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independentI their tax advisor.		*Date of Incept	ion : Direc	t Plan : 7-Mar-13	Regular	Plan : 7-Mar-13				
Exit Load: NIL         (ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any):         Regular Plan - 0.32%; Direct Plan - 0.22%.         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 load for Mutu schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.         Tax treatment for the nvestors (Unitholders)         Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independent their tax advisor.		Returns more th	an 1 year ar	re calculated on co	ompounde	ed annualised basis				
(ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any):         Regular Plan - 0.32%; Direct Plan - 0.22%.         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 load for Mutu schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.         Tax treatment for the nvestors (Unitholders)         Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independent their tax advisor.	Expenses of the Scheme									
Regular Plan - 0.32%; Direct Plan - 0.22%.           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 load for Mutu schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.           Tax treatment for the Investors (Unitholders)         Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independent their tax advisor.							( C ) - 7			
Waiver of Load for Direct ApplicationsPursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, there is no entry load for Mutu schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.Tax treatment for the Investors (Unitholders)Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independent their tax advisor.					-	2016-2017 (Inclusiv	e of Service I	lax and Additiona	II IER, II	any):
Direct Applications         schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.           Tax treatment for the Investors (Unitholders)         Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independent their tax advisor.	Waiver of Load for					8230/09 dated li	une 30 2009	there is no entry	load fo	r Mutual Fund
Investors (Unitholders) their tax advisor.	Direct Applications	schemes. Hence	e, the proc	edure for waiver	of load fo	or Direct Application	ons is no long	er applicable.		
Daily Net Asset Value The NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspa									, indepe	
(NAV) Publication nationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all bu The NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com	Daily Net Asset Value (NAV) Publication	nationwide circ	ulation and	d will also be up	dated on t	the AMFI website i	i.e. www.amfii	e published in 2 india.com by 9.00	daily n P.M. or	ewspapers havir all business day
Please contact Please Contact Please Refer Page No. 53 Please Contact Please Contact Please Refer Page No. 53 Please Contact Please Contact Please Refer Page No. 53 Please Contact Please Refer Page No. 53 Please Contact Please Refer Page No. 53 Please Refer Page No. 53 Please Contact Please Refer Page No. 53 Please Refer Page No. 54 Please Refe					2. 110 110					

## IDFC Banking & PSU Debt Fund (IDFC BPDF) (Contd.) (earlier known as IDFC Banking Debt Fund)

Unitholders' Information	Please Refer Page No. 54						
Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	Being a debt scheme, disclosure of Portfo	lio Turnover ratio is no	t applicable to this scheme				
Scheme's Portfolio	Top 10 holdings of the Scheme as on May	31, 2017 is stated here	below:				
holdings		lssuer		(%) NAV			
	CBLO			29.67			
	Government of India			38.27			
	Yes Bank Limited		14.20				
	IndusInd Bank Limited	10.91					
	Axis Bank Limited	6.28					
	National Bank For Agriculture and Rural De	0.68					
	Monthly portfolio statement of the Scheme is hosted on website - http://www.idfcmf.com/Downloads.aspx						
Exposure of the Scheme across various sectors (% of NAV) :		38.27%	32.08%				
		Sovereign	Financial Services				

#### IDFC Credit Opportunities Fund (IDFC-COF)

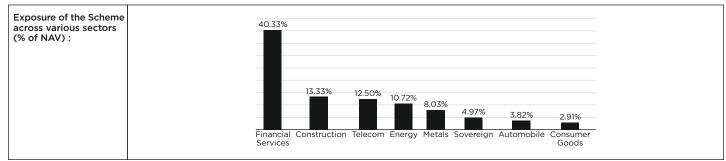
#### (An Open Ended Income Fund )

Investment Objective	The Fund seeks to generate returns by predominantly investing in a portfolio of corporate debt securities across the credit spectrum within the investment grade.							
Asset Allocation Pattern of the scheme	Asset Class	Range of Allocation (% of total assets)	Risk Profile					
	Debt securities (including Securitised debt) with long term credit rating below AAA or equivalent	Medium to High						
	(including unrated securities)							
	Government Securities and debt securities	Medium to High						
	(including Securitised debt) with long term credit							
	rating of AAA or equivalent							
	Money Market Instruments including CBLO, repo	0 - 30	Low to Medium					
	and cash							
	Investment in Securitised Debt - up to 50% of the net assets							
	Investment in Securities lending - up to 20% of the net assets with maximum single party exposure restricted to 5% of the net assets.							
	Investment in Derivatives - up to 50% of the net assets							
	Gross Exposure to Repo of Corporate Debt Securities - up to the extent permitted by the Regulations							
	The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations. The scheme may take exposure in repo / reverse repo transactions in G-Sec and Corporate Debt Securities in accordance with the applicable guidelines / regulations.							
	The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable guidelines / regulations as and when permitted by SEBI/RBI.							
	The cumulative gross exposure through repo transactions in corporate debt securities and credit default swaps along with debt & money market instruments and derivatives shall not exceed 100% of the net assets of the Scheme.							
Investment Strategy	The investment strategy would focus on managing long- the credit spectrum. To manage credit risk, the Fund has the same on a continuous basis. The Fund will also empha invest in derivative instruments to hedge against interest Fund would invest predominantly in high yielding and rela	s put in place a strong rigorous process to e asize on collaterals/covenants where it belie rate and/or credit risks, if and when required	valuate credit risk and monitor ves it is required. The Fund may					
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the factors before investment. Scheme specific Risk Factors		SID carefully for details on risk					
<b>Risk Mitigation Factors</b>	Please refer page No. 52							

## IDFC Credit Opportunities Fund (IDFC-COF) (Contd.)

Plans / Option	Plan Options & sub options available Default option under						ion under the plan	Default dividend option	
	Regular/ Direct <sup>*</sup> Growth and Dividend (Payout, Reinvestment & Sweep) Quarterly, Half yearly, Annual and Periodic.							Annual Dividend / Dividend Reinvestment	
	*Direct Plans: Di						mo directly with t	the fund and is not availabl	
	for investors who	o route their	investments throu	igh a Dist	tributor		the directly with		
No. of Folios and AUM	Folios - 1930; Al	<b>JM -</b> Rs. 524	.64 Cr.						
(As on May 31, 2017) Applicable NAV	Please Refer Page No. 53								
Minimum Application	Fresh Purchase		witch-in)	Additio	nal Purchase	e (Including Switc	h-in) Repurchase	(Including Switch-out)	
Amount/ Number of Units	Rs. 5000/- and a SIP - Rs. 1000 ar	If the balance in the available for reder the minimum amo above, the entire I for redemption wi SIP - Rs. 1000 and in multiples of Re. 1 thereafter (minimum 6 installments); SWP - Rs. 500 and in multiples						nd any amount thereafter ce in the folio / account r redemption is less than m amount prescribed entire balance available tion will be redeemed.	
			amount thereafter						
Despatch of Repurchase (Redemption) Request	Within 10 workin	ig days of th	ne receipt of the re	edemptio	on request a	t the authorised c	entre of IDFC Mu	tual Fund.	
Benchmark Index	80% Crisil AA M	edium Term	Bond Index + 209	% Crisil A	AA Short Te	erm Bond Index			
Dividend Policy		Dividend declaration and distribution shall be in accordance with SEBI Regulations as applicable from time to time. The							
		reserves the right to declared dividend from time to time, depending on availability of distributable surplus. Mr Arvind Subramanian (Managing this Fund since March 03, 2017)							
Name of the Fund Manager		Mr Arving Subramanian (Managing this Fund since March 03, 2017) Ms. Khushboo Sharma (Managing this Fund since May 15, 2017)							
Name of the Trustee Company	IDFC AMC Trustee Company Limited								
Performance of the scheme			n as at May 31, 201	17					
scheme	Period		t Plan		-	lar Plan			
		Returns	80% CRISIL AA I Term Bond Inc 20% Crisil AAA Term Bond In	lex + Short	Returns	80% CRISIL AA I Term Bond Ind 20% Crisil AAA Term Bond Ir	dex + Short		
	1 Year	N.A.	N.A.		N.A.	N.A.			
	3 Years	N.A.	N.A.		N.A.	N.A.			
	5 Years	N.A. 9.74	N.A. 9.59		N.A. 8.82	N.A. 9.59			
	Since Inception	-	9.59 Plan: 3-Mar-17 Re	agular D					
	-		e calculated on co	-					
Expenses of the Scheme	(ii) Actual exper <b>Regular Plan</b>	lil if redeemec nses for the 1 - 1.28%; <b>Dir</b>	l/switched out wit previous financial ect Plan - 0.40%	year 20	15-2016 (incl	usive of Service 1	「ax and Additiona		
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 load for Mutual Fund schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.							/ load for Mutual Fund	
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. The NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspapers hav								
Daily Net Asset Value (NAV)	nationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all business days. The NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com								
For Investor Grievances please contact	Please Refer Pag	ge No. 53							
Unitholders' Information	Please Refer Pag	ge No. 54							
Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	Being a debt scheme, disclosure of Portfolio Turnover ratio is not applicable to this scheme								
Scheme's Portfolio	Top 10 holdings of	of the Schem	ne as on May 31, 20	17 is state	ed here belov	w:			
holdings		Compa	any					(%) NAV	
	JM Financial Pro		S- 1 + -1					6.70	
	Tata Housing Development Co Ltd							<u>6.69</u> 5.94	
	-	nany Limiter	Tata Power Company Limited						
	Tata Power Com		a					5.78	
	-	mited						5.78 5.78	
	Tata Power Com IndusInd Bank Li Indiabulls Housir	mited ng Finance L		nited					
	Tata Power Com IndusInd Bank Li Indiabulls Housin Housing Develop Idea Cellular Lim	mited ng Finance L oment Finan ited	imited	mited				5.78 5.76 5.69	
	Tata Power Com IndusInd Bank Li Indiabulls Housir Housing Develop Idea Cellular Lim Hindalco Industr	mited ng Finance L oment Finan ited ies Limited	imited ce Corporation Lir	mited				5.78 5.76 5.69 5.07	
	Tata Power Com IndusInd Bank Li Indiabulls Housir Housing Develop Idea Cellular Lim Hindalco Industr Rajasthan State	mited ng Finance L pment Finan ited ies Limited Government	imited ce Corporation Lir	nited				5.78 5.76 5.69 5.07 4.97	
	Tata Power Com IndusInd Bank Li Indiabulls Housir Housing Develop Idea Cellular Lim Hindalco Industr Rajasthan State Vodafone Mobile	mited og Finance L oment Finan ited ies Limited Government e Services Lt	imited ce Corporation Lir		wabsita - ht	to://uuuuidfcmf	com/Downloads	5.78 5.76 5.69 5.07 4.97 4.85	

# IDFC Credit Opportunities Fund (IDFC-COF) (Contd.)



### IDFC Ultra Short Term Fund (IDFC-USTF)

(An Open ended Income Fund)

Investment Objective	To offer an investment avenue for short term savings by looking to generate stable returns with a low risk strategy. The scheme wi have a portfolio that is invested in good quality debt and money market instruments such that the fund will offer a blend of liquidit with stability of returns.								
Asset Allocation Pattern	Asset Class Range o					ation (% of Net As	Risk Profile		
of the scheme	Money Market I	nstruments	s, Debt Instrumei	nts		0 - 100		Low	
	Debt Instrumen	ts with ma	turity upto 365 c	days		0 - 75		Low to Medium	
	Debt Instrumen	ts with ma	turity between 1-	-3 years		0 - 50		Low to Medium	
	Securitized Inst	ruments				0 - 25		Low to Medium	
	Net Assets of th	ne scheme.	Investment in Fo	oreign De		pto 35% of Net As		cock lending) - Upto 35% of cheme. Gross Exposure to	
Investment Strategy	instruments and market and fixed The actual perce the prevailing p	l investors. d income s entage of in political co	The aim of the In ecurities with the nvestment in vari nditions, the ecc	vestment e objectiv ous mon onomic e	t Manager will be to ve of providing liqui ey market and othe	allocate the assets dity and achieving r fixed income sec ling interest rates	of the Scher optimal retu urities will be and inflation	igh the introduction of new ne between various money irns with the surplus funds. e decided after considering ), the performance of the	
Risk Profile of the Scheme					g the possible loss c tors are summarized		read the SID	carefully for details on risk	
<b>Risk Mitigation Factors</b>	Please Refer Pag	ge No. 52							
Plans / Option	Plan	Options &	& sub options ava	ilable		Default option ur	der the plan	Default dividend option	
	Regular/Direct*	Growth, I - Daily, V	Dividend (Payout, /eekly, Monthly, (	Reinvestı Quarterly,	ment & Sweep) Periodic	Growth		Weekly Dividend Reinvestment	
	available for inv	estors who	o route their inve	ors who p stments	ourchase /subscribe through a Distribut	e Units in a Schem or	e directly wit	th the Fund and is not	
No. of Folios and AUM (As on May 31, 2017)	Folios - 7112; AL	Folios - 7112; AUM - Rs. 5,578.60 Cr.							
Applicable NAV	Please Refer Pa	ge No. 53							
Minimum Application	Fresh Purchase	(Including	Switch-in)	Addi	tional Purchase (Ind	cluding Switch-in)	Repurchase	(Including Switch-out)	
	Rs. 100 and any amount thereafter SIP - Rs. 100 and in multiples of Rs. 1 thereafter				If the balance in the folio / accou available for redemption is less th the minimum amount prescribed above, the entire balance availabl for redemption will be redeemed (minimum 6 installments); <b>SWP</b> - Rs. 500 and in multiples of Rs. 1/- there				
		2	mount thereafter						
Dividend Frequency			invest), Monthly,		<u>,</u>				
Despatch of Repurchase (Redemption) Request	Within 10 worki	ng days of	the receipt of th	e redem	ption request at the	e authorised centr	e of IDFC Mu	Itual Fund.	
Benchmark Index	CRISIL Liquid F								
Dividend Policy	The undistribut	ed portion	of the income wi	II remain	bject to availability in the Option and t te, timing and freque	be reflected in the	NAV, on an oi	liscretion of AMC / Trustee. ngoing basis. The Trustee's shall be final.	
Name of the Fund Manager	Anurag Mittal (r	managing	the fund since No	ovember	9, 2015)				
Name of the Trustee Company	IDFC AMC Trust	tee Compa	ny Limited						
Performance of the			ion as at May 31,	-		Year wi	se Absolute F	Returns	
scheme	Period	Dire	ect Plan	Re	gular Plan		9.45 9.3	9.81 9.72 9.89	
		Returns	Crisil Liquid Fund Index	Return	s Crisil Liquid Fund Index	8.61 <sub>.8.45</sub> 8.8 8 7.11	9.45 9.3 .63 8.04	9.46	
	1 Year	8.45	6.96	8.29	6.96				
	3 Years	8.8	7.89	8.63	7.89				
	5 Years	N.A.	N.A.	9.08	8.27				
	Since Inception*	9.09	8.32	7.72	7.47	EV 2016 17 EV 20	015-16 EX 2014 1	15 FY 2013-14 FY 2012-13	
	-			-	Plan : 17-Jan-06 ed annualised basis			IDFC Ultra Short Term Fund - Reg - Growth	
		, ui		70					

(An Open ended Liquid Fund)

# IDFC Ultra Short Term Fund (IDFC-USTF) (Contd.)

Expenses of the Scheme	(i) Load Structure:								
	Exit Load: NIL								
	(ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any):								
	Regular Plan - 0.42%; 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 is schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applic.	no entry load for Mutual Fund able.							
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information (SAI) their tax advisor.	and also independently refer to							
Daily Net Asset Value (NAV) Publication	The NAV of the Fund will be calculated on all Business Days. The NAV will be publish nationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com The NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com	ned in 2 daily newspapers having by 9.00 P.M. on all business days.							
For Investor Grievances please contact	Please Refer Page No. 53								
Unitholders' Information	Please Refer Page No. 54								
Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	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 May 31, 2017 is stated here below:								
holdings	lssuer	(%) NAV							
	Rajasthan - State Government Securities	9.22							
	Housing Development Finance Corporation Limited	7.65							
	Cholamandalam Investment and Finance Company Limited	4.78							
	Government of India	4.75							
	Power Finance Corporation Limited	4.46							
	L & T Infrastructure Finance Co Ltd	4.22							
	Hindustan Zinc Limited	4.16							
	Vedanta Limited	4.13							
	LIC Housing Finance Limitd	3.45							
	National Bank For Agriculture and Rural Development	2.82							
	Monthly portfolio statement of the Scheme is hosted on website - http://www.idfcmf.com/Dow	/nloads.aspx							
Exposure of the Scheme across various sectors (% of NAV) :	51.36% 14.88% 8.29% 4.32% 3.73% 3.34% Financial Sovereign Metals Consumer Energy Automobile Co Services	1.85%							

# IDFC Cash Fund (IDFC-CF)

To generate optimal returns with high liquidity by investing in high quality money market and debt instruments. Investment Objective Range of allocation (% of Net Assets) Asset Allocation Pattern Asset Class **Risk Profile** of the scheme Money Market Instruments and debt instruments with maturity Low to Medium 0 - 100 up to 91 days. Investment in Securitized Debt upto 50%. Investment in Foreign Debt Instruments upto 50%. Gross Exposure to Repo of Corporate Debt Securities - upto 10% of the net assets of the Scheme. The scheme will invest in those debt / money market instrument of maturity upto 91 days. The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The aim of the Investment Manager will be to allocate the assets of the Scheme between various money market and fixed income securities with the objective of achieving stable returns with a highly liquid portfolio. The actual percentage of investment (including interest rates and inflation), the performance of the corporate sector and general liquidity or a debt and inflation. Investment Strategy and other considerations in the economy and markets. **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. 51 **Risk Mitigation Factors** Please Refer Page No. 52 Plans / Option Plan Options & sub options available Default option under the plan Default dividend option Growth, Dividend (Payout, Reinvestment & Sweep) - Daily, Weekly, Monthly, Periodic, Regular/ Direct\* Growth Daily 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. No. of Folios and AUM (As on May 31, 2017) Folios - 20216; AUM - Rs. 9,098.51 Cr. Applicable NAV Please Refer Page No. 53 Minimum Application Fresh Purchase (Including Switch-in) Additional Purchase (Including Switch-in) Repurchase (Including Switch-out) Amount/ Number of Units Rs. 100 and any amount thereafter Rs.100 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 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

# IDFC Cash Fund (IDFC-CF) (Contd.)

			-						
Dividend Frequency	Daily(reinvest),	Weekly(rei	nvest), Monthly,	Periodic					
Despatch of Repurchase (Redemption) Request	Within 10 work	Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund.							
Benchmark Index	Crisil Liquid Fu	nd Index							
Dividend Policy	Under Dividenc The undistribut decision with re	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 adeguacy, rate, timing and frequency of distribution of dividend shall be final.							
Name of the Fund Manager	Anurag Mittal (	managing t	he fund since N he fund since Se	ovember 9	, 2015)				
Name of the Trustee Company	IDFC AMC Trus	tee Compa	ny Limited						
Performance of the	Return (%) of G	Frowth Opt	ion as at May 31,	2017		Year wise Absolute Returns			
scheme	Period	Dire	ect Plan	Regu	ular Plan	9.05 8.99 8.98 9.46 9.29			
		Returns	Crisil Liquid Fund Index	Returns	Crisil Liquid Fund Index	8.28 8.21 <sub>8.04</sub> 7.27 7.18 7.11			
	1 Year	7.02	6.96	6.93	6.96				
	3 Years	8.04	7.88	7.97	7.88				
	5 Years	N.A.	8.28	8.46	8.28				
	Since Inception*	8.44	8.32	7.98	7.63				
	*Date of Incept	ion : Direct	: <b>Plan :</b> 1-Jan-13	Regular P	l <b>an :</b> 4-Jun-08	FY 2016-17         FY 2015-16         FY 2014-15         FY 2013-14         FY 2012-13           IDFC Cash Fund - Dir - Growth         IDFC Cash Fund - Reg - Growth			
					annualised basis				
Expenses of the Scheme	(i) Load Struc								
•	Exit Load: I								
			e previous finan	icial vear 20	016-2017 (inclusiv	ve of Service Tax and Additional TER, if any):			
			Direct Plan - 0.3	-					
Waiver of Load for					230/09 dated 1	June 30, 2009, there is no entry load for Mutual Fund			
Direct Applications	schemes. Henc	e, the proce	edure for waiver	of load for	Direct Application	ons is no longer applicable.			
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	The NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspapers having nationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all calendar days. The NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com								
For Investor Grievances please contact	Please Refer Pa	Please Refer Page No. 53							
Unitholders' Information	Please Refer Pa	age No. 54							
Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	Being a debt so	cheme, disc	losure of Portfo	lio Turnove	r ratio is not app	licable to this scheme			
Scheme's Portfolio	Top 10 holdings	s of the Sch	eme as on May	31, 2017 is s	stated here belov	N:			
holdings			(%) NAV						
	Government of	India	30.01						
	Reliance Indust	ries Limitec	7.56						
	Indiabulls Hous	5.65							
	ICICI Bank Limit	5.44							
	Tata Steel Limit	4.74							
	Aditya Birla Fin		3.83						
	Tata Capital Ho		3.59						
			ance Corporation	Limited		2.88			
	Union Bank of Ir		2.85						
	Adani Ports and Special Economic Zone Limited 2.84 Monthly portfolio statement of the Scheme is hosted on website - http://www.idfcmf.com/Downloads.aspx								
Fundamental and the Cale and	Monthly portfol	lo statemer	it of the Scheme	is nosted o	n website – http://	/www.idfcmf.com/Downloads.aspx			
Exposure of the Scheme across various sectors									
(% of NAV) :									
			58.19%						
			30.01%						
			30.01%						
			1	0.40% 710%	5.65%				
					3.05% 2.84% 2.22%	% 1. <u>74</u> % 1. <u>42</u> % 1. <u>42</u> % 0. <u>95</u> % 0.47%			
			cial ces ign		ces res				
			Financial Services Sovereign	Energy Metals	Telecom Services Consumer Goods	Construction Miscellaneous Pertilisers & Pesticides Automobile			
			So se	_	Cor S	nnst F F Pes Vuto			
						A Mis C			

# IDFC Government Securities Fund - Investment Plan (IDFC-GSF-IP) (An Open ended dedicated Gilt Fund)

Investment Objective	To generate optimal returns with high liquidity by investing in Government Securities.							
Asset Allocation Pattern	Asset Class				Range of allocatio	n (% of Net Assets	5)	Risk Profile
of the scheme	Government Se	curities &	Treasury Bills		0 -	100		Low
	The Scheme may invest in repos / reverse repos in Government Securities and may invest in money at call and short notice or such alternatives as may be provided under applicable regulations for meeting liquidity requirements. Gross Exposure to Repo of Corporate Debt Securities - upto 10% of the net assets of the Scheme.							
Investment Strategy	The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The aim of the Investment Manager will be to allocate the assets of the Scheme between various treasury bills or money at call and short notice and gilt securities with the objective of achieving optimal returns with a highly liquid portfolio. The actual percentage of investment in various gilt 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 and setting dealer limits. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established.							
Risk Profile of the Scheme					the possible loss or ors are summarized		read the SID ca	arefully for details on risk
<b>Risk Mitigation Factors</b>	Please Refer Pa	ge No. 52						
Plans / Option	Plan	- ·	& sub options av	ailable		Default option u	nder the plan	Default dividend option
	Regular/ Direct	Regular, Pe				Growth		Quarterly Dividend - Reinvestment
	for investors wh	no route the	eir investments th			nits in a Scheme di	rectly with the	Fund and is not available
No. of Folios and AUM (As on May 31, 2017)	Folios - 2080; A		576.14 Cr.					
Applicable NAV	Please Refer Pa	-						
Minimum Application Amount/Number of Units	Fresh Purchase					<b>.</b> .		ncluding Switch-out)
	Rs. 5000 and any amount thereafter Rs. 500 and any amount thereafter Rs. 500 and any amount palaone in the foli available for redemptio the minimum amount p above, the entire balance					in the folio / account edemption is less than amount prescribed		
			iples of Re. 1 the amount thereaft		iinimum 6 installme	ents) ; <b>SWP -</b> Rs. 5	00 and in mul	tiples of Re. 1 thereafter;
Dividend Frequency	Quarterly, Half \	/early, Ann	ual, Regular and F	Periodic.				
Despatch of Repurchase (Redemption) Request	Within 10 worki	ing days of	the receipt of th	ne redemp	tion request at the	e authorised centre	e of IDFC Mutu	al Fund.
Benchmark Index	I-Sec Composit	e Index						
Dividend Policy	The undistribut	ed portion	of the income w	ill remain i		e reflected in the N	NAV, on an ong	cretion of AMC / Trustee. oing basis. The Trustee's all be final.
Name of the Fund Manager	Suyash Choudh	ary (manag	ging the fund sinc	e October	r 15, 2010)			
Name of the Trustee Company	IDFC AMC Trus	-	-					
Performance of the scheme			ion as at May 31,				Year wise Abs	
Seneme	Period		ect Plan I-Sec Composite		Jular Plan	14.26 13.63		15.60 14.97
		Returns	Index	Returns	Index	13.63		11.69
	1 Year	14.13	10.35	13.52	10.35		8.20 F. c. 4.84	
	3 Years	12.06	10.84	11.28	10.84		5.64	5.47 4.93 3.96
	5 Years	N.A.	N.A.	10.55	9.79			
	Since Inception*	10.89	9.5	8.6	8.34			4-15 FY 2013-14 FY 2012-13
			t Plan : 1-Jan-13		Plan : 3-Dec-08 d annualised basis	IDFC G-Sec Fund - Invt Pla I-Sec Composite Index	an - Dir - Growth 🔛 IDFo	C G-Sec Fund - Invt Plan - Reg - Growth
Expenses of the Scheme	(i) Load Struc Exit Load: N	ture:		Sinpounde				
			ne previous finan Direct Plan - 0.9		2016-2017 (inclusive	e of Service Tax ar	nd Additional T	ER, if any):
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 load for Mutual Fund schemes. Hence, the procedure for waiver of load for Direct Applications is no longer applicable.							
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	The NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspapers having nationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all business days. The NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com							
For Investor Grievances please contact	Please Refer Pa							
Unitholders' Information	Please Refer Pa	-		- <b>T</b> .				
Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	Being a debt so	neme, disc	ciosure of Portfol		er ratio is not appli	Cadle to this scher	ne	
Scheme's Portfolio	Top 10 holdings	of the Scl	neme as on May		stated here below:	:		
holdings				Issuer				(%) NAV
	L				es and SDL) India on website - http://v	www.idfcmf.com/	Downloads acr	97.82

### **IDFC Government Securities Fund -**Investment Plan (IDFC-GSF-IP) (Contd.)

Exposure of the Scheme	
across various sectors (% of NAV) :	97.82%
	Sovereign
	covoralgin

### IDFC Government Securities Fund - Short Term Plan (IDFC-GSF-ST) (An Open ended dedicated Gilt Fund)

nvestment Objective	To generate opti	mai returns	with high liquidit	y by invest	ing in Governmen	t Securities.			
Asset Allocation Pattern	n Asset Class				Range of allocati	on (% of Net Asset	s)	Risk Profile	
f the scheme	Government Se	Government Securities & Treasury Bills 0 - 100							
	The Scheme may invest in repos / reverse repos in Government Securities and may invest in money at call and short notice or su alternatives as may be provided under applicable regulations for meeting liquidity requirements. Gross Exposure to Repo Corporate Debt Securities - upto 10% of the net assets of the Scheme								
nvestment Strategy	The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of r instruments and investors. The aim of the Investment Manager will be to allocate the assets of the Scheme between vari treasury bills or money at call and short notice and gilt securities with the objective of achieving optimal returns with a highly lic portfolio. The actual percentage of investment in various gilt securities will be decided after considering the prevailing polit conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and gen-liquidity and other considerations in the economy and markets. The investment management team is allowed full discretion make sale and purchase decisions within the limits established.							Scheme between vario returns with a highly liquing the prevailing politic rporate sector and gene	
Risk Profile of the Scheme	factors before in	nvestment.			the possible loss ors are summarize		read the SID	carefully for details on ri	
Risk Mitigation Factors	Please Refer Pag								
lans / Option	Plan	+ •	sub options ava			Default option un	der the plan	Default dividend option	
	Regular/ Direct*	Periodic	Dividend- Weekly			Growth		Monthly Dividend Reinvestment	
	available for inv	estors who	o route their inve		urchase /subscrib hrough a Distribu		e directly wit	h the Fund and is not	
No. of Folios and AUM As on May 31, 2017)	Folios - 381; AU		92 Cr.						
Applicable NAV	Please Refer Pa	•							
linimum Application mount/Number of Units	Fresh Purchase Rs. 5000 and a	, ,			onal Purchase (Ir		•	(Including Switch-out) any amount thereafter	
						available for the minimun above, the e for redempt	e in the folio / account redemption is less than n amount prescribed ntire balance available ion will be redeemed.		
			iples of Re. 1 the amount thereaft		inimum 6 installr	ments); <b>SWP -</b> Rs. 5	500 and in m	ultiples of Re. 1 thereaft	
Dividend Frequency	Weekly (reinves	t), Monthly	, Quarterly, Perio	dic					
Despatch of Repurchase Redemption) Request	Within 10 worki	ng days of	the receipt of th	ie redemp	tion request at th	ne authorised centr	e of IDFC Mu	tual Fund.	
Benchmark Index	I-Sec SI Bex Ind	lex							
Dividend Policy	The undistribute	ed portion	of the income wi	Il remain ir	h the Option and		NAV, on an or	iscretion of AMC / Trusten ngoing basis. The Trusten shall be final.	
Name of the Fund Manager	Harshal Joshi (r	managing t	he fund since Ma	ay 15,2017)	)				
Name of the Trustee Company	IDFC AMC Trus	-	-						
Performance of the cheme	Return (%) of Growth Option as at May 31, 2017					Year wise Absolute Returns			
	Period	Dire	ect Plan	Reg	ular Plan		12.67 12.56	10.88 10.83	
		Returns	I-Sec SI Bex Index	Returns	I-Sec SI Bex Index	9.01 8.88 8.85	8.68 9.03	9.41 9.67	
	1 Year	9.42	7.92	9.24	7.92			6.62	
	3 Years	10.0	8.75	9.84	8.75				
	5 Years	N.A.	N.A.	10.17	8.54				
	Since Inception*	10.34	8.41	5.96	N.A.				
	FY 2016-17 FY 2015-16 FY 2014-15 FY 2013-14 FY 2012-13								
	*Date of Inception : Direct Plan : 1-Jan-13 Regular Plan : 9-Mar-02								
	Returns more than 1 year are calculated on compounded annualised basis 📕 IDEC G-Sec Fund - Short Term - Reg - Growth 🛛 I-Sec SI Bex Index								

# IDFC Government Securities Fund - Short Term Plan (IDFC-GSF-ST) (Contd.,) (An Open ended dedicated Gilt Fund)

Expenses of the Scheme	(i) Load Structure:						
	Exit Load: NIL						
	(ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any):						
	Regular Plan - 0.45%; Direct Plan - 0.30%.						
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.						
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information (SAI) a their tax advisor.	nd also independently refer to					
Daily Net Asset Value (NAV) Publication	The NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspapers having nationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all business days. The NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com						
For Investor Grievances please contact	Please Refer Page No. 53						
Unitholders' Information	Please Refer Page No. 54						
Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	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 May 31, 2017 is stated here below:						
holdings	Issuer	(%) NAV					
	Government Securities (Central Government Securities and SDL) India	98.67%					
	Monthly portfolio statement of the Scheme is hosted on website - http://www.idfcmf.com/Down	nloads.aspx					
Exposure of the Scheme across various sectors (% of NAV) :	98.67%						

### IDFC Government Securities Fund - Provident Fund Plan (IDFC-GSF-PF) (An Open ended dedicated Gilt Fund)

					•				
Investment Objective	To generate optir	mal returns with high liquidity b	y investing in Government S	Securities.					
Asset Allocation Pattern	Asset Class		Range of allocation	Range of allocation (% of Net Assets)					
of the scheme	Government Sec	curities & Treasury Bills	0 -	100		Low			
	such alternatives	The Scheme may invest in repos / reverse repos in Government Securities and may invest in money at call and short notice such alternatives as may be provided under applicable regulations for meeting liquidity requirements. Gross Exposure to Repo of Corporate Debt Securities - upto 10% of the net assets of the Scheme							
Investment Strategy	instruments and treasury bills or r portfolio. The ac conditions, the e liquidity and otl Guidelines defini	The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The aim of the Investment Manager will be to allocate the assets of the Scheme between various reasury bills or money at call and short notice and gill securities with the objective of achieving optimal returns with a highly liquid portfolio. The actual percentage of investment in various gilt 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 iquidity and other considerations in the economy and markets. The Fund has put in place detailed Investment Discretion Suidelines defining the prudential and concentration limits for the portfolio and setting dealer limits. The investment management eam is allowed full discretion to make sale and purchase decisions within the limits established.							
Risk Profile of the Scheme		ts involve investment risks inc vestment. Scheme specific Ris			read the SID	carefully for details on risl			
<b>Risk Mitigation Factors</b>	Please Refer Pag	e No. 52		1					
Plans / Option	Plan	Options & sub options availal	ole	Default option u	nder the plan	Default dividend option			
	Regular/ Direct*	Growth, Dividend - Quarterl	y, Annual and Periodic	Growth		Quarterly Dividend Reinvestment			
		rect Plan is only for investors w o route their investments throu		nits in a Scheme d	irectly with th	he Fund and is not available			
No. of Folios and AUM (As on May 31, 2017)	Folios - 1461; AU	<b>JM -</b> Rs. 97.22 Cr.							
Applicable NAV	Please Refer Pag	ge No. 53							
Minimum Application		(Including Switch-in)	Additional Purchase (Including Switch-in) Repurchase			(Including Switch-out)			
Amount/ Number of Units	Rs. 100 and any	amount thereafter	If av th ak		Rs.500 and any amount thereafter If the balance in the folio / account available for redemption is less than the minimum amount prescribed above, the entire balance available for redemption will be redeemed.				
<b>SIP -</b> Rs. 100 and in multiples of Rs. 1 thereafter (minimum 6 installments); <b>SWP</b> - Rs. 500 and in <b>STP (in)</b> - Rs. 100 and any amount thereafter						ultiples of Re. 1 thereafter			
Dividend Frequency	Quarterly, Annual & Periodic								
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund.								
Benchmark Index	I-Sec Composite	Index							
Dividend Policy	The undistribute	Option, dividend will be decla d portion of the income will r gard to availability and adequa	emain in the Option and b	e reflected in the	NAV, on an o	ngoing basis. The Trustee'			

Suyash Choudh	ary (mana	ging the fund sir	ice Octobe	er 15, 2010)			
IDFC AMC Trustee Company Limited							
Return (%) of G	rowth Opt	ion as at May 31,	2017		Year wise Absolute Returns		
Period	Dir	ect Plan	Reg	ular Plan	18.6		
	Returns	I-Sec Composite Index	Returns	I-Sec Composite Index	14.97 14.54 15.60 14.72 11.69		
1 Year	14.83	10.35	14.43	10.35	8.20		
3 Years	12.64	10.84	12.09	10.84	6.16 5.65 5.4 4.74 3.96		
5 Years	N.A.	N.A.	11.0	9.79	3.96		
Since Inception*	11.32	9.5	8.59	7.58	FY 2016-17 FY 2015-16 FY 2014-15 FY 2013-14 FY 2012-13		
			-		IDFC G-Sec Fund - PF Plan - Dir - Growth IDFC G-Sec Fund - PF Plan - Reg - Grow		
(i) Load Struct Exit Load : (ii) Actual expe	<ul> <li>(i) Load Structure: Exit Load : Nil</li> <li>(ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, if any):</li> </ul>						
Pursuant to SE	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 their tax advisor.							
nationwide circ	ulation and	l will also be upda	ted on the	AMFI website i.e.	www.amfiindia.com by 9.00 P.M. on all business days. T		
Please Refer Pa	ige No. 53						
Please Refer Pa	ige No. 54						
Being a debt sc	heme, disc	closure of Portfol	io Turnove	r ratio is not appl	icable to this scheme		
Top 10 holdings	of the Scl	neme as on May		stated here below			
lssuer					(%) NAV		
					96.43		
	io stateme			96.43%			
	IDFC AMC Trus Return (%) of G Period 1 Year 3 Years 5 Years Since Inception* *Date of Incept Returns more th (i) Load Struc Exit Load : (ii) Actual expo Regular Pla Pursuant to SEI schemes. Hencc Investors are ac their tax adviso The NAV of th nationwide circ NAV can also be Please Refer Pa Being a debt sc Top 10 holdings	IDFC AMC Trustee Compare         Return (%) of Growth Opt         Period       Dire         Returns         1 Year       14.83         3 Years       12.64         5 Years       N.A.         Since Inception*       11.32         *Date of Inception : Direc         Returns more than 1 year ar         (i) Load Structure:         Exit Load : Nil         (ii) Actual expenses for th         Regular Plan - 0.75%;         Pursuant to SEBI circular is chemes. Hence, the proc         Investors are advised to re their tax advisor.         The NAV of the Fund w nationwide circulation and NAV can also be viewed or         Please Refer Page No. 53         Please Refer Page No. 54         Being a debt scheme, disc         Top 10 holdings of the Scheme, disc	IDFC AMC Trustee Company Limited         Returns Company Limited         Returns I-Sec Composite Index         1 Year       14.83       10.35         3 Years       12.64       10.84         5 Years       N.A.       N.A.         Since Inception*       11.32       9.5         *Date of Inception : Direct Plan : 1-Jan-13         Returns more than 1 year are calculated on colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2">Top Ion colspan="2"Colspa	IDFC AMC Trustee Company Limited         Return (%) of Growth Option as at May 31, 2017         Period       Direct Plan       Reg         Returns         I Year       14.83       10.35       14.43         3 Years       12.64       10.84       12.09         5 Years       N.A.       N.A.       11.0         Since Inception*       11.32       9.5       8.59         *Date of Inception : Direct Plan : 1-Jan-13       Regular Plan         Returns more than 1 year are calculated on compounder         (i) Load Structure:         Exit Load : Nil         (ii) Actual expenses for the previous financial year 2         Regular Plan - 0.75%; Direct Plan - 0.32%.         Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168       68         Gircular no. SEBI/IMD/CIR No.4/ 168         Schemes. Hence, the procedure for waiver of load for         Investors are advised to refer to the details in the Statheir tax advisor.         The NAV of the Fund will be calculated on all Bu nationwide circulation and will also be updated on the NAV can also be viewed on the website of the Mutual F         Please Refer Page No. 54         Being a debt scheme, disclosure of Portfolio Turno	Return (%) of Growth Option as at May 31, 2017         Period       Direct Plan       Regular Plan         Returns       I-Sec Composite Index       Returns       I-Sec Composite Index         1 Year       14.83       10.35       14.43       10.35         3 Years       12.64       10.84       12.09       10.84         5 Years       N.A.       N.A.       11.0       9.79         Since Inception*       11.32       9.5       8.59       7.58         *Date of Inception : Direct Plan : 1-Jan-13       Regular Plan : 29-Mar-04         Returns more than 1 year are calculated on compounded annualised basis         (i) Load Structure: Exit Load : Nil         Exit Load : Nil         (ii) Actual expenses for the previous financial year 2016-2017 (inclusiv Regular Plan - 0.75%; Direct Plan - 0.32%.         Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated Juschemes. Hence, the procedure for waiver of load for Direct Applicatic         Investors are advised to refer to the details in the Statement of Additic         their tax advisor.       The NAV of the Fund will be calculated on all Business Days. The nationwide circulation and will also be updated on the AMFI website i.e.         NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcm         Please Refer Page No. 54       <		

# IDFC Monthly Income Plan (IDFC-MIP)

(An Open ended Debt Scheme)

IDFC Monthly I	ncome Plan (IDFC-MIP)	(Monthly Income is not assured and is subject to	availability of distributable surplus)				
Investment Objective	The primary objective of Scheme is to generate regular returns through investment primarily in debt securities. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity securities.						
Asset Allocation Pattern	Asset Class	Range of allocation (% of Net Assets)	Risk Profile				
of the scheme	Equity Securities	0-25%	Medium to High				
	Debt Securities (Including securitized debt) and Money market Instruments	75-100%	Low to Medium				
		assets of the scheme. Investment in Foreign Securi of Corporate Debt Securities - upto 10% of the net					
Investment Strategy	The primary objective of Scheme is to generate regular returns through investment primarily in debt and money market Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments.						
	Equity Investments: The scheme will endeavour to invest in well managed sustainable businesses whose shares are available at reasonable value through a process of disciplined research. The portfolio will aim to provide part ownership to investors in some of the best run companies in India. The portfolio of securities will be well diversified across sectors, so identified, to mitigate overall risk. As the scheme is expected to be part of the core long-term holdings of our investors, we will adopt a well-balanced and prudent style of fund management that will endeavour to deliver good returns at controlled levels of risk. The guiding principles while managing the portfolio are summarized below:						
<ul> <li>1) Stock prices are directly correlated to company profits over the medium to long term : Fund manager primarily on business fundamentals of the underlying company. The Equity Research process will endeau understanding of the dynamics of the underlying business. This would form the basis for forecasts on f sustainability of cash profit growth. Stock prices of companies that can sustain periods of high ca outperform the markets over the long term. Investors entering this scheme are therefore expected to h time horizon.</li> </ul>							

available at a reasonable value. Overall market corrections and stock price falls dut       available at a reasonable value. Overall market corrections and stock price falls dut       available at an exaction operation of the current trajectory indies (DP growth, The stormer may								
available at a reasonable value. Overall market corrections and stock price falls dure mprofitability are an excellent opportunity to buy stock cheap.         4) Stay fully invested over most periods: The Fund will story to profit by profi	urrent market pric	ce. The portfolio would also						
Indicators or momentum. The Fund will stay fully invested in equities to grow invests that is invested event trajectory indices GDP arrows. The scheme may identify stocks at a reasonable value. The scheme may also hold cash to meet temporary adverse market developments.         Debt investments: The Scheme will retain the flexibility to invest in the endorary adverse market developments.         Debt investments: The Scheme will retain the flexibility to invest in the endorary adverse market developments.         Risk Profile of the Scheme asset allocation table of the Scheme, subject to permissible limits laid under SER (Partice 1) and the scheme specific Risk Factors are summarized on pagen 0.51         Risk Mitigation Factors       Please Refer Page No. 52         Plans / Option       Plan       Options sub options available       Default opti (Pavout, Reinvestment & Sweep).         Our of Pains: / Option       Plan       Options sub options available       Growth for investors who purchase (subscribe Units in a Schem for (subscribe) = S0300, and in multiples of	3) Acquire stocks only at reasonable value: Once good businesses are identified, stocks would 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.							
instruments (including securitised deb), Investment in Debt securities and Money Marty           Risk Profile of the Scheme         Mutual Fund Units involve investment risks including the possible loss of principal. Please Refer Page No. 52           Plans / Option         Plan         Options & sub options available         Default optin           Regular/ Direct         Growth, "Regular Dividend and Quarterly Dividend (Regular/ Direct         Growth, "Regular Dividend and Quarterly Dividend (Regular/ Direct         Growth           'Direct Plans: Direct Plans	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 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 up to 35% during periods where in the view of the fund manager the market valuations have run ahead of its fundamentals or when we are unable to identify stocks at a reasonable value. The scheme may also hold cash to meet anticipated redemptions or to tide over							
Risk Profile of the Scheme         Mutual Fund Units Involve investment, Scheme specific Risk Ractors are summarized on pagen o.51           Risk Mitigation Factors         Please Refer Page No. 52         Default Correct Scheme specific Risk Ractors are summarized on pagen o.51           Risk Mitigation Factors         Please Refer Page No. 52         Default Correct Scheme specific Risk Ractors are summarized on pagen o.51           Risk Mitigation Factors         Please Refer Page No. 52         Default Correct Pain Son Ury or Investment & Sweep)         Default Correct Pain Son Ury or Investment Scheme Schubscribe Units in a Schem for Investments through a Distributor.           No. of Folios and AUM (As on May 31, 2017)         Folios - 5090; AUM - Rs. 250.80 Cr.         Fresh Purchase (Including Switch-in)         Additional Purchase (Including Switch-in)           Applicable NAV         Please Refer Page No. 53         Fresh Purchase (Including Switch-in)         Rs. 1000 and any amount thereafter           SiPP - Rs. 1000 and in multiples of Re. 1 thereafter (minimum 6 installments) ; SWP - 1 STP (in) - Rs. 1000 and any amount thereafter         Rs. 1000 and any amount thereafter           Dividend Frequency         Quarterly, "Regular (Currently Monthly and such other frequency as decided from time decidemption Request         SWP - 1 STP (in) - Rs. 1000 and any amount thereafter           Dividend Policy         Within 10 working days of the receipt of the redemption request at the authorised or decidemption Request           Benchmark Index         CRISIL MIP Blended Index	ket Instruments w							
Risk Mitigation Factors         Please Refer Page No. 52           Plans / Option         Plan         Options & sub options available         Default option           Regular/ Direct *         Growth, "Regular Dividend and Quarterly Dividend (Payout, Reinvestment & Sweep) currently Monthly and such other frequency as decided from time to time         Optionse & subscribe Units in a Scherr for investors who route their investments through a Distributor.         Growth           No. of Folios and AUM (As on May 31, 2017)         Folios - 5090; AUM - Rs. 250.80 Cr.         Additional Purchase (including Switch-in)         Additional Purchase (including Switch-in)           Applicable NAV         Please Refer Page No. 53         Fresh Purchase (including Switch-in)         Additional Purchase (including Switch-in)           Minimum Application Amount/ Number of Units         Rs. 5000 and any amount thereafter         Rs. 1000 and any amount thereafter           Dividend Frequency         Quarterly, "Regular ("Currently Monthly and such other frequency as decided from time decision with regard to availability and adequacy, rate, timing and frequency of distributable The undistributed portion of the income will remain in the Option and be reflected in decision with regard to availability and adequacy, rate, timing and frequency of distributable The undistributed portion of the income will remain in the Option and be reflected to the undistributed portion of the income will remain in the Option and be reflected in decision with regard to availability and adequacy, rate, timing and frequency of distrib Det portion - Anurag Mittal (managing the fund since Norenber 9, 2015)	ase read the SID	carefully for details on risk						
Regular/ Direct         Growth, "Regular Dividend and Quarterly Dividend (Payout, Reinvestment & Sweep) 								
Provide and Provide and Provide and Provided	on under the plan	Default dividend option						
for investors who route their investments through a Distributor.           No. of Folios and AUM (As on May 31, 2017)         Folios - 5090; AUM - Rs. 250.80 Cr.           Applicable NAV         Please Refer Page No. 53           Minimum Application Amount/ Number of Units         Fresh Purchase (including Switch-in) Rs. 5000 any amount thereafter         Additional Purchase (including Switch-in) Rs. 1000 and any amount thereafter           SIP - Rs. 1000 and in multiples of Re. 1 thereafter (minimum 6 installments); SWP - i STP (in) - Rs. 1000 and any amount thereafter         Rs. 1000 and any amount thereafter           Dividend Frequency         Quarterly, "Regular ("Currently Monthly and such other frequency as decided from time Despatch of Repurchase (Redemption) Request         Within 10 working days of the receipt of the redemption request at the authorised of decision with regard to availability and adequacy, rate, turining and frequency of distributed the undistributed portion of the income will remain in the Option and be reflected in decision with regard to availability and adequacy, rate, turining and frequency of distributed beb portion - Sumit Agrawal (managing the fund since November 9, 2015)           Name of the Trustee Company         Being a debt scheme, disclosure of Portfolio Turnover ratio is not applicable to this s Since Inception : Direct Plan         Regular Plan           Period         Direct Plan         Regular Plan         Provide Since Inception : 11/7         9.83         9.88         8.92           Disc Inception : 11/7         9.83         9.88         8.92         Provi		Regular Dividend Reinvestment						
(As on May 31, 2017)         Applicable NAV       Please Refer Page No. 53         Minimum Application       Fresh Purchase (Including Switch-in)       Additional Purchase (Including Switch-in)         Amount/ Number of Units       Rs. 5000 and an multiples of Re. 1 thereafter (minimum 6 installments) : SWP - 1         SIP - Rs. 1000 and in multiples of Re. 1 thereafter (minimum 6 installments) : SWP - 1       SWP - 1         Dividend Frequency       Quarterly, "Regular ("Currently Monthly and such other frequency as decided from time Creating of the receipt of the redemption request at the authorised or (Redemption) Request         Benchmark Index       CRISIL MIP Blended Index         Dividend Policy       Under Dividend Option, dividend will be declared subject to availability of distributable declared subject to availability and adequacy, rate, timing and frequency of distributable declared subject to availability of distributable declared subject to availability of distributable declared subject to availability and adequacy, rate, timing and frequency of distributable declared subject to availability of distributable declared subject to availability and adequacy and the fund since November 9, 2015)         Name	ne directly with th	ne Fund and is not available						
Minimum Application Amount/ Number of Units         Fresh Purchase (including Switch-in) Rs. 5000 any amount thereafter         Additional Purchase (including Switch- Rs. 1000 and any amount thereafter           SiP - Rs. 1000 and in multiples of Re. 1 thereafter (minimum 6 installments) ; SWP - I STP (in) - Rs. 1000 and any amount thereafter         Rs. 1000 and any amount thereafter           Dividend Frequency Despatch of Repurchase (Redemption) Request         Quarterly, "Regular ("Currently Monthly and such other frequency as decided from time Despatch of Repurchase (Redemption) Request         Within 10 working days of the receipt of the redemption request at the authorised co (Redemption) Request           Benchmark Index         CRISIL MIP Blended Index         Under Dividend Option, dividend will be declared subject to availability of distributable the undistributed portion of the income will remain in the Option and be reflected in decision with regard to availability and adequacy, rate, timing and frequency of distribu- Deb to portion - Sumit Agrawal (managing the fund since November 9, 2015)           Name of the Fund Manager         Equity portion - Sumit Agrawal (managing the fund since November 9, 2015)           Name of the Trustee Company         Dividend Option as tMay 31, 2017           Perford Inception for the period June; Since Inception 1 In.17         9.83         9.88         8.92           * Stars         1.2.29         10.7         11.26         10.7           * Stars         1.2.29         10.7         11.26         10.7           * Stars <td< td=""><td></td><td></td></td<>								
Amount/ Number of Units       Rs. 5000 any amount thereafter       Rs. 1000 and any amount thereafter         SIP - Rs. 1000 and in multiples of Re. 1 thereafter (minimum 6 installments) : SWP - f         Dividend Frequency       Quarterly, "Regular ("Currently Monthly and such other frequency as decided from time         Despatch of Repurchase (Redemption) Request       Within 10 working days of the receipt of the redemption request at the authorised or         Dividend Policy       Under Dividend Option, dividend will be declared subject to availability of distributed the undistributed portion of the income will remain in the Option and be reflected in decision with regard to availability and adequacy, rate, timing and frequency of distribu- the undistributed portion of the income will remain in the Option and be reflected in decision with regard to availability and adequacy, rate, timing and frequency of distribu- bet portion - Sumit Agrawal (managing the fund since November 9, 2015)         Name of the Fund Manager       Being a debt scheme, disclosure of Portfolio Turnover ratio is not applicable to this s (for the period June 1, 2016 to May 31, 2017)         Performance of the scheme       Return (%) of Growth Option as at May 31, 2017         Years       12.29       10.7         3 Years       N.A.       N.A.         Years       12.29       10.7         Since lnception*       11.24       10.6         Since lnception*       11.29       10.7         S Years       N.A.       N.A.       N.A.								
SiP - Rs. 1000 and any amount thereafter       Rs. 1000 and any amount thereafter         Dividend Frequency       Quarterly, "Regular ("Currently Monthly and such other frequency as decided from time (Redemption) Reguest         Benchmark Index       CRISIL MIP Blended Index         Dividend Policy       Under Dividend Option, dividend will be declared subject to availability of distributable The undistributed portion of the income will remain in the Option and be reflected in 1 decision with regard to availability and adequacy, rate, timing and frequency of distributable Debt portion - Anurag Mittal (managing the fund since November 9, 2015)         Name of the Fund Ranger       Equity portion - Sumit Agrawal (managing the fund since November 9, 2015)         Name of the Trustee Company       IDFC AMC Trustee Company Limited         Portfolio Turnover Ratio [for the period June 1, 2017]       Return (%) of Growth Option as at May 31, 2017         Performance of the scheme       Return (%) of Growth Option as at May 31, 2017         Years       12.29       10.7         Years       N.A.       N.A.         Since Inception : Direct Plan       Regular Plan         Since Inception : Direct Plan: 1-Jan-13       Regular Plan: 25-Feb-10         Returns more than 1 year are calculated on compounded annualised basis       First MMB Blended         Cit Load Structure:       Exit Load: 1% if redeemed within 1 year (365 days) from the date of allotment (ii) Actual expenses for the previous financial year 2016-2017 (incl	-in) Repurchase	(Including Switch-out)						
STP (in) - Rs. 1000 and any amount thereafter         Dividend Frequency       Quarterly, "Regular ("Currently Monthly and such other frequency as decided from time (Redemption) Request         Benchmark Index       CRISIL MIP Blended Index         Dividend Policy       Under Dividend Option, dividend will be declared subject to availability of distributable The undistributed portion of the income will remain in the Option and be reflected in 1 decision with regard to availability and adequacy, rate, timing and frequency of distribu- Manager         Name of the Fund Manager       Equity portion - Sumit Agrawal (managing the fund since October 20, 2016), Debt portion - Anurag Mittal (managing the fund since November 9, 2015)         Name of the Trustee Company       IDFC AMC Trustee Company Limited         Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]       Being a debt scheme, disclosure of Portfolio Turnover ratio is not applicable to this s 2016 to May 31, 2017]         Period       Direct Plan       Returns         Period       Direct Plan       Returns         Since Inception * 11.17       9.88       8.92         *Date of Inception * 11.17       9.48       8.92         *Date of Inception * 11.17       9.88       8.92         *Date of Inception * 11.17       9.86       8.92         *Date of Inception * 11.17       9.63       10.62         Returns more than 1 year are calculated on compounded annualised basis	If the balance available for the minimum above, the e	any amount thereafter e in the folio / account redemption is less than n amount prescribed ntire balance available ion will be redeemed.						
Despatch of Repurchase (Redemption) Request       Within 10 working days of the receipt of the redemption request at the authorised comparison of the fundsed for the second of the fundsed of the fund in the option of the income will remain in the Option and be reflected in 1 decision with regard to availability and adequacy, rate, timing and frequency of distributable The undistributed portion of the income will remain in the Option and be reflected in 1 decision with regard to availability and adequacy, rate, timing and frequency of distributable The undistributed portion - Sumit Agrawal (managing the fund since October 20, 2016).         Name of the Fund Manager       Equity portion - Sumit Agrawal (managing the fund since October 20, 2016).       Debt portion - Anurag Mittal (managing the fund since October 20, 2016).         Name of the Trustee Company       Being a debt scheme, disclosure of Portfolio Turnover ratio is not applicable to this section way 31, 2017       Year         Period       Direct Plan       Regular Plan         1 Year       14.69       12.07       13.73       12.07         3 Years       12.29       10.7       11.26       10.7         5 Years       N.A.       N.A.       11.49       10.16         Since Inception*       11.17       9.83       9.88       8.92       10.7       10.7         * Date of Inception : Direct Plan : 1-Jan-13       Regular Plan : 25-Feb-10       IDEC Monthly Inc       First MIM Blended       IDEC Monthly Inc       Crisil MIP       IDEC Monthly Inc	Rs. 500 and in m	ultiples of Re. 1 thereafter;						
(Redemption) Request       CRISIL MIP Blended Index         Dividend Policy       Under Dividend Option, dividend will be declared subject to availability of distributable The undistributed portion of the income will remain in the Option and be reflected in I decision with regard to availability and adequacy, rate, timing and frequency of distributed portion - Sumit Agrawal (managing the fund since October 20, 2016), Debt portion - Anurag Mittal (managing the fund since November 9, 2015)         Name of the Fund Manager       Equity portion - Sumit Agrawal (managing the fund since November 9, 2015)         Name of the Trustee       IDFC AMC Trustee Company Limited         Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]       Being a debt scheme, disclosure of Portfolio Turnover ratio is not applicable to this scheme         Period       Direct Plan       Regular Plan         1 Year       14.69       12.07       13.73       12.07         1 Years       12.29       10.7       11.26       10.7       10.7         5 Years       N.A.       N.A.       11.49       10.16       10.7	e to time.)							
Benchmark Index       CRISIL MIP Blended Index         Dividend Policy       Under Dividend Option, dividend will be declared subject to availability of distributable The undistributed portion of the income will remain in the Option and be reflected in I decision with regard to availability and adequacy, rate, timing and frequency of distributable Debt portion - Anurag Mittal (managing the fund since October 20, 2016). Debt portion - Anurag Mittal (managing the fund since November 9, 2015)         Name of the Trustee Company       IDFC AMC Trustee Company Limited         Portfolio Turnover Ratio [for the period June 1, 2017]       Being a debt scheme, disclosure of Portfolio Turnover ratio is not applicable to this s         Performance of the scheme       Return (%) of Growth Option as at May 31, 2017       Year         Period       Direct Plan       Returns       Crisil MIP Blended Index         Since Inception*       11.17       9.83       9.88       8.92         *Date of Inception : Direct Plan : 1-Jan-13       Regular Plan : 25-Feb-10       IDFC Monthly Inc         Returns more than 1 year are calculated on compounded annualised basis       IDFC Monthly Inc       IDFC Monthly Inc         Expenses of the Scheme       (i) Load Structure:       Exit Load: 1% if redeemed within 1 year (365 days) from the date of allotment (i) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Ta Regular Plan - 1.54%.         Waiver of Load for Direct       Pursuant to SEBI circular no. SEBI/MIM//CIR No.4/ 168230/ 09 dated June 30, 2009,	entre of IDFC Mu	tual Fund.						
Dividend Policy       Under Dividend Option, dividend will be declared subject to availability of distributable The undistributed portion of the income will remain in the Option and be reflected in 1 decision with regard to availability and adequacy, rate, timing and frequency of distributable manager         Name of the Fund Manager       Equity portion - Sumit Agrawal (managing the fund since October 20, 2016), Debt portion - Anurag Mittal (managing the fund since November 9, 2015)         Name of the Trustee Company       IDFC AMC Trustee Company Limited       Being a debt scheme, disclosure of Portfolio Turnover ratio is not applicable to this scheme         Portfolio Turnover Ratio [for the period June 1, 2017]       Return (%) of Growth Option as at May 31, 2017       Year         Period       Direct Plan       Regular Plan       Refurns       Crisil MIP Blended Index         1 Year       14.69       12.07       13.73       12.07         3 Years       12.29       10.7       11.26       10.7         Since Inception * Direct Plan : 1-Jan-13       Regular Plan : 25-Feb-10       IDFC Monthly Inc         Returns more than 1 year are calculated on compounded annualised basis       IDFC Monthly Inc         Since Inception * Direct Plan : 1-Jan-13       Regular Plan : 25-Feb-10       IDFC Monthly Inc         Returns more than 1 year are calculated on compounded annualised basis       IDFC Monthly Inc         Fix Load: 1% if redeemed within 1 year (365 days) from the date of allotment	CRISIL MIP Blended Index							
ManagerDebt portion - Anurag Mittal (managing the fund since November 9, 2015)Name of the Trustee CompanyIDFC AMC Trustee Company LimitedPortfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]Being a debt scheme, disclosure of Portfolio Turnover ratio is not applicable to this sPerformance of the schemeReturn (%) of Growth Option as at May 31, 2017YearPeriodDirect PlanRegular PlanImage: PeriodReturnsCrisil MIP Blended IndexRefurnsImage: PeriodImage: PlanPlanImage: PeriodReturnsCrisil MIP Blended IndexPlanImage: PeriodImage: PlanPlanImage: PeriodImage: PlanPlanImage: PeriodImage: PlanPlanImage: PlanReturnsPlanImage: PlanPlanPlanImage: PlanPlanImage: PlanPlanImage: PlanPlanImage: PlanPlanImage: PlanPlanImage: PlanPlanImage: PlanPlan <t< td=""><td>the NAV, on an or</td><td>ngoing basis. The Trustee's</td></t<>	the NAV, on an or	ngoing basis. The Trustee's						
CompanyBeing a debt scheme, disclosure of Portfolio Turnover ratio is not applicable to this sPortfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]Return (%) of Growth Option as at May 31, 2017YeanPerformance of the schemeReturn (%) of Growth Option as at May 31, 2017PeriodPeriodPeriodPeriodDirect PlanRegular PlanI Yean14.6912.0713.7312.073 Years12.2910.711.2610.710.6I YeanSince Inception*11.179.839.888.92I UPC Monthly Inc*Date of Inception * Direct Plan : 1-Jan-13Regular Plan : 25-Feb-10I UPC Monthly IncReturns more than 1 year are calculated on compounded annualised basisExpenses of the Scheme(i) Load Structure: Exit Load: 1% if redeemed within 1 year (365 days) from the date of allotment (ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Ta Regular Plan - 2.36%; Direct Plan - 1.54%.Waiver of Load for Direct ApplicationsPursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, schemes. Hence, the procedure for waiver of load for Direct Applications is no longer								
Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]       Being a debt scheme, disclosure of Portfolio Turnover ratio is not applicable to this scheme         Performance of the scheme       Return (%) of Growth Option as at May 31, 2017       Year         Period       Direct Plan       Regular Plan         Period       1 Year       14.69       12.07       13.73       12.07         3 Years       12.29       10.7       11.26       10.7       14.46         Since Inception*       11.17       9.83       9.88       8.92       FV 2010         *Date of Inception : Direct Plan : 1-Jan-13       Regular Plan : 25-Feb-10       Ince Crisil MIP Blended       Ince Crisil MIP Blended         Expenses of the Scheme       (i)       Load Structure:       Exit Load: 1% if redeemed within 1 year (365 days) from the date of allotment       Orisil MIP Blended         Waiver of Load for Direct       Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, schemes. Hence, the procedure for waiver of load for Direct Applications is no longer								
Performance of the scheme       Return (%) of Growth Option as at May 31, 2017       Year         Period       Direct Plan       Regular Plan         Returns       Crisil MIP Blended Index       Returns       Crisil MIP Blended Index         1 Year       14.69       12.07       13.73       12.07         3 Years       12.29       10.7       11.26       10.7         5 Years       N.A.       N.A.       11.49       10.16         Since Inception*       11.17       9.83       9.88       8.92         *Date of Inception : Direct Plan : 1-Jan-13       Regular Plan : 25-Feb-10         Returns more than 1 year are calculated on compounded annualised basis       Direct Monthly Inc         Crisil MIP Blended       Expenses of the Scheme       (i) Load Structure:       Exit Load: 1% if redeemed within 1 year (365 days) from the date of allotment         (ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Ta Regular Plan - 2.36%; Direct Plan - 1.54%.       Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, schemes. Hence, the procedure for waiver of load for Direct Applications is no longer	cheme							
schemePeriodDirect PlanRegular PlanReturnsReturnsCrisil MIP Blended IndexReturnsCrisil MIP Blended Index1 Year14.6912.0713.7312.073 Years12.2910.711.2610.75 YearsN.A.N.A.11.4910.16Since Inception*11.179.839.888.92*Date of Inception : Direct Plan : 1-Jan-13Regular Plan : 25-Feb-10Returns more than 1 year are calculated on compounded annualised basisDFC Monthly IncCrisil MIP BlendedExpenses of the Scheme(i) Load Structure: Exit Load: 1% if redeemed within 1 year (365 days) from the date of allotment(ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Ta Regular Plan - 2.36%; Direct Plan - 1.54%.Waiver of Load for Direct ApplicationsPursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, schemes. Hence, the procedure for waiver of load for Direct Applications is no longer	r wise Absolute F	Returns						
I Year14.6912.0713.7312.073 Years12.2910.711.2610.75 YearsN.A.N.A.11.4910.16Since Inception*11.179.839.888.92*Date of Inception : Direct Plan : 1-Jan-13Regular Plan : 25-Feb-10Returns more than 1 year are calculated on compounded annualised basisIDFC Monthly IncCrisil MIP Blended(i) Load Structure:Expenses of the Scheme(i) Load Structure: Exit Load: 1% if redeemed within 1 year (365 days) from the date of allotment(ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Ta Regular Plan - 2.36%; Direct Plan - 1.54%.Waiver of Load for Direct ApplicationsPursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, schemes. Hence, the procedure for waiver of load for Direct Applications is no longer								
1 Year         14.69         12.07         13.73         12.07           3 Years         12.29         10.7         11.26         10.7           5 Years         N.A.         N.A.         11.49         10.16           Since Inception*         11.17         9.83         9.88         8.92           *Date of Inception : Direct Plan : 1-Jan-13         Regular Plan : 25-Feb-10           Returns more than 1 year are calculated on compounded annualised basis         IDFC Monthly Inc           Crisil MP Blender         Crisil MP Blender         Crisil MP Blender           Expenses of the Scheme         (i) Load Structure:         Exit Load: 1% if redeemed within 1 year (365 days) from the date of allotment           (ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Ta Regular Plan - 2.36%; Direct Plan - 1.54%.         Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, schemes. Hence, the procedure for waiver of load for Direct Applications is no longer	21.05							
5 Years       N.A.       N.A.       11.49       10.16         Since Inception*       11.17       9.83       9.88       8.92         *Date of Inception:       Direct Plan:       1-Jan-13       Regular Plan:       25-Feb-10         Returns more than 1 year are calculated on compounded annualised basis       IDFC Monthly Inc         Expenses of the Scheme       (i)       Load Structure:       Exit Load:       1% if redeemed within 1 year (365 days) from the date of allotment         (ii)       Actual expenses for the previous financial year 2016-2017 (inclusive of Service Ta         Regular Plan - 2.36%; Direct Plan - 1.54%.         Waiver of Load for Direct       Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, schemes. Hence, the procedure for waiver of load for Direct Applications is no longer	12.3	12.8						
Since Inception*       11.17       9.83       9.88       8.92         *Date of Inception : Direct Plan : 1-Jan-13       Regular Plan : 25-Feb-10         Returns more than 1 year are calculated on compounded annualised basis       IDEC Monthly Inc         Expenses of the Scheme       (i)       Load Structure:         Exit Load: 1% if redeemed within 1 year (365 days) from the date of allotment       crisil MIP Blended         (ii)       Actual expenses for the previous financial year 2016-2017 (inclusive of Service Ta Regular Plan - 2.36%; Direct Plan - 1.54%.         Waiver of Load for Direct       Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, schemes. Hence, the procedure for waiver of load for Direct Applications is no longer	4.25 5.65	<sup>7.92</sup> 7.03 6.47						
*Date of Inception : Direct Plan : 1-Jan-13       Regular Plan : 25-Feb-10         Returns more than 1 year are calculated on compounded annualised basis       IDFC Monthly Inc         Expenses of the Scheme       (i) Load Structure:       Exit Load: 1% if redeemed within 1 year (365 days) from the date of allotment         (ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Ta Regular Plan - 2.36%; Direct Plan - 1.54%.         Waiver of Load for Direct Applications       Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, schemes. Hence, the procedure for waiver of load for Direct Applications is no longer								
Returns more than 1 year are calculated on compounded annualised basis       Crisil MIP Blender         Expenses of the Scheme       (i) Load Structure: Exit Load: 1% if redeemed within 1 year (365 days) from the date of allotment         (ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Ta Regular Plan - 2.36%; Direct Plan - 1.54%.         Waiver of Load for Direct Applications       Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, schemes. Hence, the procedure for waiver of load for Direct Applications is no longer	6-17 FY 2015-16 FY 2014-15	5 FY 2013-14 FY 2012-13						
Expenses of the Scheme       (i)       Load Structure:         Exit Load: 1% if redeemed within 1 year (365 days) from the date of allotment         (ii)       Actual expenses for the previous financial year 2016-2017 (inclusive of Service Ta Regular Plan - 2.36%; Direct Plan - 1.54%.         Waiver of Load for Direct Applications       Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, schemes. Hence, the procedure for waiver of load for Direct Applications is no longer		IDFC Monthly Income Plan - Reg - Growth						
Exit Load: 1% if redeemed within 1 year (365 days) from the date of allotment         (ii) Actual expenses for the previous financial year 2016-2017 (inclusive of Service Ta Regular Plan - 2.36%; Direct Plan - 1.54%.         Waiver of Load for Direct       Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, schemes. Hence, the procedure for waiver of load for Direct Applications is no longer								
Waiver of Load for Direct ApplicationsPursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, schemes. Hence, the procedure for waiver of load for Direct Applications is no longe	ax and Additiona	l TER, if any):						
Applications schemes. Hence, the procedure for waiver of load for Direct Applications is no longe								
Tax treatment for the	there is no entry r applicable.	load for Mutual Fund						
Tax treatment for the Investors (Unitholders)Investors are advised to refer to the details in the Statement of Additional Informatic their tax advisor.	on (SAI) and also	independently refer to						
Daily Net Asset Value (NAV) PublicationThe NAV of the Fund will be calculated on all Business Days. The NAV will be nationwide circulation and will also be updated on the AMFI website i.e. www.amfiind The NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com								
For Investor Grievances         Please Refer Page No. 53           please contact         Please Refer Page No. 53								
Unitholders' Information Please Refer Page No. 54								

# IDFC Monthly Income Plan (IDFC-MIP) (Contd.)

Scheme's Portfolio	Top 10 holdings of the Scheme as on May 31, 2017 is stated here below:							
holdings	Company	(%) NAV						
	Government Bond	41.51						
	Corporate Bond	18.05						
	HDFC Bank Limited	1.31						
	Maruti Suzuki India Limited	1.30						
	ICICI Bank Limited	1.22						
	Coromandel International Limited	1.15						
	Power Grid Corporation of India Limited	1.12						
	Reliance Industries Limited	1.07						
	FAG Bearings India Limited	0.90						
	Natco Pharma Limited	0.89						
	Monthly portfolio statement of the Scheme is hosted on website - http://www.idfcmf.com/Dov	wnloads.aspx						
Exposure of the Scheme across various sectors: (% of NAV) :	5.21% 4.56% 2.14% 2.06% 1.61% 1.43% 1.34% 1.21% 1.04% Construction Automobile Revices a Revices a Revices a Construction Automobile Revices a Revices a	0.27%						

### IDFC All Seasons Bond Fund (IDFC-ASBF) Γ

(An Open ended Fund of Fund Scheme)

Investment Objective		ate optimal returns with high liquid und schemes and money market ins		ent of the portfolio, by i	nvesting predo	minantly in debt oriented		
Asset Allocation Pattern	Asset Cla	ass	F	Range of allocation (%	of Net Assets	) Risk Profile		
of the scheme		100% debt oriented mutual fund so maturities in the domestic and over		85 - 100	)	Medium to Low		
	Money M schedule	larket Instruments and fixed deposed commercial banks (including ca	sits of II & repo)	0 - 15		Low		
	* As perr of the Sc	nitted by SEBI from time to time. cheme	Gross Exposure to Repo	o of Corporate Debt S	ecurities – upto	o 10% of the net assets		
Investment Strategy	of diversi the baske markets investme incomes Interest r prices ris- the inves duration actively of measures Debt : Th of new ir consideri of the co	The scheme is designed to help investors create a basket of funds which are rebalanced on a periodical basis for achieving benefits of diversification across various fixed income asset classes and across schemes within an asset class. Funds will be allocated across he basket of debt schemes, depending on the fund manager's view on interest rates. Looking at opportunities in the overseas markets and keeping in view the exchange rates, the fund manager may identify opportunities in overseas mutual funds for nvestment as may be permitted by regulation from time to time. The fund manager may therefore decide to invest in debt/fixed ncome schemes (domestic and overseas) of varying average maturities to achieve portfolio diversification and optimum returns. nterest rates like any other asset market, moves in cycles. While investors gain during times of declining interest rates as bond prices rise, the inverse is true in a rising interest rate environment. The investment objective of this scheme is to optimize returns to duration in a rising rate environment and by investing in high duration in a falling interest rate environment. This will be achieved by actively churning the portfolio in such a manner that we capture as much of the positive price movements within prudent risk measures and will endeavour to minimize negative price movements.						
Risk Profile of the Scheme	Mutual F	nvestment Discretion Guidelines de und Units involve investment risks efore investment. Scheme specific	including the possible lo	oss of principal. Please	•			
Risk Mitigation Factors		efer Page No. 52						
Plans / Option	Plan	Options & sub options available		Default option under the plan		Default dividend option		
	Regular/ Direct*	Growth, Dividend (Payout, Reinvestn Fortnightly, Quarterly, Half Year				Dividend Reinvestment		
		lans: Direct Plan is only for investor: tors who route their investments th		ibe Units in a Scheme c	lirectly with the	Fund and is not available		
No. of Folios and AUM (As on May 31, 2017)	Folios - 2	2082; <b>AUM -</b> Rs. 158.91 Cr.						
Applicable NAV	Please Re	efer Page No. 53						
Minimum Application	Fresh Pu	rchase (Including Switch-in)	Additional Purchase	e (Including Switch-in)	Repurchase (	Including Switch-out)		
Amount/ Number of Units	Rs. 5000	) any amount thereafter	Rs. 1000 and any a	mount thereafter	Rs. 500 and a	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. 1000 and in multiples of Re. 1 thereafter (minimum 6 installments); SWP - Rs. 500 and in multiples of Re. 1 thereafter; STP (in) - Rs. 1000 and any amount thereafter							
	STP(In)-	No. 1000 and any amount therearte	- 1					

# IDFC All Seasons Bond Fund (IDFC-ASBF) (Contd.)

Despatch of Repurchase (Redemption) Request	Within 10 work	Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund.							
Benchmark Index	CRISIL Short T	erm Bonc	l Fund Index						
Dividend Policy	The undistribu	ted portic	on of the income w	ill remain	in the Option and k	of distributable surplus ar be reflected in the NAV, or ency of distribution of divi	nd at discretion of AMC / Trustee. n an ongoing basis. The Trustee's dend shall be final.		
Name of the Fund Manager	Harshal Joshi (	managing	g the fund since Ju	ly 15, 20 <sup>°</sup>	16)				
Name of the Trustee Company	IDFC AMC Tru	stee Com	pany Limited						
Performance of the	Return (%) of	Growth O	ption as at May 31,	2017		Year wise Absolute Returns			
scheme	Period	D	irect Plan	Re	gular Plan	1	0.87 10.38 10.33		
		Returns	CRISIL Short Term Bond Fund Index	Returns	CRISIL Short Term Bond Fund Index	9.328.84 9.1 8.55 8.07 8.	44 8.99 8.43 8.79 8.58 9.1		
	1 Year	9.07	8.82	8.59	8.82				
	3 Years	9.27	9.07	8.8	9.07				
	5 Years	N.A.	9.08	8.76	9.08				
	Since Inceptior	n 9.28	9.04	7.7	7.6	FY 2016-17 FY 2015-16	FY 2014-15 FY 2013-14 FY 2012-13		
				-	ar Plan : 13-Sep-04 led annualised basis	IDFC ASBF - Dir - Growth IDF CRISIL Short Term Bond Fund Index			
Expenses of the Scheme		0.50% if I			from the date of all 2016-2017 (inclusiv	otment ve of Service Tax and Adc	litional TER, if any):		
	Regular Pl	<b>an -</b> 0.469	%; Direct Plan - 0.0	02%.					
	(iii) Expense r	atio of the	e underlying Scher						
		<u> </u>		Nar			Total%		
			m Fund - Direct Pl come Fund - Shor		wtn Direct Plan-Growth		0.0575% 0.1825%		
Waiver of Load for Direct Applications						une 30, 2009, there is no ons is no longer applicabl	entry load for Mutual Fund e.		
Tax treatment for the Investors (Unitholders)	Investors are a their tax advis		refer to the details	s in the S	tatement of Additi	onal Information (SAI) an	d also independently refer to		
Daily Net Asset Value (NAV) Publication	nationwide cir	culation a	nd will also be upd	ated on t	Business Days. The the AMFI website i.e Fund i.e. www.idfcr	e. www.amfiindia.com by	in 2 daily newspapers having 10 a.m on next business day. The		
For Investor Grievances please contact	Please Refer P	age No. 5	3						
Unitholders' Information	Please Refer P	age No. 5	4						
Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	Being a fund c	f fund sch	neme, disclosure of	f Portfoli	o Turnover ratio is r	not applicable to this sch	eme		
Scheme's Portfolio	Top 10 holding	s of the S	cheme as on May	31, 2017 i	s stated here below	/:			
holdings				Name			(%) NAV		
			e Fund - Short Term	ו			74.15		
	IDFC Ultra Sho					/	26.15		
	Monthly portfo	lio statem	ent of the Scheme	is hosted	on website - http://	/www.idfcmf.com/Downlo	bads.aspx		
Exposure of the Scheme across various sectors (% of NAV) :						IDFC SSIF-ST, 74.15%			

# IDFC Asset Allocation Fund of Funds -Aggressive Plan (IDFC-AAFF-AP)

Asset Allocation Pattern		jective of Scheme is to generate Inds based on a defined asset alloc					
	Asset Class		Range of all	ocation (% of Ne	t Assets)	Risk Profile	
of the scheme	Equity (Including	g Offshore Equity) Fund		45-50		Medium to High	
	Debt Fund (Inclu	uding Liquid funds)		0-45		Medium	
	Alternate (Inclue	ding Gold/ Commodity Equity Fu	unds)	10-15		Low to medium	
	Money Market S	ecurities		0-15		Low	
	Asset class expl	anation:	·		·		
	allocation (C and the posi cap strategie	Is - It will primarily consist of all >-5% of net assets) to offshore en tioning of the fund. Within active es. and Liquid Funds - It will consist	nerging market equity local equity funds the a	funds, depending Illocation can be	on the quant to large cap, d	tum of allocation to equination to equination to equination or m	
	(including G and long ma	ilt funds). The two key categories turity funds.	to which allocations wil	l be made will be	short maturity	y funds (0-5 year maturit	
	commodity activities.	It will consist of allocations to equity funds are funds that would e scheme can invest in Gold ETF/ E	l invest in securities of c				
	The scheme net assets. Ir	shall invest in equity ETF's upto 5 nvestments in offshore funds i.e fo r dated September 26, 2007. Gros	0% of the net assets. Fu preign securities, ADR's	and GDR's shall b	e in complian	ce with the requirement	
Investment Studie av	the Scheme	- · · · ·					
Investment Strategy		ective of Scheme is to generate ca et allocation model covering both			in different m	utual lund schemes base	
	managers w the quality of Secondly fro class that ha manager wil investment s will be giver	t will be created in two steps: I ill be selected whose schemes wil of sponsors, stability of business om the short-listed fund manage ave investment philosophy in lin Il shortlist a series of schemes ba strategy and assets under manag for stable performance over me an on-going basis. Final investme	Il be taken up for detail s, assets under manager w rs, the fund manager w with the scheme's o sed on parameters suc gement. The list will als cilium term than near tr	ed review. The se ement and perfo /ill carry out a re bjectives and th h as performanc o include ETFs w erm out-perform	lection of mul ormance acro view of differe at are open f e of the scher herever availa ance. The sho	tual funds will be based o ss different asset classe ent schemes in each ass or subscription. The fur me, investment objective able. Higher consideratio rtlist will be reviewed ar	
	b) Decide the tactical asset allocation: Within the asset allocations mentioned above, the fund manager can carry out a tactical allocation by under weighting/ over weighting any of the asset classes. This will be based on the view of individual asset market and risk-return considerations. It can also happen on an ongoing basis due to mark-to-market movements in any of the asset classes. The fund will maintain asset allocation within +/- 5% of the target allocation of that portfolio. The scheme can thus be overweight, neutral or underweight in any of the asset classes. The asset allocation will be reviewed on a quarterly basis or in case mark-to-market movements take the allocations to beyond the permissible bands.						
	<ul> <li>c) Select schemes from the shortlist to invest: The fund manager will aim to create a portfolio through investments that are complementary to each other and enables it to diversify. The portfolio will be multi-manager in nature i.e. it will look to invest in schemes from different sponsors. The fund will select schemes from its shortlist. Selection of funds will be based or quantitative and qualitative factors. The fund manager will have detailed discussions with each of the short-listed func managers to understand their fund management approach. The quantitative factors considered by the fund manager will include risk-adjusted return, information ratio and stability of performance relative to peer group. Multi-manager here indicates that the fund of fund proposes to invest in the schemes of different fund managers depending on the investment objective and performance of individual schemes in nature.</li> <li>d) Monitor performance of funds :The fund manager will carry out detailed on-going review of the short-listed schemes and fund managers. This will include meetings with the fund managers to understand the background to their performance and to understand their portfolio positioning. The scheme will target stable allocations to fund managers that are offering consistency in performance with respect to benchmark and peer groups.</li> </ul>						
	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 schemes 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 manual 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.						
	allowed full discr	ual defining the prudential and co etion to make sale and purchase c	oncentration limits for 1 decisions within the limi	ts established.		nent management team	
Risk Profile of the Scheme	allowed full discr Mutual Fund Uni	retion to make sale and purchase c ts involve investment risks includ	decisions within the limi ing the possible loss of	ts established. principal. Please		nent management team	
	allowed full discr Mutual Fund Uni	retion to make sale and purchase of ts involve investment risks includ vestment. Scheme specific Risk Fa	decisions within the limi ing the possible loss of	ts established. principal. Please		nent management team	
Risk Mitigation Factors	allowed full discr Mutual Fund Uni factors before in	retion to make sale and purchase of ts involve investment risks includ vestment. Scheme specific Risk Fa	decisions within the limi ing the possible loss of	ts established. principal. Please	read the SID	nent management team	
Risk Mitigation Factors	allowed full discr Mutual Fund Uni factors before in Please Refer Pag <b>Plan</b>	retion to make sale and purchase c ts involve investment risks includ vestment. Scheme specific Risk Fa je No. 52	decisions within the limi ing the possible loss of actors are summarized	ts established. principal. Please on page no. 51	read the SID	nent management team carefully for details on ris	
Risk Mitigation Factors	allowed full discr Mutual Fund Uni factors before in Please Refer Pag <b>Plan</b> Regular/ Direct* *Direct Plans: Dir	retion to make sale and purchase c ts involve investment risks includ vestment. Scheme specific Risk Fa te No. 52 Options & sub options available Growth and Dividend (Payout, R rect Plan is only for investors who	decisions within the limi ing the possible loss of actors are summarized einvestment & Sweep) purchase /subscribe Ur	ts established. principal. Please on page no. 51 <b>Default option u</b> r Growth	read the SID	nent management team carefully for details on ri- <b>Default dividend option</b> Reinvestment	
Risk Mitigation Factors Plans / Option	allowed full discr Mutual Fund Uni factors before in Please Refer Pag Plan Regular/ Direct* *Direct Plans: Dir for investors who	retion to make sale and purchase c ts involve investment risks includ vestment. Scheme specific Risk Fa te No. 52 Options & sub options available Growth and Dividend (Payout, R rect Plan is only for investors who to route their investments through	decisions within the limi ing the possible loss of actors are summarized einvestment & Sweep) purchase /subscribe Ur	ts established. principal. Please on page no. 51 <b>Default option u</b> r Growth	read the SID	nent management team carefully for details on ri <b>Default dividend option</b> Reinvestment	
tisk Mitigation Factors Ians / Option Io. of Folios and AUM	allowed full discr Mutual Fund Uni factors before in Please Refer Pag <b>Plan</b> Regular/ Direct* *Direct Plans: Dir	retion to make sale and purchase c ts involve investment risks includ vestment. Scheme specific Risk Fa te No. 52 Options & sub options available Growth and Dividend (Payout, R rect Plan is only for investors who to route their investments through	decisions within the limi ing the possible loss of actors are summarized einvestment & Sweep) purchase /subscribe Ur	ts established. principal. Please on page no. 51 <b>Default option u</b> r Growth	read the SID	nent management team carefully for details on ri <b>Default dividend option</b> Reinvestment	
tisk Mitigation Factors Ians / Option Io. of Folios and AUM As on May 31, 2017)	allowed full discr Mutual Fund Uni factors before in Please Refer Pag Plan Regular/ Direct* *Direct Plans: Dir for investors who Folios - 793; AU	retion to make sale and purchase c ts involve investment risks includ vestment. Scheme specific Risk Fa te No. 52 Options & sub options available Growth and Dividend (Payout, Ri- rect Plan is only for investors who p to route their investments through M - Rs. 20.22 Cr.	decisions within the limi ing the possible loss of actors are summarized einvestment & Sweep) purchase /subscribe Ur	ts established. principal. Please on page no. 51 <b>Default option u</b> r Growth	read the SID	nent management team carefully for details on ri <b>Default dividend option</b> Reinvestment	
tisk Mitigation Factors Plans / Option No. of Folios and AUM As on May 31, 2017) Applicable NAV	allowed full discr Mutual Fund Uni factors before in Please Refer Pag Plan Regular/ Direct* *Direct Plans: Dir for investors who Folios - 793; AU Please Refer Pag	retion to make sale and purchase c ts involve investment risks includ vestment. Scheme specific Risk Fa ie No. 52 Options & sub options available Growth and Dividend (Payout, R rect Plan is only for investors who or oute their investments through M - Rs. 20.22 Cr. ge No. 53	decisions within the limi ing the possible loss of actors are summarized einvestment & Sweep) purchase /subscribe Ur a Distributor	ts established. principal. Please on page no. 51 <b>Default option ur</b> Growth its in a Scheme d	read the SID of the plan	nent management team carefully for details on ri <b>Default dividend option</b> Reinvestment e Fund and is not availab	
lisk Mitigation Factors lans / Option lo. of Folios and AUM As on May 31, 2017) applicable NAV finimum Application	allowed full discr Mutual Fund Uni factors before in Please Refer Pag Plan Regular/ Direct* *Direct Plans: Dir for investors who Folios - 793; AU Please Refer Pag Fresh Purchase	retion to make sale and purchase c ts involve investment risks includ vestment. Scheme specific Risk Fa ie No. 52 Options & sub options available Growth and Dividend (Payout, R rect Plan is only for investors who to route their investments through M - Rs. 20.22 Cr. ge No. 53 (Including Switch-in) Ac	decisions within the limi ing the possible loss of actors are summarized einvestment & Sweep) purchase /subscribe Ur a Distributor	ts established. principal. Please on page no. 51 Default option ur Growth its in a Scheme d uding Switch-in)	read the SID of the plan irectly with the plan Repurchase	nent management team carefully for details on ri <b>Default dividend option</b> Reinvestment e Fund and is not availab (Including Switch-out)	
Risk Mitigation Factors Plans / Option No. of Folios and AUM (As on May 31, 2017) Applicable NAV Minimum Application	allowed full discr Mutual Fund Uni factors before in Please Refer Pag Plan Regular/ Direct* *Direct Plans: Dir for investors who Folios - 793; AU Please Refer Pag Fresh Purchase Rs. 5000 and an	retion to make sale and purchase c ts involve investment risks includ vestment. Scheme specific Risk Fa ie No. 52 Options & sub options available Growth and Dividend (Payout, R rect Plan is only for investors who to route their investments through M - Rs. 20.22 Cr. ge No. 53 (Including Switch-in) Ac ny amount thereafter Rs	decisions within the limi ing the possible loss of actors are summarized einvestment & Sweep) purchase /subscribe Ur a Distributor dditional Purchase (Incl s. 1000 and any amoun	ts established. principal. Please on page no. 51 Default option ur Growth its in a Scheme d uding Switch-in) t thereafter	Repurchase Rs. 500 and If the balanc available for the minimum above, the e for redempti	nent management team carefully for details on ri Default dividend option Reinvestment e Fund and is not availab (Including Switch-out) any amount thereafter. e in the folio / account redemption is less than n amount prescribed ntire balance available ion will be redeemed.	
Risk Profile of the Scheme Risk Mitigation Factors Plans / Option No. of Folios and AUM (As on May 31, 2017) Applicable NAV Minimum Application Amount/ Number of Units	allowed full discr Mutual Fund Uni factors before in Please Refer Pag Plan Regular/ Direct* *Direct Plans: Dir for investors who Folios - 793; AU Please Refer Pag Fresh Purchase Rs. 5000 and an SIP - Rs. 1000 at STP (in) - Rs. 100	retion to make sale and purchase c ts involve investment risks includ vestment. Scheme specific Risk Fa re No. 52 Options & sub options available Growth and Dividend (Payout, R rect Plan is only for investors who p to route their investments through M - Rs. 20.22 Cr. ge No. 53 (Including Switch-in) Ac ny amount thereafter Rs nd in multiples of Re.1 thereafter 0 and any amount thereafter	decisions within the limi ing the possible loss of actors are summarized einvestment & Sweep) purchase /subscribe Ur a Distributor dditional Purchase (Incl s. 1000 and any amoun (minimum 6 installmen	ts established. principal. Please on page no. 51 Default option ur Growth its in a Scheme d uding Switch-in) t thereafter	Repurchase Repurchase Rs. 500 and If the balanc available for the minimun above, the e for redempti 600 and in mu	nent management team carefully for details on ri Default dividend option Reinvestment e Fund and is not availab (Including Switch-out) any amount thereafter. e in the folio / account redemption is less than n amount prescribed ntire balance available ion will be redeemed. ultiples of Re. 1 thereafter	
Risk Mitigation Factors Plans / Option No. of Folios and AUM (As on May 31, 2017) Applicable NAV Minimum Application Amount/ Number of Units Despatch of Repurchase	allowed full discr Mutual Fund Uni factors before in Please Refer Pag Plan Regular/ Direct* *Direct Plans: Dir for investors who Folios - 793; AU Please Refer Pag Fresh Purchase Rs. 5000 and an SIP - Rs. 1000 at STP (in) - Rs. 100	retion to make sale and purchase c ts involve investment risks includ vestment. Scheme specific Risk Fa re No. 52 Options & sub options available Growth and Dividend (Payout, R rect Plan is only for investors who to route their investments through M - Rs. 20.22 Cr. ge No. 53 (Including Switch-in) Ac ny amount thereafter Rs	decisions within the limi ing the possible loss of actors are summarized einvestment & Sweep) purchase /subscribe Ur a Distributor dditional Purchase (Incl s. 1000 and any amoun (minimum 6 installmen	ts established. principal. Please on page no. 51 Default option ur Growth its in a Scheme d uding Switch-in) t thereafter	Repurchase Repurchase Rs. 500 and If the balanc available for the minimun above, the e for redempti 600 and in mu	nent management team carefully for details on ri Default dividend option Reinvestment e Fund and is not availab (Including Switch-out) any amount thereafter. e in the folio / account redemption is less than n amount prescribed ntire balance available ion will be redeemed. ultiples of Re. 1 thereafter	
Risk Mitigation Factors Plans / Option No. of Folios and AUM (As on May 31, 2017) Applicable NAV Minimum Application Amount/ Number of Units Despatch of Repurchase (Redemption) Request	allowed full discr Mutual Fund Uni factors before in Please Refer Pag Plan Regular/ Direct* *Direct Plans: Dir for investors who Folios - 793; AU Please Refer Pag Fresh Purchase Rs. 5000 and an SIP - Rs. 1000 ai STP (in) - Rs. 100 Within 10 workir	retion to make sale and purchase c ts involve investment risks includ vestment. Scheme specific Risk F re No. 52 Options & sub options available Growth and Dividend (Payout, R rect Plan is only for investors who to route their investments through M - Rs. 20.22 Cr. ge No. 53 (Including Switch-in) Ac may amount thereafter O and any amount thereafter on d in multiples of Re.1 thereafter on and any amount thereafter and days of the receipt of the rede	decisions within the limi ing the possible loss of actors are summarized einvestment & Sweep) purchase /subscribe Ur a Distributor dditional Purchase (Incl s. 1000 and any amoun (minimum 6 installmen	ts established. principal. Please on page no. 51 Default option ur Growth its in a Scheme d uding Switch-in) t thereafter	Repurchase Repurchase Rs. 500 and If the balanc available for the minimun above, the e for redempti 600 and in mu	nent management team carefully for details on ri Default dividend option Reinvestment e Fund and is not availab (Including Switch-out) any amount thereafter. e in the folio / account redemption is less than n amount prescribed ntire balance available ion will be redeemed. ultiples of Re. 1 thereafter	
Risk Mitigation Factors Plans / Option No. of Folios and AUM (As on May 31, 2017) Applicable NAV Minimum Application	allowed full discr Mutual Fund Uni factors before in Please Refer Pag Plan Regular/ Direct* *Direct Plans: Dir for investors who Folios - 793; AU Please Refer Pag Fresh Purchase Rs. 5000 and an SIP - Rs. 1000 ai STP (in) - Rs. 100 Within 10 workir CRISIL Balanced Under Dividend of The undistribute	retion to make sale and purchase c ts involve investment risks includ vestment. Scheme specific Risk Fa re No. 52 Options & sub options available Growth and Dividend (Payout, R rect Plan is only for investors who p to route their investments through M - Rs. 20.22 Cr. ge No. 53 (Including Switch-in) Ac ny amount thereafter Rs nd in multiples of Re.1 thereafter 0 and any amount thereafter	decisions within the limi ing the possible loss of actors are summarized einvestment & Sweep) purchase /subscribe Ur a Distributor dditional Purchase (Incl s. 1000 and any amoun (minimum 6 installment emption request at the subject to availability of ain in the Option and bo	ts established. principal. Please on page no. 51 Default option ur Growth hits in a Scheme d uding Switch-in) t thereafter hts) ; SWP - Rs. 5 authorised centr	Repurchase Rs. 500 and If the balanc available for the minimun above, the e for redempti 500 and in mu e of IDFC Mut	nent management team carefully for details on ri Default dividend option Reinvestment e Fund and is not availab (Including Switch-out) any amount thereafter. e in the folio / account redemption is less than namount prescribed ntire balance available on will be redeemed. ultiples of Re. 1 thereaft tual Fund.	

# IDFC Asset Allocation Fund of Fund - Aggressive Plan (IDFC-AAFF-AP) (Contd.)

Performance of the							
	Return (%) of Gi	rowth Opt	tion as at May 31, 2	2017		Year	wise Absolute Returns
cheme	Period	Dir	ect Plan	Reg	ular Plan		28.16 27.58
		Returns	Crisil Balanced Fund Aggressive Index	Returns	Crisil Balanced Fund Aggressive Index	18.37 <sub>17.74</sub>	22.53
	1 Year	17.56	15.61	16.93	15.61		8.16 8.19
	3 Years	13.25	10.47	12.67	10.47		
	5 Years	N.A.	12.85	12.83	12.85	-1.77 -2.29	-2.9
	Since Inception*	11.76	11.01	10.93	9.74		-16 FY 2014-15 FY 2013-14 FY 2012-13
			t Plan : 01-Jan-13	-		IDFC Asset Allocation FoF - Agg	ressive - Dir - Growth Crisil Balanced Fund Aggressive Index
Expenses of the Scheme	<ul> <li>(i) Load Struct</li> <li>Exit Load: 1.</li> <li>(ii) Actual expe</li> <li>Regular Plan</li> </ul>	<b>ure:</b> 50% if rec nses for t <b>n -</b> 0.75%;	leemed within 18 r	months f ial year 2 %.			lditional TER, if any):
	Deliance ET		FC	Name			(%) NAV
	Reliance ET		n Fund - Direct Pla	n - Grow	/th		0.1326
			und-Direct Plan-G				0.0687
			Fund-Direct Plan-				0.0354
			nd - Growth Plan-Gr nd - Growth Optic		n Opt-Direct Plan		0.0908
			-Direct Plan - Grov				0.1252
			Term Plan- Direct				0.0069
			Fund - Growth - I ty Scheme - Grow				0.0964
			d-Short Term-Grov				0.0185
			Term Gilt Fund-G				0.0164
Waiver of Load for Direct Applications	Pursuant to SEB	BI circular	no. SEBI/IMD/CIR	No.4/ 16	8230/ 09 dated Ju	ine 30, 2009, there is n ns is no longer applicat	o entry load for Mutual Fund
Tax treatment for the							510.
Daily Net Asset Value NAV) Publication For Investor Grievances please contact	their tax advisor The NAV of the nationwide circu The NAV can also Please Refer Pag	r. e Fund w Ilation and o be viewe ge No. 53	ill be calculated will also be updat	on all B ed on th	usiness Days. The	NAV will be published www.amfiindia.com k	nd also independently refer t d in 2 daily newspapers ha by 10 a.m on next business
Daily Net Asset Value (NAV) Publication For Investor Grievances please contact Unitholders' Information Portfolio Turnover Ratio for the period June 1,	their tax advisor The NAV of the nationwide circu The NAV can also Please Refer Pag Please Refer Pag	r. e Fund w Ilation and o be viewe ge No. 53 ge No. 54	ill be calculated d will also be updat ed on the website o	on all B ed on th f the Mut	usiness Days. The e AMFI website i. ual Fund i.e. www.i	NAV will be published www.amfiindia.com k	d in 2 daily newspapers ha by 10 a.m on next business
Daily Net Asset Value (NAV) Publication For Investor Grievances blease contact Jnitholders' Information Portfolio Turnover Ratio for the period June 1, 2016 to May 31, 2017] Scheme's Portfolio	their tax advisor The NAV of the nationwide circu The NAV can also Please Refer Pag Please Refer Pag Being a fund of	r. e Fund w Ilation and o be viewe ge No. 53 ge No. 54 fund sche	ill be calculated d will also be updat ed on the website o me, disclosure of heme as on May 3	on all B ed on th f the Mut Portfolio 1, 2017 is	usiness Days. The e AMFI website i. ual Fund i.e. www.i	NAV will be published e. www.amfiindia.com b dfcmf.com ot applicable to this scl	d in 2 daily newspapers har by 10 a.m on next business heme
Daily Net Asset Value NAV) Publication For Investor Grievances Dease contact Jnitholders' Information Portfolio Turnover Ratio for the period June 1, 2016 to May 31, 2017] Scheme's Portfolio	their tax advisor The NAV of the nationwide circu The NAV can also Please Refer Pag Please Refer Pag Being a fund of Top 10 holdings	r. e Fund w llation and o be viewe ge No. 53 ge No. 54 fund sche of the Scl	ill be calculated d will also be updat ed on the website o me, disclosure of heme as on May 3	on all B ed on th f the Mut Portfolio	usiness Days. The e AMFI website i.a ual Fund i.e. www.i Turnover ratio is n	NAV will be published e. www.amfiindia.com b dfcmf.com ot applicable to this scl	d in 2 daily newspapers hav by 10 a.m on next business heme (%) NAV
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	The primary objective of Scheme is to generate capital appreciation through investment in different mutual fund scheme primarily local funds based on a defined asset allocation model.							
Asset Allocation Pattern	Asset Class		Range of a	llocation (% of Net )	Assets)	Risk Profile		
of the scheme	Equity (Includin	g Offshore Equity) Fund		25-30		Low to Medium		
	Debt Fund (Incl	uding Liquid funds)		0-70		Medium		
	Alternate (Inclu	ding Gold/ Commodity Equity	Funds)	5-10		Low to Medium		
	Money Market S	ecurities		0-15		Low		
	Asset class expl		1		I			
	<ol> <li>Equity Funds - It will primarily consist of allocations to local equity funds/ ETFs/ Index funds. There can also be a small allocation (0-5% of net assets) to offshore emerging market equity funds, depending on the quantum of allocation to equity and the positioning of the fund. Within active local equity funds the allocation can be to large cap, diversified, thematic or mid cap strategies.</li> <li>Debt Funds and Liquid Funds - It will consist of allocation to local debt funds and liquid funds with different maturity profile (including Gilt funds). The two key categories to which allocations will be made will be short maturity funds (0-5 year maturity) and long maturity funds.</li> <li>Alternate - It will consist of allocations to offshore commodity equity funds as well as domestic Gold ETFs. Offshore commodity equity funds are funds that would invest in securities of companies that deal in commodities/commodities related activities. Currently the scheme can invest in Gold ETF (Equity ETF's only.</li> <li>The scheme shall invest in equity ETF's upto 30% of the net assets. Further, the scheme shall invest in gold ETF upto 10% of the net assets. Investments in offshore funds is efforied assets. Investments in offshore funds activities, ADR's and GDR's shall be in compliance with the requirement of SEBI</li> </ol>							
Investment Strategy	circular date	d September 26, 2007. Gross Exp ective of Scheme is to generate	osure to Repo of Corpora	<u>ate Debt Securities – u</u>	pto 10% of the	e net assets of the Scheme.		
	<ul> <li>a) The shortlis managers w the quality Secondly fr class that h manager wi investment will be give modified or</li> <li>b) Decide the allocation b market and asset classe thus be ove basis or in c.</li> <li>c) Select sche complemer schemes fr quantitative managers t include risk indicates th objective ar</li> <li>d) Monitor pel fund manag understand consistency</li> <li>Debt</li> <li>The domestic de instruments and the prevailing p</li> </ul>	at allocation model covering bost st will be created in two step vill be selected whose schemes of sponsors, stability of busin om the short-listed fund mana have investment philosophy in ill shortlist a series of schemes strategy and assets under mar n for stable performance over an on-going basis. Final investi <b>tactical asset allocation</b> : Within by under weighting/ over weig risk-return considerations. It ca ses. The fund will maintain asset rweight, neutral or underweig ase mark-to-market movement <b>mes from the shortlist to inve</b> tary to each other and enables om different sponsors. The fund eand qualitative factors. The ounderstand their fund mana- it her portfolio positioning. T in performance of funds : The fund jers. This will include meetings of their portfolio positioning. T in performance with respect to bbt markets are maturing rapid! investors. The actual percentai olitical conditions, the econor and general liquidity and othe ual defining the prudential anc	s: First from the univer will be taken up for de ess, assets under mar gers, the fund manage line with the scheme based on parameters is aggement. The list will medium term than nea ments will only be made in the asset allocations hting any of the asset n also happen on an on allocation within +/- 5 nt in any of the asset to diversify. The portf ind will select scheme fund manager will han gement approach. The ratio and stability of o invest in the scheme hemes in nature. manager will carry out with the fund managers 'he scheme will targe o benchmark and peer g y with liquidity emergin ge of investment in vari nic environment (inclue o concentration limits fi	erse of local fund m tailed review. The se angement and perfor er will carry out a re- s objectives and th- such as performance also include ETFs w er term out-performa- e to schemes that are mentioned above, th classes. This will be going basis due to n % of the target alloc isasses. The asset all beyond the permiss will aim to create a folio will be multi-ma as from its shortlist ve detailed discussi- e quantitative factor performance relatives s of different fund n t detailed on-going s to understand the b et stable allocations groups. mg in various debt see ious fixed income scl uding interest rates a economy and mark	ection of mu mance acro riew of differ at are open a of the sche herever avail ance. The sho a part of this e fund mana based on the based on that bible bands. portfolio thr nager in natu. Selection of panagers dep review of the ackground the	Itual funds will be based on oss different asset classes, ent schemes in each asset for subscription. The fund me, investment objectives, lable. Higher consideration ortlist will be reviewed and s shortlist. ger can carry out a tactical ne view of individual asset et movements in any of the portfolio. The scheme can be reviewed on a quarterly ough investments that are ire i.e. it will look to invest in of funds will be based on ch of the short-listed fund by the fund manager will roup. Multi-manager here bending on the investment anagers that are offering on the reviewed schemes and o their performance and to anagers that are offering the performance of the d has put in place detailed		
Risk Profile of the Scheme	Mutual Fund Un	retion to make sale and purchas its involve investment risks incl		read the SID				
	factors before in	vestment. Scheme specific Risk	<u>KFactors are s</u> ummariz	ed on page no. 51		carefully for details on risk		
-	Please Refer Pag	je No. 52				-		
-		· · · · · ·			er the plan	Default dividend option		
-	Please Refer Pag Plan	je No. 52	ble	Default option und	er the plan	-		
-	Please Refer Pag Plan Regular/ Direct* *Direct Plans: Di	pe No. 52 Options & sub options availa Growth and Dividend (Payout, F rect Plan is only for investors wh	<b>ble</b> Reinvestment & Sweep) 10 purchase /subscribe	Default option und Growth	•	Default dividend option Reinvestment		
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Plans / Option No. of Folios and AUM (As on May 31, 2017) Applicable NAV Minimum Application	Please Refer Pag Plan Regular/ Direct* *Direct Plans: Dir for investors wh Folios - 576; AU Please Refer Pag	e No. 52 Options & sub options availa Growth and Dividend (Payout, F rect Plan is only for investors wh o route their investments throug M - Rs. 37.28 Cr.	<b>ble</b> Reinvestment & Sweep) no purchase /subscribe gh a Distributor.	Default option und Growth Units in a Scheme d	rectly with th	Default dividend option Reinvestment		
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Plans / Option No. of Folios and AUM (As on May 31, 2017) Applicable NAV Minimum Application	Please Refer Pag Plan Regular/ Direct* *Direct Plans: Dii for investors wh Folios - 576; AU Please Refer Pag Fresh Purchase Rs. 5000 any ar	pe No. 52          Options & sub options availa         Growth and Dividend (Payout, F         rect Plan is only for investors who route their investments throug         M - Rs. 37.28 Cr.         ge No. 53         (Including Switch-in)         nount thereafter	ble Reinvestment & Sweep) to purchase /subscribe gh a Distributor. Additional Purchase (I Rs. 1000 and any amo	Default option und Growth Units in a Scheme d ncluding Switch-in) punt thereafter	Repurchase Rs. 500 and If the balanc available for the minimur above, the e for redempt	Default dividend option Reinvestment The Fund and is not available (Including Switch-out) any amount thereafter. The folio / account redemption is less than n amount prescribed Intire balance available ion will be redeemed.		
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Risk Mitigation Factors Plans / Option No. of Folios and AUM (As on May 31, 2017) Applicable NAV Minimum Application Amount/ Number of Units Despatch of Repurchase (Redemption) Request Benchmark Index	Please Refer Pag Plan Regular/ Direct* *Direct Plans: Dii for investors wh Folios - 576; AU Please Refer Pag Fresh Purchase Rs. 5000 any ar SIP - Rs. 1000 a STP (in) - Rs. 100 Within 10 workii CRISIL MIP Blen	ye No. 52           Options & sub options availa           Growth and Dividend (Payout, F           rect Plan is only for investors who route their investments throug           M - Rs. 37.28 Cr.           ge No. 53           (Including Switch-in)           nount thereafter           nd in multiples of Re. 1 thereafter.           ng days of the receipt o	ble Reinvestment & Sweep) no purchase /subscribe gh a Distributor. Additional Purchase (I Rs. 1000 and any amo ter (minimum 6 install demption request at t	Default option und Growth Units in a Scheme d ncluding Switch-in) punt thereafter ments) ; SWP - Rs. 5 he authorised centre	Repurchase Rs. 500 and If the balanc available for the minimur above, the e for redempt 500 and in m	Default dividend option Reinvestment the Fund and is not available (Including Switch-out) any amount thereafter. the folio / account redemption is less than n amount prescribed entire balance available ion will be redeemed. uultiples of Re. 1 thereafter; tual Fund.		
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Plans / Option No. of Folios and AUM (As on May 31, 2017) Applicable NAV Minimum Application Amount/ Number of Units Despatch of Repurchase (Redemption) Request Benchmark Index	Please Refer Pag Plan Regular/ Direct* *Direct Plans: Dii for investors wh Folios - 576; AU Please Refer Pag Fresh Purchase Rs. 5000 any ar SIP - Rs. 1000 a STP (in) - Rs. 100 Within 10 workin CRISIL MIP Blen Under Dividend The undistribute decision with reg Bhavin Patadia of	e No. 52  Options & sub options availa Growth and Dividend (Payout, F rect Plan is only for investors wh oroute their investments throug M - Rs. 37.28 Cr.  ge No. 53 (Including Switch-in) nount thereafter Ind in multiples of Re. 1 thereaf 0 and any amount thereafter. Ing days of the receipt of the re ded Index Option, dividend will be declare ed portion of the income will re	ble Reinvestment & Sweep) no purchase /subscribe gh a Distributor. Additional Purchase (I Rs. 1000 and any amo ter (minimum 6 installi demption request at t ed subject to availabilit main in the Option and cy, rate, timing and freq	Default option und Growth Units in a Scheme d ncluding Switch-in) punt thereafter ments) ; SWP - Rs. 5 he authorised centre y of distributable sur	Repurchase Rs. 500 and If the balanc available for the minimur above, the e for redempt i00 and in m a of IDFC Mu plus and at d VAV, on an o	Default dividend option Reinvestment he Fund and is not available (Including Switch-out) any amount thereafter. redemption is less than n amount prescribed intire balance available ion will be redeemed. Jultiples of Re. 1 thereafter; itual Fund.		

### IDFC Asset Allocation Fund of Fund - Moderate Plan (IDFC-AAFF-MP) (Contd.) (An Open ended Fund of Fund Scheme)

Period	Dire	ect Plan	Rea	ular Plan	22. <u>46</u> 21.91		
			itteg				
	Returns	Crisil MIP Blended Index	Returns	Crisil MIP Blended Index	15.24 14.67		
1 Year	14.58	12.07	14.02	12.07	9.21 9.21	9.86 9.09	
3 Years	12.15	10.71	11.59	10.71	5.65	6.47	
5 Years	N.A.	N.A.	11.68	10.16	2.29 1.74		
Since Inception*	11.76	10.03	10.35	8.92	EV 2016-17 EV 2015-16 EV 2014-15 EV 201	3-14 EX 2012-13	
-			-		IDFC Asset Allocation FoF - Moderate - Dir - Growth	Crisil MIP Blended Index	
	-	e calculated on co	ompounde	d annualised basis			
	i) Load Structure:						
		-	-	016-2017 (inclusive	of Service Tax and Additional TER	, if any):	
-							
(iii) Expense rat	io of the ι	Inderlying Scher		lay 31, 2017 :	I		
			Name			(%) NAV	
						0.0724	
				th		0.0502	
						0.0466	
						0.0418	
				<u> </u>		0.0216	
				•		0.0538	
						0.0547	
						0.0680	
						0.0091	
						0.0521	
		-				0.0138	
						0.0244	
						0.0217	
schemes. Hence	, the proc	edure for waiver	of load for	Direct Application	is is no longer applicable.		
		efer to the details	s in the Sta	tement of Additio	nal Information (SAI) and also indep	pendently refer to	
nationwide circu NAV can also be	The NAV of the Fund will be calculated on all Business Days. The NAV will be published in 2 daily newspapers havin nationwide circulation and will also be updated on the AMFI website i.e. www.amfiindia.com by 10 a.m on next business day. Th NAV can also be viewed on the website of the Mutual Fund i.e. www.idfcmf.com						
	ge 140. 55						
Please Refer Pag	ge No. 54						
Being a fund of	fund sche	me, disclosure of	f Portfolio	Turnover ratio is no	applicable to this scheme		
Top 10 holdings	of the Sch	neme as on May 3	31, 2017 is	stated here below:			
						%)NAV	
		d- Direct Plan - G	rowth		2	22.80	
						7.24	
						7.00	
						6.97	
-				irowth		6.97	
-			wth			6.29	
						4.96	
						4.96	
	-					4.22	
				nwohsita http://	www.idfomf.com/Downloads.com	4.UZ	
Monthly portion	ostateme	nt of the Scheme	is nosted d	n website - http://v			
	Since Inception* *Date of Incepti *Date of Incepti *Date of Incepti *Date of Incepti Returns more tha (i) Load Struct Exit Load: 1. (ii) Actual expe Regular Plan (iii) Expense rat IDFC Ultra S IDFC Ultra S IDFC Classic IDFC Cap E HDFC Cap E HDFC Cap E HDFC Cap Birla Sun Lif Kotak Emer SBI Magnun ICICI Pruder Please Refer Pag Being a fund of Top 10 holdings IDFC Ultra Short Reliance ETF Go ICICI Prudential HDFC Cap SI Magnum Gilt IDFC Dynamic E HDFC Top 200 F Birla Sun Life Tog IDFC Classic Equ HDFC Cap Build	Since Inception* 11.76 *Date of Inception : Direct Returns more than 1 year ar (i) Load Structure: Exit Load: 1.50% if red (ii) Actual expenses for th Regular Plan - 0.75%; (iii) Expense ratio of the L Reliance ETF Gold Bel IDFC Ultra Short Term IDFC Dynamic Bond I IDFC Classic Equity Fu IDFC Sterling Equity I Reliance Growth Fund HDFC Gilt Fund Short Birla Sun Life Top 100 Kotak Emerging Equit SBI Magnum Gilt Fund NAV can also be viewed on Please Refer Page No. 53 Please Refer Page No. 54 Being a fund of fund sche TDFC Ultra Short Term Fund Reliance ETF Gold BeES ICICI Prudential Gilt Fund - DFC Gilt Fund Short Term Shemes. Hence, the proce Investors are advised to re their tax advisor. The NAV of the Fund w nationwide circulation and NAV can also be viewed on Please Refer Page No. 53 Please Refer Page No. 54 Being a fund of fund sche Top 10 holdings of the Sch IDFC Dynamic Bond Fund- HDFC Gilt Fund - Short Term SBI Magnum Gilt Fund-Short DFC Cap Builder Fund-IDFC DFC DFC DFC DFC DFC DFC DFC DFC DFC	Since Inception* 11.76 10.03 *Date of Inception : Direct Plan : 26-Feb-13 Returns more than 1 year are calculated on co (i) Load Structure: Exit Load: 1.50% if redeemed within 18 (ii) Actual expenses for the previous finan Regular Plan - 0.75%; Direct Plan - 0.2 (iii) Expense ratio of the underlying Scher Reliance ETF Gold BeES IDFC Ultra Short Term Fund - Direct Plan IDFC Classic Equity Fund-Direct Plan- IDFC Classic Equity Fund-Direct Plan- IDFC Cap Builder Fund - Growth Plan-G HDFC Gap Builder Fund - Growth Opti HDFC Top 200 Fund -Direct Plan - Growth Notak Emerging Equity Scheme - Grow SBI Magnum Gilt Fund-Short Term Gilt Fund- Pursuant to SEBI circular no. SEBI/IMD/CIF schemes. Hence, the procedure for waiver Investors are advised to refer to the details their tax advisor. The NAV of the Fund will be calculated nationwide circulation and will also be upda NAV can also be viewed on the website of th Please Refer Page No. 53 Please Refer Page No. 54 Being a fund of fund scheme, disclosure of EDFC Ultra Short Term Flan - Direct Plan - Growth HDFC Gilt Fund - Short Term Plan - Direct Plan Retion a Gilt Fund - Short Term Plan - Growth NAV can also be viewed on the website of th Please Refer Page No. 53 Please Refer Page No. 54 Being a fund of fund scheme, disclosure of DFC Ultra Short Term Fund - Direct Plan - Growth HDFC Gilt Fund - Short Term Plan - Direct Plan HDFC Gilt Fund - Short Term Plan - Direct Plan HDFC Capsuider Fund - Direct Plan - Growth Birla Sun Life Top 100 Fund - Direct Plan - Growth Birla Sun Life Top 100 Fund - Direct Plan - Growth HDFC Capsuider Fund - Direct Plan - Growth Birla Sun Life Top 100 Fund - Direct Plan - Growth Birla Sun Life Top 100 Fund - Direct Plan - Growth Birla Sun Life Top 100 Fund - Direct Plan - Growth Birla Sun Life Top 100 Fund - Direct Plan - Growth Birla Sun Life Top 100 Fund - Direct Plan - Growth Birla Sun Life Top 100 Fund - Direct Plan - Growth Birla Sun Life Top 100 Fund - Direct Plan - Growth Birla Sun Life Top 1	Since Inception       11.76       10.03       10.35         *Date of Inception : Direct Plan : 26-Feb-13       Regular         Returns more than 1 year are calculated on compounded         (i) Load Structure:       Exit Load: 1.50% if redeemed within 18 months fr         (ii) Actual expenses for the previous financial year 2         Regular Plan - 0.75%; Direct Plan - 0.26%.         (iii) Expense ratio of the underlying Scheme as on M         Reliance ETF Gold BeES         IDFC Ultra Short Term Fund - Direct Plan - Growth         IDFC Dynamic Bond Fund-Direct Plan-Growth         IDFC Caps Equity Fund-Direct Plan-Growth         IDFC Top 200 Fund -Direct Plan - Growth Option + Direct         HDFC Top 200 Fund -Direct Plan - Growth Option + Direct         HDFC Gilt Fund Short Term Plan - Direct Plan - Gr         Kotak Emerging Equity Scheme - Growth - Direct         Birla Sun Life Top 100 Fund - Growth - Direct         Plance Stel circular no. SEBI/IMD/CIR No.4/ 168         Schemes. Hence, the procedure for waiver of load for         Investors are advised to refer to the details in the St         their tax advisor.         The NAV of the Fund will be calculated on all BC         NAV can also be viewed on the website of the Mutual F         Please Refer Page No. 53         Please Refer Page No. 54         Being a fund of fund sc	Since Inception 11.76 10.03 10.35 8.92 "Date of Inception: Direct Plan : 26-Feb-13 Regular Plan : 11-Feb-10 Returns more than 1 year are calculated on compounded annualised basis (i) Load Structure: Exit Load: 1.50% if redeemed within 18 months from the date of allo (ii) Actual expenses for the previous financial year 2016-2017 (inclusive Regular Plan - 0.75%; Direct Plan - 0.26%. (iii) Expense ratio of the underlying Scheme as on May 31, 2017 : Name Reliance ETF Gold BeES IDFC Ultra Short Term Fund - Direct Plan - Growth IDFC Copynamic Bond Fund-Direct Plan-Growth IDFC Classic Equity Fund-Direct Plan-Growth IDFC Capsuider Fund - Growth Plan Opt-Direct Plan HDFC Cap Builder Fund - Growth Plan-Growth Plan Opt-Direct Plan HDFC Gap 200 Fund -Direct Plan - Growth Plan Opt-Direct Plan HDFC Top 200 Fund -Direct Plan - Growth Plan Opt-Direct Plan HDFC Gilt Fund Short Term Plan- Direct Plan Kotak Emerging Equity Scheme - Growth - Direct Plan Kotak Emerging Equity Scheme - Growth - Direct Plan ICICI Prudential Short Term Gilt Fund-Growth-Direct Plan Investors are advised to refer to the details in the Statement of Additor therit tax advisor. The NAV of the Fund will be calculated on all Business Days. The NAV can also be viewed on the website of the Mutual Fundi.e. www.idfcmt Please Refer Page No. 53 Please Refer Page No. 54 Being a fund of fund scheme, disclosure of Portfolio Turnover ratio is no Top 10 holdings of the Scheme as on May 31, 2017 is stated here below: ISSUER IDFC Ultra Short Term Fund - Direct Plan - Growth HDFC Gilt Fund -Short Term Plan - Growth HDFC Gilt Fund -Short Term Plan - Growth HDFC Dig 200 Fund -Direct Plan -Growth HDFC Dig 200 Fund -Direct Plan -Growth HDFC Dig Dol Fund -Direct Plan -Growth HDFC Dig Ubnot Term Plan -Direct Plan -Growth HDFC Gilt Fund -Short Term Plan - Direct Plan -Growth HDFC Dig Dol Fund -Direct Plan -Growth HDFC Dis	Since Inception       11.76       10.03       10.35       8.92         "Date of Inception: Direct Plan: 126-Fb-13       Regular Plan: 11-F6b-10       Description: Direct Plan: 26-Fb-13       Regular Plan: 11-F6b-10         Returns more than 1 year are calculated on compounded annualised basis       Direct Plan: 0.75%       Direct Plan: 0.75%       Direct Plan: 0.75%         (i)       Date of the previous financial year 2016-2017 (inclusive of Service Tax and Additional TER, Regular Plan: 0.75%, Direct Plan: 0.26%,       Direct Plan: 0.75%       Direct Plan: 0.75%         (ii)       Date of the underlying Scheme as on May 31, 2017 :       Image: Comparison of the underlying Scheme as on May 31, 2017;         Reliance ETF Gold BeES       Image: Comparison of Fund-Direct Plan-Growth       IDFC Comparison of Fund-Orienter Plan-Growth Plan On-Direct Plan       Image: Comparison of Plan: 0.75%         IDFC Cape Builder Fund - Growth Option       IDFC Top 200 Fund - Oirect Plan: Growth Option       Image: Comparison of Plan: 0.75%         HDFC Gap Builder Fund - Growth Option       IDFC Top 200 Fund - Growth Option       Image: Comparison of Plan: 0.75%         HDFC Cape Builder Fund - Growth Option       IDFC Top 200 Fund - Growth Option       Image: Comparison of Plan: 0.75%         Pursuant to SEBI Circular no. SEBI/IMD/CIR No.4/168/230/09 dated June 30, 2009, there is no entry load iscloned; therest advised to refer to the datalist in the Statement of Additional Information (SAJ) and also Inder therest advised to refer to the datalist in ther	

# IDFC Asset Allocation Fund of Funds - Conservative Plan (IDFC-AAFF-CP) (An Open ended Fund of Fund Scheme)

Investment Objective	primarily local fu	nent in differer	it mutual fund scheme				
Asset Allocation Pattern	Asset Class		Range of	allocation (% of N	et Assets)	Risk Profile	
of the scheme	Equity (Including	9 Offshore Equity) Fund		10-15		Low to Medium	
	Debt Fund (Inclu	ıding Liquid funds)		0-90		Medium	
	Alternate (Includ	ling Gold/ Commodity Equity	Funds)	0		-	
	Money Market Se	ecurities		0-15		Low	
	Asset class expla	anation:					
	allocation (C	s - It will primarily consist of -5% of net assets) to offshore tioning of the fund. Within acti ss.	emerging market equit	y funds, depending	g on the quantu	m of allocation to equit	
		and Liquid Funds - It will cons It funds). The two key categori :urity funds.					
		t will consist of allocations equity funds are funds that wo					
	The schemes GDR's shall I	e scheme can invest in Gold E shall invest upto 15% of the net a be in compliance with the req ebt Securities - upto 10% of the r	ssets in Equity ETF's.Inve uirement of SEBI circula	ar dated Septembe			
Investment Strategy	The primary obje	ctive of Scheme is to generat	e capital appreciation th	nrough investment	in different mut	ual fund schemes base	
		t allocation model covering bo					
	managers w the quality of Secondly fro class that ha manager wil investment s will be given	: will be created in two step II be selected whose schemes of sponsors, stability of busin im the short-listed fund mana ave investment philosophy in I shortlist a series of schemes trategy and assets under mar for stable performance over an on-going basis. Final investi	will be taken up for deta less, assets under mana gers, the fund manager line with the scheme's based on parameters s bagement. The list will a medium term than near	ailed review. The se agement and perfor- will carry out a re objectives and th uch as performanc ilso include ETFs v term out-perform	election of mutu ormance across view of differer lat are open fo e of the scheme /herever availab ance. The short	al funds will be based o different asset classes it schemes in each asse r subscription. The fun e, investment objectives ole. Higher consideratio dist will be reviewed and	
	b) Decide the tactical asset allocation: Within the asset allocations mentioned above, the fund manager can carry out a tactical allocation by under weighting/ over weighting any of the asset classes. This will be based on the view of individual asset market and risk-return considerations. It can also happen on an ongoing basis due to mark-to-market movements in any of the asset classes. The fund will maintain asset allocation within +/- 5% of the target allocation of that portfolio. The scheme can thus be overweight, neutral or underweight in any of the asset classes. The asset allocation will be reviewed on a quarterly basis or in case mark-to-market movements take the allocations to beyond the permissible bands.						
	c) Select schemes from the shortlist to invest: The fund manager will aim to create a portfolio through investments that are complementary to each other and enables it to diversify. The portfolio will be multi-manager in nature i.e. it will look to invest in schemes from different sponsors. The fund will select schemes from its shortlist. Selection of funds will be based or quantitative and qualitative factors. The fund manager will have detailed discussions with each of the short-listed func managers to understand their fund management approach. The quantitative factors considered by the fund manager will include risk-adjusted return, information ratio and stability of performance relative to peer group. Multi-manager here indicates that the fund of fund proposes to invest in the schemes of different fund managers depending on the investment objective and performance of individual schemes in nature.						
	d) Monitor performance of funds: The fund manager will carry out detailed on-going review of the short-listed schemes and fund managers. This will include meetings with the fund managers to understand the background to their performance and to understand their portfolio positioning. The scheme will target stable allocations to fund managers that are offering consistency in performance with respect to benchmark and peer groups.						
Risk Profile of the Scheme	<b>Debt</b> The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The actual percentage of investment in various fixed income schemes 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 manual 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. Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk						
Dick Mitigation 5-star		vestment. Scheme specific Ris	k Factors are summarize	eu on page no. 51			
Risk Mitigation Factors	Please Refer Pag Plan		•	Dofault antica :	indor the plan	Dofault dividend entire	
Plans / Option	-	Options & sub options availabl		Default option u	inder the plan	Default dividend option	
		Growth and Dividend (Payout, ect Plan is only for investors	who purchase /subscrib		ne directly with	Reinvestment the Fund and is not	
		estors who route their investm	ents through a Distribu	itor			
No. of Folios and AUM (As on May 31, 2017)	Folios - 243; AU	<b>M -</b> Rs. 24.46 Cr.					
Applicable NAV	Please Refer Pag	ie No. 53					
Minimum Application	Fresh Purchase	(Including Switch-in)	Additional Purchase (Ir	cluding Switch-in)	Repurchase (I	ncluding Switch-out)	
Amount/ Number of Units	Rs. 5000 any am		Rs. 1000 and any amo		If the balance available for re the minimum above, the ent for redemptio	ny amount thereafter. in the folio / account edemption is less than amount prescribed ire balance available n will be redeemed.	
	STP (in) - Rs. 100	nd in multiples of Re. 1 thereat 0 and any amount thereafter.					
Despatch of Repurchase (Redemption) Request	Within 10 workin	g days of the receipt of the re	edemption request at th	ne authorised cent	e of IDFC Mutu	al Fund.	

### IDFC Asset Allocation Fund of Funds -Conservative Plan (IDFC-AAFF-CP) (Contd.)

Benchmark Index	CRISIL MIP Ble	nded Index						
Dividend Policy				clared sub	iect to availability	of distributable surplus	s and at disc	retion of AMC / Truste
Dividend Foncy	The undistribu	ted portion	of the income w	ill remain ii	n the Option and	be reflected in the NAV ency of distribution of c	', on an ongo	ping basis. The Trustee
Name of the Fund Manager			the fund since I	May 29,201	17)			
Name of the Trustee Company	IDFC AMC Trus	stee Compa	ny Limited					
Performance of the	Return (%) of (	olute Returns						
scheme	Period	Dire	ect Plan	Reg	ular Plan	]	17.8 17.27	
		Returns	Crisil MIP Blended Index	Returns	Crisil MIP Blended Index	12.92 12.36 12.3		9.86 9.09
	1 Year	12.74	12.07	12.18	12.07			8.73 9.09
	3 Years	11.09	10.71	10.52 10.59	10.71	5.03 4.4	5 5.65	0.47
	5 Years Since Inception*	N.A. 10.95	N.A. 10.15	9.27	10.16 8.92			
						FY 2016-17 FY 201		FY 2013-14 FY 2012-13
	-		t <b>Plan :</b> 2-April-13	-		IDFC Asset Allocation FoF - Cons IDFC Asset Allocation Fof - Conse		
Typenese of the Cohema	(i) Load Struc	-	e calculated on co	ompounde	d annualised basis			
Expenses of the Scheme			eemed within 18	months fr	om the date of a	lotment		
	(ii) Actual exp	enses for th	ne previous finan	icial year 2	016-2017 (inclusi	ve of Service Tax and A	dditional T	ER, if any):
	Regular Pla	<b>an -</b> 0.75%;	Direct Plan - 0.2	6%.				
	(iii) Expense ra	atio of the ι	Inderlying Scher		1ay 31, 2017 :			
				Name				(%) NAV
	IDFC Ultra	a Short Terr	n Fund - Direct F	Plan - Grow	/th			0.0935
	IDFC Class	sic Equity F	und-Direct Plan	-Growth				0.0257
	Reliance G	Growth Fun	d -Growth Plan-0	Growth Pla	n Opt-Direct Pla	ı		0.0339
	HDFC Cap	b Builder Fu	nd - Growth Op	tion - Direc	ct Plan			0.0339
	HDFC Top	200 Fund	-Direct Plan - Gr	owth Opti	on			0.0342
	HDFC Gilt	Fund Shor	t Term Plan- Dire	ect Plan -G	rowth Option			0.0092
	Birla Sun Life Top 100 Fund - Growth - Direct Plan							0.0262
	SBI Magnu	um Gilt Fun	d-Short Term-Gr	owth-Dire	ct Plan			0.0249
	ICICI Prud	lential Shor	t Term Gilt Fund	-Growth-D	irect Plan			0.0219
Waiver of Load for	Pursuant to SE	BI circular	no. SEBI/IMD/CI	R No.4/ 168	8230/ 09 dated .	lune 30, 2009, there is	no entry lo	ad for Mutual Fund
Direct Applications	schemes. Henc	e, the proc	edure for waiver	of load for	r Direct Applicati	ons is no longer applic	able.	
Tax treatment for the Investors (Unitholders)	Investors are a their tax adviso		efer to the details	s in the Sta	atement of Addit	onal Information (SAI)	and also in	dependently refer to
Daily Net Asset Value (NAV) Publication	nationwide circ	culation and	will also be upda	ted on th		e NAV will be publish i.e. www.amfiindia.com idfcmf.com		
For Investor Grievances please contact	Please Refer Pa	age No. 53						
Unitholders' Information	Please Refer Pa	age No. 54						
Portfolio Turnover Ratio [for the period June 1, 2016 to May 31, 2017]	Being a fund o	f fund sche	me, disclosure of	f Portfolio	Turnover ratio is	not applicable to this s	cheme	
Scheme's Portfolio	Top 10 holding	s of the Scł	neme as on May	31, 2017 is	stated here below	v:		
noldings				Issuer				(%) NAV
	IDFC Ultra Shoi	rt Term Fun	d- Direct Plan – G	rowth				42.52
			m Plan – Direct Pl					7.11
			ort Term Plan- Dir					7.11
			Short Term Plan		an -Growth			7.07
			Direct Plan-Grow					2.59
			owth Plan-Growt Direct Plan- Grow					2.49
	HDFC Cap Build			ul				2.49 2.49
			l - Direct Plan – Gi	rowth				2.49
	L	•			n website - http:/	/www.idfcmf.com/Dow	nloads asn	
Exposure of the Scheme	rionany porcio	no stateme		1511051040			11100003.030	· · · ·
across various sectors % of NAV) :				Net Curr Asset 23.629 Equity		Debt		
				12.57%		Debt 63.82%		

# COMPARISON OF EQUITY / INCOME SCHEMES WITH OTHER SCHEMES OF IDFC MUTUAL FUND IS AS UNDER

#### EQUITY

IDFC Monthly Income Plan

Scheme Name	Differentiations
IDFC Classic Equity Fund	Market cap: Diversified : Sector Bias: Diversified : IDFC Classic Equity fund is a diversified equity fund with a large cap bias. The focus of the fund is to build a portfolio of Quality companies while being cognizant of the relative valuation.
IDFC Equity Fund	Market cap: Large Cap : Sector Bias: Diversified IDFC Equity Fund focuses on investing predominantly in Large Cap stocks.
IDFC Focused Equity Fund	Market cap: Diversified, but with maximum 30 stocks Sector Bias: Diversified : IDFC Focused Equity Fund is concentrated portfolio of up to 30 stocks with th flexibility to invest across sectors and across market cap.
IDFC Premier Equity Fund	Market cap: No market cap bias : Sector Bias: Multica IDFC Premier Equity Fund is a multi-cap Equity Fund. It i a fund that encourages systematic investing. The fund i the past has been opened for lump sum investments for limited time periods. The Scheme is benchmark agnosti w.rt underlying sectors.
IDFC Sterling Equity Fund	Market cap: Mid cap : Sector Bias: Diversified The fund i positioned as a pure mid cap fund.
IDFC Dynamic Equity Fund	An Equity fund that buys less when markets an expensive and more when markets are cheap based on model that tracks market valuation. It's an asse allocation product based on a quant model.
IDFC Arbitrage Fund	A pure arbitrage fund - Equity portion is completel hedged.
IDFC Arbitrage Plus Fund	Arbitrage Plus Fund can have unhedged positions in the portfolio (investments in equity shares withou corresponding exposure to equity derivative) up to 5% The Scheme would also look at actively managing it debt allocations.
IDFC Tax Advantage (ELSS) Fund	The scheme is an Equity Linked Savings Scheme offering Section 80C Income Tax benefits with 3 years lock-in.
IDFC Infrastructure Fund	A sectoral fund focused on Infrastructure sector.
IDFC Nifty Fund	An equity scheme passively tracking Nifty index.
IDFC Balanced Fund	A balanced Fund that provides a combination of equit (up to 60%), arbitrage (minimum 5%) and balance i debt so as to provide both stability of returns an potential of growth. Both equity and fixed incom portions are actively managed
IDFC Nifty ETF	An open ended exchange traded fund passively tracking Nifty 50 Index.
IDFC Sensex ETF	An open ended exchange traded fund passively tracking S&P BSE Sensex Index
DEBT	
Scheme Name	Differentiations
IDFC Cash Fund	A dedicated liquid fund
IDFC Ultra Short Term Fund	Fund is positioned between Liquid & Short Term incom fund, with predominant exposure to good quality deb and money market instruments such that the fund wi offer a blend of liquidity with stability of returns.
IDFC Dynamic Bond Fund	Active duration management across the entire spectrum of yield curve. The fund attempts to mitigate interest rat risk in an adverse rate scenario by actively curtailin duration, whereas it attempts to benefit from favourabl interest rate scenario by extending duration. Hence it i well suited for an investor who wants to passivel allocate to debt without taking interest rate view.
IDFC Banking and PSU Debt Fund	The Fund will predominantly invest in high quality mone
	market and debt instruments of Banks, PSU and PFI.
IDFC Corporate Bond Fund	market and debt instruments of Banks, PSU and PFI. A Banking/PSU/PFI Sector Specific Fund Scheme focussed on delivering returns through th corporate yield curve, with weighted average maturit capped at 5 years, no investment in Gsecs.
IDFC Corporate Bond Fund IDFC Credit Opportunities Fund	market and debt instruments of Banks, PSU and PFI. A Banking/PSU/PFI Sector Specific Fund Scheme focussed on delivering returns through th corporate yield curve, with weighted average maturit capped at 5 years, no investment in Gsecs. A Credit opportunities fund that aims to provide an optime risk-reward profile to investors by focusing on companie with well-run management and evolving busines prospects or good businesses with improving financia profile.
IDFC Corporate Bond Fund IDFC Credit Opportunities Fund IDFC Government Securities	market and debt instruments of Banks, PSU and PFI. A Banking/PSU/PFI Sector Specific Fund Scheme focussed on delivering returns through th corporate yield curve, with weighted average maturit capped at 5 years, no investment in Gsecs. A Credit opportunities fund that aims to provide an optime risk-reward profile to investors by focusing on companie with well-run management and evolving business prospects or good businesses with improving financia profile.
IDFC Corporate Bond Fund IDFC Credit Opportunities Fund IDFC Government Securities Fund -Investment Plan IDFC Government Securities Fund -Provident Fund Plan	market and debt instruments of Banks, PSU and PFI. A Banking/PSU/PFI Sector Specific Fund Scheme focussed on delivering returns through th corporate yield curve, with weighted average maturit capped at 5 years, no investment in Gsecs. A Credit opportunities fund that aims to provide an optime risk-reward profile to investors by focusing on companie with well-run management and evolving busines prospects or good businesses with improving financia profile. Dedicated to investment in SLR securities, positioned as an actively managed GSEC fund along the entir spectrum of the yield curve. Dedicated to investment in SLR securities, positioned as a GSEC fund suitable for longer term investors who wis to participate in the complete interest rate cycle Suitabl for PF investment
IDFC Corporate Bond Fund IDFC Credit Opportunities Fund IDFC Government Securities Fund -Investment Plan IDFC Government Securities Fund -Provident Fund Plan IDFC Government Securities Fund -Short Term Plan	market and debt instruments of Banks, PSU and PFI. A Banking/PSU/PFI Sector Specific Fund Scheme focussed on delivering returns through th corporate yield curve, with weighted average maturit capped at 5 years, no investment in Gsecs. A Credit opportunities fund that aims to provide an optima risk-reward profile to investors by focusing on companie with well-run management and evolving busines prospects or good businesses with improving financia profile. Dedicated to investment in SLR securities, positioned as an actively managed GSEC fund along the entir spectrum of the yield curve. Dedicated to investment in SLR securities, positioned as a GSEC fund suitable for longer term investors who wis to participate in the complete interest rate cycle Suitabl for PF investment Dedicated to investment in SLR securities with predominant investment at the shorter end of the sovereign curve
IDFC Corporate Bond Fund IDFC Credit Opportunities Fund IDFC Government Securities Fund -Investment Plan IDFC Government Securities Fund -Provident Fund Plan IDFC Government Securities Fund -Short Term Plan IDFC Super Saver Income	market and debt instruments of Banks, PSU and PFI. A Banking/PSU/PFI Sector Specific Fund Scheme focussed on delivering returns through th corporate yield curve, with weighted average maturit capped at 5 years, no investment in Gsecs. A Credit opportunities fund that aims to provide an optime risk-reward profile to investors by focusing on companie with well-run management and evolving busines prospects or good businesses with improving financia profile. Dedicated to investment in SLR securities, positioned as an actively managed GSEC fund along the entir spectrum of the yield curve. Dedicated to investment in SLR securities, positioned as a GSEC fund suitable for longer term investors who wis to participate in the complete interest rate cycle Suitabl for PF investment Dedicated to investment in SLR securities with predominant investment at the shorter end of the sovereign curve A long term, actively managed income fund positioned to
IDFC Corporate Bond Fund IDFC Credit Opportunities Fund IDFC Government Securities Fund -Investment Plan IDFC Government Securities Fund -Provident Fund Plan IDFC Government Securities Fund -Short Term Plan IDFC Super Saver Income Fund - Investment Plan IDFC Super Saver Income	market and debt instruments of Banks, PSU and PFI. A Banking/PSU/PFI Sector Specific Fund Scheme focussed on delivering returns through th corporate yield curve, with weighted average maturit capped at 5 years, no investment in Gsecs. A Credit opportunities fund that aims to provide an optime risk-reward profile to investors by focusing on companie with well-run management and evolving business prospects or good businesses with improving financia profile. Dedicated to investment in SLR securities, positioned as an actively managed GSEC fund along the entir spectrum of the yield curve. Dedicated to investment in SLR securities, positioned as a GSEC fund suitable for longer term investors who wis to participate in the complete interest rate cycle Suitabl for PF investment Dedicated to investment in SLR securities with predominant investment at the shorter end of the sovereign curve A long term, actively managed income fund positioned to deliver returns from fixed income securities over th complete interest rate cycle A medium term income fund positioned to deliver returns from fixed income securities, over the medium term, wit
IDFC Corporate Bond Fund IDFC Credit Opportunities Fund IDFC Government Securities Fund -Investment Plan IDFC Government Securities Fund -Provident Fund Plan IDFC Government Securities Fund -Short Term Plan IDFC Super Saver Income Fund - Investment Plan IDFC Super Saver Income Fund - Medium Term Plan IDFC Super Saver Income	market and debt instruments of Banks, PSU and PFI. A Banking/PSU/PFI Sector Specific Fund Scheme focussed on delivering returns through th corporate yield curve, with weighted average maturit capped at 5 years, no investment in Gsecs. A Credit opportunities fund that aims to provide an optime risk-reward profile to investors by focusing on companie with well-run management and evolving busines prospects or good businesses with improving financia profile. Dedicated to investment in SLR securities, positioned as an actively managed GSEC fund along the entir spectrum of the yield curve. Dedicated to investment in SLR securities, positioned as a GSEC fund suitable for longer term investors who wis to participate in the complete interest rate cycle Suitabl for PF investment Investment at the shorter end of the sovereign curve A long term, actively managed income fund positioned to deliver returns from fixed income securities over th complete interest rate cycle A medium term income fund positioned to deliver returns
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MIP scheme with exposure to equity securities.

### **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 misc 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 Sterling Equity Fund :** The scheme would predominantly invest in Equity and Equity related instruments pertaining to Small and Mid cap companies in line with the Investment objective of the scheme. Investing in such companies may involve more risks than investing in large cap companies on account of higher market volatility and market fluctuations, it may also accordingly affect returns of the investors. Historically, the small and mid cap stocks have experienced lower liquidity than large cap stocks, hence the liquidity risks are also expected to be relatively higher. Thus, investing in the defined portfolio may involve greater risk as compared to investing in more liquid stocks forming part of instruments with large capitalization.

#### 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 India Index Services & Products Ltd. (IISL) 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 CNX Nifty or one or
  more securities covered by/ included in the CNX Nifty 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.
- IISL 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. **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. However, depending upon the market conditions, the spreads may move adversely or 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.

**Credit Risk:** In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government Securities, there is no credit risk to that extent. Different types of securities in which the scheme would invest as given in the scheme 'nisk 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.
- 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.
- 8. 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/unitholder 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.

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

- 1. The Scheme will invest in a basket of 100% debt schemes of various investment horizons in the domestic as well as overseas markets.
- 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,
- 5. 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.

are embedded in the investment process to r	
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
Credit risk: Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).	A traditional SWOT analysis will be used for identifying company specific risks. Management's past track record will also be studied. In case of securitized debt instruments, the fund will ensure that these instruments are sufficiently backed by assets
Derivatives risk: As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives that Investors should understand. Derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds.	The fund has provision for using derivative instruments for portfolio balancing and hedging purposes. Interest Rate Swaps will be done with approved counter parties under pre approved ISDA agreements.
Arbitrage risk: In case of Arbitrage trades, under abnormal circumstances it will be difficult to square off the transaction due to liquidity being poor in the underlying stock, stock futures or options market.	The fund will aim at taking exposure only into liquid stocks / derivatives where there will be minimal risk to square off the transaction.
Fixed Income Investments	
<b>Guality risk :</b> Risk of investing in unsustainable / weak	Stringent credit evaluation process to ensure high quality portfolio companies
Market/Interest rate risk: Risk of bonds prices falling as compared to their purchase prices as a result of rise in interest rates	To the extent of the scheme's allocation to 'mark-to-market' securities investors will be exposed to market risk
<b>Concentration risk :</b> Risk of concentration in the portfolio	Create a well-distributed portfolio with defined issuer limits
Basis risk : Movement in yields in the MTM bonds held by the schemes may be different from overall change in interest rates	Create a high quality portfolio with liquid securities that minimize basis risk
Liquidity risk : High impact costs at the time of buying or selling.	Create a high quality portfolio with liquid securities which have low impact cost on buying/selling
Credit risk	
Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).	A traditional SWOT analysis will be used for identifying company specific risks. Management's past track record will also be studied. In case of securitized debt instruments, the fund will ensure that these instruments are sufficiently backed by assets.

Risk Description	Risk mitigants / management strategy
Reinvestment Risk	
This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested.	Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.
Derivatives Risk	
As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives that Investors should understand. Derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds.	The fund has provision for using derivative instruments for portfolio balancing and hedging purposes. Interest Rate Swaps will be done with approved counter parties under pre approved ISDA agreements.
Fund of Funds Schemes :	
<b>Quality risk :</b> Risk of investing in fund with poor performance	Fund universe carefully selected to only include high quality schemes
Liquidity risk: Risk of liquidity impact of entering/exiting the underlying funds	Scheme will ensure that the investment made by the scheme underlying funds are not material to the overall AuM of the underlying scheme.
<b>Concentration risk :</b> 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 markets
<b>Volatility:</b> Price volatility due to volatility in the equity and debt markets	Control the asset allocation of the scheme to manage volatility.
	Control the asset allocation of the scheme

#### Disclaimer for Nifty free float Midcap 100 Index

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#### APPLICABLE NAV FOR PURCHASES / SUBSCRIPTION (including switch in) Liquid schemes - IDFC Cash Fund

- 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- the closing NAV of 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 from other schemes of IDFC MF

Application for switch-in is received before the applicable cut-off time. (3.00 p.m) 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 cutii) 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

Non liquid schemes (Other than Liquid Schemes/Plans) i.e. IDFC Money Manager Fund -Treasury Plan, IDFC Money Manager Fund- Investment Plan, IDFC Super Saver Income Fund -Short Term Plan, IDFC Super Saver Income Fund - Medium Term Plan, IDFC Super Saver Income Fund - Investment Plan, IDFC Ultra Short Term Fund, IDFC Dynamic Bond Fund, IDFC Income Fund - Investment Plan, IDFC Ultra Short Term Fund, IDFC Dynamic Bond Fund, IDFC Government Securities Fund - Investment Plan, IDFC Government Securities Fund - Short Term Plan, IDFC Government Securities Fund - Provident Fund Plan, IDFC Infrastructure Fund (IDFC IF), IDFC Banking Debt Fund (IDFC-BDF), IDFC Classic Equity Fund, IDFC Premier Equity Fund, IDFC Imperial Equity Fund, IDFC Sterling Equity Fund, IDFC Tax Advantage Fund, IDFC Arbitrage Fund, IDFC Arbitrage Plus Fund, IDFC Asset Allocation Fund of Fund (MP, CP & AP), IDFC Equity Fund, IDFC Nifty Fund, IDFC Anothy Income Plan, IDFC All Seasons Bond Fund, IDFC Dynamic Equity Fund & IDFC Corporate Bond Fund.

- Seasons Bond Hund, IDFC Dynamic Equity Fund & IDFC Corporate Bond Hund.
  For subscriptions / switch ins less than Rs 2 lakhs:
  1) 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 chall be application is received, the closing NAV of the next Business day chall be application is received, the closing NAV of the next Business day chall be application is received, the closing NAV of the next Business day
- shall be applicable.
- 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 cut-off time i.e available for utilization before the cut-off time - the closing NAV of the day shall be applicable
- In respect of valid applications received for an amount equal to or more than Rs. 2 lakhs after 3.00 p.m on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the respective Scheme before the cut-off time of the next Business Day i.e available for utilization before the cut-off time of the next Business Day-the closing NAV of the next Business Day shall be applicable
- 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 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).

### Additional Provision for Switch-in Application / Schemes for amount of Rs 2 lakhs and above

- Application for switch-in is received before the applicable cut-off time. (3.00 p.m) 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 cutoff 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.

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 difference of the schemes):

All transactions of purchases and additional purchases (excluding switches, Sir/Si P 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. APPLICABLE NAV (for Sales/Redemption Switch-out)

Where the 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

ofapplication

The Mutual Fund shall under normal circumstances, endeavour to despatch the redemption proceeds within one business day (T+1) from the date of acceptance of redemption request at the official points of acceptance of transactions but as per Regulations under no circumstances, later than ten business days from the date of acceptance of the request. 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	Region	Address and Contact Number
Neeta Singh	West- Mahara- shtra & Goa	Ramon House, 169, Backbay Reclamation, H.T Parekh Marg, Churchgate, Mumbai 400020. Tel.: 43422876 neeta.singh@idfc.com
Bansari Soni	Gujarat and Rajasthan	B Wing, 3rd Floor, Chandan House, Opp Gruh Finance, Mithakhali Six Roads, Law Garden, Ahmedabad 380006. Tel:+9179-26460923 - 26460925, 64505881, 64505857 bansari.soni@idfc.com
Additi Bhardwaj	North- Delhi	4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi 110 001. Tel: 011-47311323 Fax: 011-43523626, 41524332. additi.bhardwaj@idfc.com
Baldev Shandil	Rest of North	SCO:2475-76,1St Floor, Sector-22-C Chandigarh 160022. Tel:+911725071922, Ext-17205, Mobile: 8146388668 aldev.shandil@idfc.com
Vijith Raghavan	East, MP and Chhattisgarh	Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata 700001. Phone: 0 33 4017 1000 to 1004; Fax: 033 3024 9793 vijith.raghavan@idfc.com
Vithya Kumar	South -Tamil Nadu & Kerala	8th Floor, KRM Towers, No.1, Harrington Road, Chetpet, Chennai 600031 Tel.:+914445644000 Extn:44211 Vithya.k@idfc.com
Dipesh K. Shah	South - Andhra Pradesh and Karnataka	6th Floor, East Wing, Raheja Towers, #26 & 27, M. G. Road, Bangalore - 560 001. Tel.: +91-80-66111504/ 05/ 06 Dipesh.kshah@idfc.com
Ramya Adepu	South- Hyderabad	6-3-885/7/C/2/S2, 2nd Floor, Amit Plaza, Somajiguda, Hyderabad 500082. Phone +40 42014646. ramya.adepu@idfc.com

#### Name and Address of Registrar

#### Computer Age Management Services Private Limited

7th Floor, Tower II, Rayala Towers, No. 158, Anna Salai, Chennai - 600002 Tel. + 91- 44 - 30407263 / 7262

#### UNITHOLDERS INFORMATION

#### For NFO allotment:

- 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.
- The AMC shall issue to the investor whose application has been accepted, an account statement specifying the number of units allotted within five business days of closure of NFO. For allotment in demat form the account statement shall be sent by the depository/depository participant, and not by the AMC.
- 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/2016/42dated March 18, 2016 and no. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016, investors are requested to note the following regarding dispatch of account statements:

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

Investors who hold demat account and have registered their PAN with the mutual fund: For transactions in the schemes of IDFC Mutual Fund, a Consolidated Account Statement, based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month within 10th day of the succeeding month to the investors in whose folios transactions have taken place during that month

Due to this regulatory change, AMC has now ceased sending account statement (physical/e-mail) to the investors after every financial transaction including systematic transactions.

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

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

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

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

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

- holding at the end of the six month
- The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors The amount of actual commission paid by AMCS/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as service tax (wherever applicable, as per existing rates), operating expenses, etc.
- The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.

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

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

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

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

#### Other investors:

The Consolidated Account Statement (CAS) for each calendar month shall be issued on or before tenth day of succeeding month to the investors who have provided valid Permanent Account Number (PAN) / PAN Exempt KYC Registration Number (PEKRN).

Due to this regulatory change, AMC has now ceased sending physical account statement to the investors after every financial transaction including systematic transactions.

The CAS shall be generated on a monthly basis. The Consolidated Account Statement issued is a statement containing details relating to all financial transactions made by a investor across all mutual funds viz. purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan,

systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and holding at the end of the month. The CAS shall also provide the total purchase value / cost of investment in each scheme.

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

- holding at the end of the six month
- The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as service tax (wherever applicable, as per existing rates), operating expenses, etc.
- The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.

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

The CAS will be sent via email (instead of physical statement) where any of the folios consolidated has an email id or to the email id of the first unit holder as per KYC records.

### B) For Unitholders who have not registered their PAN / PEKRN with the Mutual Fund:

- For folios not included in the Consolidated Account Statement (CAS):
  - The AMC shall allot the units to the applicant whose application has been accepted and also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number within five working days from the date of transaction.
  - The AMC shall issue account statement to the investors on a monthly basis, pursuant The ANC shall solve account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before tenth day of succeeding month. The account statement shall contain the details relating to all financial transactions made by an investor during the month, the holding as at the end of the month and shall also provide the total purchase value / cost of investment in each scheme
  - For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail instead of physical statement.
  - The unitholder may request for an account statement by writing/calling us at any of the ISC and the AMC shall provide the account statement to the investor within 5  $\,$ business days from the receipt of such request.

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

- holding at the end of the six month
- The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as service tax (wherever applicable, as per existing rates), operating expenses, etc.
- The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.

Such half-yearly account statement shall be issued to all investors, excluding those investors who do not have any holdings in IDFC MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

#### C) For all Unitholders

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

#### Monthly Portfolio disclosure:

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

Half Yearly Portfolio Disclosures:

(This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.)

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

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

#### Half Yearly Results

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

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

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

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

### Instructions for completing the Application Form

# 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 and payments 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.

#### C) 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 foral lparticipants 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.

#### D) 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 identify 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.idformf.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 IDEC Mutual Fund (including SIP) investment here 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 exempted 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/AMIFI distributor]. These exempted investors will have to quote the "PERN (PAN exempt KYC Ref No) in the 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 note 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 'Ultimate Beneficial Ownership'. Please contact the nearest Investor Service Centre (ISC) of IDFC Mutual Fund or visit our website www.idfcmf.com for the Declaration Form.

In case of any change in the KYC and / or beneficial ownership information, the investor should immediately intimate IDFCAMC / 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. Investment details and default ootions

E) Investment details and default options All Plans are available for investments by all categories of investors. (Subject to applicable conditions).

- 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.

G) 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)

#### H) 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.

#### I) 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.

#### J) Systematic Investment Plan (SIP)

Scheme name	IDFC-GSF-ST,IP,	IDFC-PEF	IDFC-TAF	IDFC-GSF-PF,
	IDFC-SSIF-IP,ST,		(ELSS)	IDFC-NF,
	MT, IDFC-ASBF,		l'	IDFC-AF,
	IDFC-DBF, IDFC-			IDFC-USTF,
	MMF-IP, IDFC-			IDFC-CF,
	BDF, IDFC-CEF,			IDFC-MMF-TP
	IDFC-EF, IDFC-			
	IEF, IDFC-SEF,			
	IDFC-MIP &			
	IDFC-AA FoF			
	(CP, MP, AP),			
	IDFC-IF, IDFC			
	DEF, IDFC-APF,			
	IDFC-CBF			
Minimum Initial investment in lumpsum to commence SIP	Rs. 1,000	Rs. 2,000	Rs. 500	Rs. 100
Minimum Rs. 1,000 installment amount	Rs. 2,000	Rs. 500	Rs. 100	
Minimum tenure for SIP	6 months	6 months	6 months	6 months

#### 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. There should be a gap of one month between the first and subsequent installments.

- iv. 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'.
- v. 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.

### SIP registration using NACH facility:

vi.

- 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;
- 5) 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;
- 8) 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) IDFC AMC 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.
- vii 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 Top-up. 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
- SIP Frequency viii.

ix.

X

Monthly Available only on specific dates i.e. 1st, 5th, 7th, 10th, 15th, 20th & 25th.

In case SIP day falls on non-business day, the SIP transaction shall be processed on the next business day. In case of SIP transactions, AMC shall auto terminate SIP transactions on account of three continuous failures including but not limited to below stated reasons :

- Insufficient funds/payment stopped by Investor; i)
- ii) IDFC OTM is not registered with bank.
- iii) Bank Account provided by the investor does not exist;
- Bank Account closed or transferred by the investor; iv)
- Investors account description does not tally with the description maintained by RTA/Mutual Fund: v)
- In case of specific court order vi) 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.

#### Declaration and signatures

Signature can be in English or in any other Indian language. Thumb impressions must be attested by a Magistrate /Notary Public under his / her official seal.

#### N)

- ii. In case of HUF, the Karta will sign on behalf of the HUF
- iii. Applications by minors should be signed by their guardian. General instructions

L)

- List of Official Points of Acceptance is available on the website of the Mutual Fund, www.idfcmf.com i i
- Any application may be accepted or rejected at the sole and absolute discretion of the Trustee, without assigning ii. any reason whatsoever
- Application forms along with Cheques can be submitted to the AMC office / Investor Service Centres which are iii. 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.
- Only CTS 2010 Compliant Cheques will be accepted for clearing from 31st July' 2013 as per the RBI guidelines. The iv. word 'CTS 2010' should appear on the face of the cheque. Please check with your bank for details on issuance of CTS cheque books.
- 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 v subject to cut-off times of respective schemes
- At present, debit facility is available with SCB, HDFC, Kotak Mahindra Bank, ICICI Bank and such other banks vi. 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 / Dividends. Investors would not have to submit a separate consent letter to avail of this service. The AMC would commence this operation based on the bank mandate details forwarded by the Investor
- vii. Applications rejected by AMC/CAMS ISC post time stamping cannot be represented
- 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. ix.
- 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 х. 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.
- 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 xi. "IDFC Nifty Fund"
- '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. xii. Such dividend shall be re-invested at the prevailing ex-dividend Net Asset Value per Unit on the Record Date
- Minimum period of 7 business days are required for execution of Dividend Sweep / STP option from the date of M) receiving the application

Document submitted Kindly (P)	Sr. No.	Documents	Individuals	Companies	Trusts	Societies	Partnership Firm	NRIs	Investments through POA	HUF
	1	Resolution / Authorisation to invest		√	~	~	<ul> <li>✓</li> </ul>			
	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	~	√	~	~	~	$\checkmark$	~	~
	12	UBO Form		√	~	~	~			

Note: result Provide investment (pers) strating by the Direction of Registration (CP), Cert, Cert, Marking and Cert, Cer

S)

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. 0) 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/-

#### P) "On Behalf of Minor" Accounts:

- The minor shall be the first and the sole holder in the folio. a)
- 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. b)
- 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 c) prescribed documents) should be provided while opening the folio.
- d) The minor cannot nominate any one on his / her investment
- 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 Q) received transaction charges as detailed below:
  - 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. 1.
  - 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. 3.
  - 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. 5.
- AMC will follow the concept of cooling period as enumerated in AMFI circular number 135/BP/17/10-11 dated R) October 22, 2010, wherever 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. SEBIMFD/CIR2/266/2000 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.

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 Cancelled cheque on the existing (oii) bank manuate with inst uninvoluent name and bank account intimuter prime of the face of the cheque QR orginal bank account statement / Pass book QR orginal tert fissued by the bank on the letterhead confirming the bank account holder with the account details, duly signed and stamped by the Branch Manager QR 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.

- Brindbeet in the additional in the state of the state account of the sta T)
- 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 U) officials. etc
- Country of Tax Residence and Tax ID number : Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please V) 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.
- 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. W)

# FATCA & CRS TERMS & CONDITIONS

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

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with IDFC Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

# FATCA & CRS INSTRUCTIONS

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

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

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

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

2. Valid identification issued by an authorized government body\* (e.g. Passport, National Identity card, etc.)

\*Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

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

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

Reason B: No TIN required. (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected).

Reason C: Others; please state the reason thereof.

### ADDITIONAL KYC DETAILS INSTRUCTIONS

- 1) Politically Exposed Persons (PEP) are defined as Individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.
- 2) Country of Tax Residence and Tax ID number: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the changes promptly. If you are a US citizen or resident, please include United States in this related field along with your US Tax Identification Number.

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

Write Name of your Bank (as in Cheque/ pass book)	Write PAN / Application No.	Write Your Bank a/c no. (as in Cheque/ pass book)	Tick Bank account type	Mention any one of Your bank code IFSC or MICR Code (as in Cheque/ pass book)	Mention the date
		IDFC One Time	Mandate (OTM)		
ΙυΓυ	UMRN F O	ROFFICE	USEON	L Y Date	6
	Bank Code FOR OFFICE	EUSE ONLY	Utility Code	R OFFICE USE ONLY	
Tick()	y authorize	Mutual Fund to de	ebit tick ( 🗸 🗌 SB 🕘 🗌	CA CC SB-NRE	SB-NRO Other
MODIEY	A/c number	3			
with Bank		IFSC		or MICR 5	
an amount of Rupees					•
PAN /	hly 🔄 Quarterly 🔄 Half	<del>Yearly ➤ Yearl</del> y ✔ As &	•	T TYPE Fixed Amount	Maximum Amount
Application No.	2		Mobile No. +91		
Reference			Email ID		
	debit mandate processing charges	by the bank whom I am authorizing	to debit my account as per latest s	chedule for charges of the bank.	
PERIOD		•	$\backslash$		
	Y Y Y Y Signatu	re of Primary Account Holde	r Signature of Accour	nt Holder Signatur	re of Account Holder
		10			
		arre as in bank records	2. Name as in bank r	0	as in bank records
				ount, based on the instructions as agree suser entitly/corporate or the bank whe	
7				6	12 Write maximum
Write Payment Start date	Write <b>to date</b> or tick <b>Until Cancelled</b>	<ul> <li>Sign as per Bank records</li> <li>(Sign of all account holder primary &amp; Joint required)</li> </ul>	<ul> <li>Write your</li> <li>Name as per</li> <li>Bank records</li> <li>(All signatories name required)</li> </ul>	Write your Mobile No. and Email Id	Mandate Amount (In both figures and words) That may be debited

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### Instructions for completing the Application Form

# 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 and payments 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.

#### C) 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 foral lparticipants 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.

#### D) 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 identify 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.idformf.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 IDEC Mutual Fund (including SIP) investment here 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 exempted 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/AMIFI distributor]. These exempted investors will have to quote the "PERN (PAN exempt KYC Ref No) in the 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 note 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 'Ultimate Beneficial Ownership'. Please contact the nearest Investor Service Centre (ISC) of IDFC Mutual Fund or visit our website www.idfcmf.com for the Declaration Form.

In case of any change in the KYC and / or beneficial ownership information, the investor should immediately intimate IDFCAMC / 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. Investment details and default ootions

E) Investment details and default options All Plans are available for investments by all categories of investors. (Subject to applicable conditions).

- 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.

G) 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)

#### H) 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.

#### I) 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.

#### J) Systematic Investment Plan (SIP)

Scheme name	IDFC-GSF-ST,IP,	IDFC-PEF	IDFC-TAF	IDFC-GSF-PF,
	IDFC-SSIF-IP,ST,		(ELSS)	IDFC-NF,
	MT, IDFC-ASBF,		l'	IDFC-AF,
	IDFC-DBF, IDFC-			IDFC-USTF,
	MMF-IP, IDFC-			IDFC-CF,
	BDF, IDFC-CEF,			IDFC-MMF-TP
	IDFC-EF, IDFC-			
	IEF, IDFC-SEF,			
	IDFC-MIP &			
	IDFC-AA FoF			
	(CP, MP, AP),			
	IDFC-IF, IDFC			
	DEF, IDFC-APF,			
	IDFC-CBF			
Minimum Initial investment in lumpsum to commence SIP	Rs. 1,000	Rs. 2,000	Rs. 500	Rs. 100
Minimum Rs. 1,000 installment amount	Rs. 2,000	Rs. 500	Rs. 100	
Minimum tenure for SIP	6 months	6 months	6 months	6 months

#### 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. There should be a gap of one month between the first and subsequent installments.

- iv. 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'.
- v. 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.

### SIP registration using NACH facility:

vi.

- 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;
- 5) 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;
- 8) 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) IDFC AMC 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.
- vii 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 Top-up. 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

#### SIP Frequency viii.

ix.

X

Monthly Any day of the month except 29th, 30th & 31st.

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

In case of SIP transactions, AMC shall auto terminate SIP transactions on account of three continuous failures including but not limited to below stated reasons :

- Insufficient funds/payment stopped by Investor; i)
- ii) IDFC OTM is not registered with bank.
- iii) Bank Account provided by the investor does not exist;
- Bank Account closed or transferred by the investor; iv)
- Investors account description does not tally with the description maintained by RTA/Mutual Fund: v)
- In case of specific court order vi)
- 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.

#### Declaration and signatures

Signature can be in English or in any other Indian language. Thumb impressions must be attested by a Magistrate /Notary Public under his / her official seal.

#### N)

ii. In case of HUF, the Karta will sign on behalf of the HUF

#### iii. Applications by minors should be signed by their guardian. General instructions

L)

- List of Official Points of Acceptance is available on the website of the Mutual Fund, www.idfcmf.com i i
- Any application may be accepted or rejected at the sole and absolute discretion of the Trustee, without assigning ii. any reason whatsoever
- Application forms along with Cheques can be submitted to the AMC office / Investor Service Centres which are iii. 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.
- Only CTS 2010 Compliant Cheques will be accepted for clearing from 31st July' 2013 as per the RBI guidelines. The iv. word 'CTS 2010' should appear on the face of the cheque. Please check with your bank for details on issuance of CTS cheque books.
- 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 v subject to cut-off times of respective schemes
- At present, debit facility is available with SCB, HDFC, Kotak Mahindra Bank, ICICI Bank and such other banks vi. 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 / Dividends. Investors would not have to submit a separate consent letter to avail of this service. The AMC would commence this operation based on the bank mandate details forwarded by the Investor
- vii. Applications rejected by AMC/CAMS ISC post time stamping cannot be represented
- 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. ix.
- 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 х. 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.
- 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 xi. "IDFC Nifty Fund
- '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. xii. Such dividend shall be re-invested at the prevailing ex-dividend Net Asset Value per Unit on the Record Date
- Minimum period of 7 business days are required for execution of Dividend Sweep / STP option from the date of M) receiving the application

Document submitted Kindly (P)	Sr. No.	Documents	Individuals	Companies	Trusts	Societies	Partnership Firm	NRIs	Investments through POA	HUF
	1	Resolution / Authorisation to invest		~	√	~	<ul> <li>✓</li> </ul>			
	2	List of Authorised Signatories with Specimen Signature(s)		~	~	$\checkmark$	~		~	
	3	Memorandum & Articles of Association		~						
	4	Trust Deed			$\checkmark$					
	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	√	~	~	$\checkmark$	~	~	~	~
	12	UBO Form		√	√	√	~			

babe should be original so true copies certified by the Director / Trustee / Company Secterary / Authorised Signator / Notary Public / Partner as applicable. Originals will be handed over after verification.

S)

0)	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/-

#### P) "On Behalf of Minor" Accounts:

- The minor shall be the first and the sole holder in the folio. a)
- 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. b)
- 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 c) prescribed documents) should be provided while opening the folio.
- d) The minor cannot nominate any one on his / her investment
- 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:
  - 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. 1.
  - 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. 3.
  - 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. 5.
- AMC will follow the concept of cooling period as enumerated in AMFI circular number 135/BP/17/10-11 dated R) October 22, 2010, wherever 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. SEBIMFD/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.

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 Cancelled cheque on the existing (oii) bank manuate with inst uninvoluent name and bank account intimuter prime of the face of the cheque QR orginal bank account statement / Pass book QR orginal tert fissued by the bank on the letterhead confirming the bank account holder with the account details, duly signed and stamped by the Branch Manager QR 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.

- Brindbeet in the additional in the state of the state account of the sta T)
- 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 U) officials. etc
- Country of Tax Residence and Tax ID number : Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please V) 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.
- 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. W)

Q)

# FATCA & CRS TERMS & CONDITIONS

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

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with IDFC Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

# FATCA & CRS INSTRUCTIONS

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

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

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

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

2. Valid identification issued by an authorized government body\* (e.g. Passport, National Identity card, etc.)

\*Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

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

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

Reason B: No TIN required. (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected).

Reason C: Others; please state the reason thereof.

### ADDITIONAL KYC DETAILS INSTRUCTIONS

- 1) Politically Exposed Persons (PEP) are defined as Individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.
- 2) Country of Tax Residence and Tax ID number: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the changes promptly. If you are a US citizen or resident, please include United States in this related field along with your US Tax Identification Number.

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

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

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# COMMON APPLICATION FORM FOR LUMPSUM

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Application No.



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8 FATCA AND CRS												
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		Place/City of Birth			Countr	y of Birth				y of Citizenshi		-
First Applicant / Guardian										U.S. Oth	Pleas	e specify
Second Applicant								ıl 🔄 I		U.S. Oth		e specify
Third Applicant									ndian	U.S. Oth	ers Pleas	e specify
Are you a tax resident ( If "YES" please fill for ALL countri		· ·	•		YES sident/ Green C	u	Dease tick ✓ Resident in the	<i>'</i>	untries.			
		y of Tax Residency	Tax I	dentification unctional Eq	Number		Identif	fication Type ler please spe	e	lde (TIN or	ntification Ty other please s	r <b>pe</b> pecify)
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	ountry where the Accour N required (Select this re						llected)	Reason C		s please state t	he reasons th	ereof ·
	e of Sole /1st Holder			Type of 2nd				Reasone		Type of 3rd Ho		
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9 INVESTMENT & P												
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10 NOMINATION DET	AILS Individuals (single	e or joint applicants) are a	dvised to avail Nominatio	on facility.	I/We wish	to nominate	I/We I	DO NOT wis	sh to nomina	ite and sign he	re 1st A signature	pplicant (mandatory)
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Nominee 1						D D M	IMYY	·				
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Nominee 3						D D M	ІМҮҮ	·				
11 KYC DETAILS (Ma	ndatory)											
OCCUPATION [Please tick												
-	Private Sector Service	Public Sector Service	Government Service	Business	Professional	Agriculturist	Retired	Housewife	Student	Forex Dealer	Others	
First Applicant / Guardian											Please spe	ecify
Second Applicant											Please spe	ecify
Third Applicant											Please spe	ecify
GROSS ANNUAL INCOM	E [Please tick (✓)]											
First Applicant / Guardian	Below 1 Lac	1-5 Lacs 5-10	Lacs 10-25 Lac	s 🗌 >25	Lacs-1 crore	>1 cror	e			_		
First Applicant / Guardian	OR Net worth (Manda	atory for Non-Individuals	)₹			as on D	DM	MY	Y Y Y	as on (Not o	older than 1 ye	ear)
Second Applicant	Below 1 Lac	1-5 Lacs 5-10	Lacs 10-25 Lac	s 🗌 >25	Lacs-1 crore	>1 crore	e OR Net wo	orth ₹				
Third Applicant	Below 1 Lac	1-5 Lacs 5-10	Lacs 10-25 Lac	s >25	Lacs-1 crore	>1 crore	e <b>OR</b> Net wo	orth ₹				
OTHERS [Please tick ( $\checkmark$ )]											·····	
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Third Applicant	Politically Expose	. , _	Related to Politically I		. ,	Not app						
12 DECLARATION &		. , _										
We have read, understood and a common Reporting Standards, sta re gifts, directly or Indirectly, to ma isclosed to me/us all the commiss PIs only: I / We confirm that I an / hrough approved banking channe company Limited ("IDFCAMC") for kadhaar number(s) and associated MLA and rules & regulations mad self or through its RTA, depository	gree to comply with the term tutory requirements prescrit ke this investment. I/We he ions (in the form of trail com we are Non Resident Indian is or from funds in my / our l (i) collecting, storing and u: I demographic information (i e thereunder and applicable participants, and asset mar	ns and conditions of the Sta bed by SEBI, AMFI, Preven ereby declare that I/we do imission or any other mode sr/ Person(s) of Indian Orig Non-Resident External / No sage; (ii) validating/authen including updated informati e SEBI guidelines. I/We he nagement companies of oth	atement of Additional Infor tion of Money Laundering, not have any existing Micr ), payable to him for the di in / Foreign Portfolio Inves on-Resident Ordinary / FC ticating with Unique Identifi on) in my/our accounts/fol reby further authorise IDF	Act, 2002 (PML ro SIPs which ti fferent competii tors but not (i) L INR Account ma fication Authorit ios under IDFC CAMC for shar funds, and thei	A) and all appli ogether with th ng Schemes of Jnited States pr aintained in acc y of India ("UID Mutual Fund,b ing/disclosing or r RTAs, for the p	cable rules and i e current applica various Mutual I rsons as per ap ordance with ap AI") by itself or t ased on my/our I f the Aadhaar n	regulations an ation will resul Funds from an plicable Regul pplicable RBI of hrough its Reg Income Tax Pe umber(s) and	d hereby confi t in a total inve- nongst which t lations or (ii) re guidelines. I/W gistrar and Tra ermanent Acco associated de	rm that I/We ha astments excer he Scheme is I sidents of Car /e hereby prov msfer Agent ("F unt Number ("I mographic info unts/folios base	ave not received r eding Rs.50,000 being recommen nada, and I / we h ide my/our conse TTA"); and (ii) dov PAN") in accorda ormation (includir ed on my/our PAN	nor been induce in a year. The A ded to me/us. For ave remitted fun nt to IDFC Asse vnloading and u ce with the Aad ng any updated l.	d by any rebate RN holder has or NRIs / PIOs ds from abroad at Managemen pdating my/ou haar Act, 2016
	Applicant / Guardiar orised Signatory	1/		Second Ap	plicant				T	Third Applica	nt	

Instrument No.	Dated	Amount (Rs.)	Scheme
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# SIP & SIP-TOP UP REGISTRATION / RENEWAL

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ARN- Distributor / RIA Code#	ARN- Sub-Distributor Code	E	EUIN No.	Internal Code for Sub-broker/ Employee
#By mentioning RIA code, I/we authorize you to share with the I Declaration for "execution-only" transaction (only where EUI intentionally left blank by me/ us as this is an "execution-only" above distributor or notwithstanding the advice of in-approprie distributor has not charged any advisory fees on this transaction	N box is left blank) (Refer Instruction No. XIII). – I/W ransaction without any interaction or advice by the emp tteness, if any, provided by the employee/relationship r	e hereby confirm that the EUI loyee/relationship manager/sal	N box has been es person of the	Signature of First / Sole Applicant / Guardian / Authorised Signatory
TRANSACTION CHARGES (Please ✓ any one of the below) (Refer Instruction No. S)	Applicable for transactions routed through a distributor w investors' assessment of various factors including service	ho has 'opted in' for transaction cl	, i lan an oxioting	investor in mutual funds (₹ 100 will be deducted) id directly by the investor to the AMFI registered distributor based on the
Please Tick (	with Top-up Registration SIP - C	hange in Bank Details	Please mention relevant SIP detail	ils below and also in the IDFC Common Mandate (IDFC OTM).
UNIT HOLDER INFORMATION				
Existing Folio Number	PAN			
Name of the First Holder				
Scheme		Plan		Option
SYSTEMATIC INVESTMENT PLAN DETAIl Monthly SIP Date (Except 29th, 30th & 31st)	. ,		Y Y To M M Y	Y Y Y OR 1 2 2 0 9 9
Installment Amount (₹) in figures				
SIP TOP-UP (Optional) (Refer J (viii)) Registration for this facility is subject to the investor's bankers accepting the mandate for this registrat	Frequency Half Yearly Year	ʻly^ Amount ₹	in figures (Th	e Top-up amount should be Rs. 500 and multiples of Rs. 500 thereafter)
INITIAL SIP INSTALLMENT PAYMENT THI	ROUGH (Please provide cheque for initia	I SIP Amount and fill be	low OTM for subsequent SI	P installments.)
My existing OTM registered to be used for in	nitial & subsequent SIP instalments			(OR)
Cheque No.	Cheque Date D D M M Y Y	Bank & Branch Name		
DEMAT ACCOUNT DETAILS				
NSDL: Depository Participant (DP) ID (NSDL only)	Beneficiary Account Number (NSDL o	only)	CDSL: Depos	sitory Participant (DP) ID (CDSL only)
accordance with applicable RBI guidelines. I/We hereby p Authority of India ("UIDAI") by itself or through its Registrar accounts/folios under IDFC Mutual Fund,based on my/our I/We hereby further authorise IDFCAMC for sharing/discl management companies of other SEBI registered mutual fr First / Sole Applicant / Guardian / Authorised Signatory	osing of the Aadnaar humber(s) and associated du unds, and their RTAs, for the purpose of updating th	emographic information (incl	uding any updated information) t	Gir Politolio Investident Ordinary / FCNR Account maintained in usage; (ii) validating/authenticating with Unique Identification organbic information (including updated information) in my/our regulations made thereunder and applicable SEBI guidelines, by itself or through its RTA, depository participants, and asset
	IDFC One	e Time Mandate (O	тм)	
	MRN F O R O F F I	C E U S	E O N L Y	Date D D M M Y Y Y Y
Sponsor Bank Code	FOR OFFICE USE ONLY	Utility	Code FOR OFFICE U	JSE ONLY
Tick $(\checkmark)$ $CREATE \checkmark$ I/We hereby authorize	IDFC Mutual Fund	to debit tick ( $\checkmark$ )		CC 🔄 SB-NRE 🔄 SB-NRO 🔄 Other
MODIFY Bank A/c number				
with Bank	IFS	C		or MICR
an amount of Rupees				₹
FREQUENCY × Monthly × Quart		As & when prese	nted <b>DEBIT TYPE</b>	Fixed Amount 🗸 Maximum Amoun
PAN /		Mobile No.		
Application No. Reference		Email ID		
	rocessing charges by the bank whom I am a		ount as per latest schedule fo	or charges of the bank.
From         D         D         M         Y         Y         Y           To         D         D         M         M         Y         Y         Y	Signature of Primary Account	t Holder Signa	ature of Account Holder	Signature of Account Holder
Or Until Cancelled	1. Name as in bank record	ds 2. Nar	ne as in bank records	3. Name as in bank records
<ul> <li>This is to confirm the declaration has been carefully</li> <li>I have understood that I am authorised to cancel/ame</li> </ul>	· · · · ·	•	•	

- 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.
- 2) 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.
- 9) 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.
  - 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.

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

For Non Financial Queries/Requests Toll free 1-800-300-66688 Available between 8.00 am to 7.00 pm on business days only. Please note our investor service email id investormf@idfc.com

www.idfcmf.com

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



On Date

ame of the						
	e entity					
ype of add	Iress given at KRA Residential or Business Address of residence would be taken	Residential Residential as available ir	I Business Registered Office	A & notify the change	s"	
AN		Date of incorp	poration D D M M Y Y Y Y			
ty of incor	rporation		Country of incorporation			
ease tick	the applicable tax resident declaration:					
ls "Entit	ty" a tax resident of any country other than India	Yes N	0 (If yes, please provide country/ies in which the entity is a resident for	or tax purposes and the as	sociated Tax ID number below.)	
Country		Tax Identification Number <sup>®</sup>		Identification Type (TIN or Other, please specify)		
	x Identification Number is not available, kindly provide its fun- or its functional equivalent is not available, please provide Co			N. etc.		
	Entity's Country of Incorporation / Tax residence is U.S. but E		-		stion No. viii)	
			CA & CRS DECLARATION	-		
		TAI				
ease tick as	vrting NFE <sup>4</sup> Name of sponsoring entity         s appropriate)	for				
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IDFC MUTUAL FUND

### 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.

<b>UDU DECISITATION</b> (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)			
Category (Please tick Unlisted Company pplicable category) Public Charitable T		ility Partnership Company Unincorporated as	ssociation / body of individuals Private Trust
Details	UB01	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)	1		
City of Birth			
Country of Birth			
Occupation Type	Service Business Others	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

...

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.

	Signature	
te D D M M Y Y Y Y	Place	

For Financial Transactions Toll free 1-800-2-666688 Available between 8.00 am to 7.00 pm on business days only. For Non Financial Queries/Requests Toll free 1-800-300-66688 Available between 8.00 am to 7.00 pm on business days only.

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

www.idfcmf.com

### PART D FATCA Instructions & Definitions

- 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, (I) derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
      - Individual and collective portfolio management; or (ii)
      - (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 (i) determination is made:

OR

(ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

#### FI not required to apply for GIIN:

#### A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

### 2. Non-financial entity (NFE) - Foreign entity that is not

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)

Related entity of a publicly traded company b.

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):

Activ	eNFE : (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 or passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, c 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) th outstanding stock of, or providing financing and services to, one or more subsidiarie that engage in trades or businesses other than the business of a Financial Institutior except that an entity shall not qualify for this status if the entity functions as a 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 an 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 Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process or liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Relate Entities that are not Financial Institutions, and does not provide financing or hedgin services to any Entity that is not a Related Entity, provided that the group of any suc Related Entities is primarily engaged in a business other than that of a Financia Institution;
07	Any NFE that fulfills all of the following requirements:
	<ul> <li>It is established and operated in India exclusively for religious, charitable scientific, artistic, cultural, athletic, or educational purposes; or it is establishe and operated in India and it is a professional organization, business league chamber of commerce, labor organization, agricultural or horticultura organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> </ul>
	It is exempt from income tax in India;
	<ul> <li>It has no shareholders or members who have a proprietary or beneficial interest i its income or assets;</li> </ul>
	The applicable laws of the NFE's country or territory of residence or the NFE' formation documents do not permit any income or assets of the NFE to be distribute to, or applied for the benefit of, a private person or non-charitable Entity other that pursuant to the conduct of the NFE's charitable activities, or as payment or reasonable compensation for services rendered, or as payment representing the far market value of property which the NFE has purchased; and
	The applicable laws of the NFE's country or territory of residence or the NFE' formation documents require that, upon the NFE's liquidation or dissolution, all of it assets be distributed to a governmental entity or other non-profit organization, c escheat to the government of the NFE's country or territory of residence or an political subdivision thereof.
	Explanation For the purpose of this sub-clause, the following shall be treated a fulfilling the criteria provided in the said sub-clause, namely:-
	<ol> <li>an Investor Protection Fund referred to in clause (23EA);</li> </ol>
	<ul> <li>a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EE and</li> </ul>
	(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act
	initions
An en	lated entity entity is a 'related entity' of another entity if either entity controls the other entity, or the tw titles are under common control For this purpose, control includes direct or indirect
	nership of more than 50% of the votes and value in an entity. ssive NFE
	e term passive NFE means
(i)	any non-financial entity which is not an active non-financial entity including a publicl traded corporation or related entity of a publicly traded company; or
(ii)	
(iii)	a withholding foreign partnership or withholding foreign truct:

(iii) a withholding foreign partnership or withholding foreign trust;

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

#### (iii) Passive income

3.

The term passive income includes income by way of :

- (1) Dividends
- Interest
- Income equivalent to interest.
- Rents and royalties, other than rents and royalties derived in the active conduct of a (4) 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;
- 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 Transfer Plan/ Systematic Withdrawal Plan



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4.4. I/ We have read, understood and agree to comply with the terms and conditions of the Statement of Additional Information, Scheme Information Documents and Key Information Memorandum of the Scheme(s), Foreign Account Tax Compliance Act and Common Reporting Standards, statutory requirements prescribed by SEBI, AMFI, Prevention of Money Laundering Act, 2002 (PMLA) and all applicable rules and regulations and hereby confirm that I/We have not received nor been induced by any rebate or gifts, directly or indirectly, to make this investment. I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding Rs. 50,000 in a year. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. For NRIs / PIOs / FPIs only: I / We confirm that I am / we are Non Resident Indians / Person(s) of Indian Origin / Foreign Portfolio Investors but not (i) United States persons as per applicable Regulations or (ii) residents of Canada, and I / we have remitted funds from abroad through approved banking channels or from funds in m/ our Non-Resident External / Non-Resident Ordinary / FCNR Account maintained in accordance with applicable RBI guidelines. I/We hereby provide my/our consent to IDFC Asset Management Company Limited ("IDFCAMC") for (i) collecting, storing and usage; (ii) validating/authenticating with Unique Identification Authority of India ("UIDAI") by itself or through its Registrar and Transfer Agent ("RTA"); and (ii) downloading my/our Adharar number(s) and associated demographic information (including updated information) in my/our accounts/folios under IDFC Mutual Fund,based on my/our Inormation (including any updated information) by itself or through its Register and Tansfer Agent ("RTA"); and (ii) downloading my/our Adharar number(s) and

 First / Sole Applicant /
 Second Applicant
 Third Applicant
 POA Holder

 Guardian / Authorised Signatory
 Example of the second Applicant
 Example of the second Applicant
 Example of the second Applicant

# INSTRUCTIONS

- The STP/ Cap STP/ SWP/ Cap SWP Enrolment Form should be completed in English and in Block Letters 1. only. Please tick (/) in the appropriate box where boxes have been provided. The STP/ Cap STP/ SWP/ Cap SWP Enrolment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of IDFC Mutual Fund.
- 2 Investors are advised to read the Key Information Memorandum(s) (KIMs) and Scheme Information Document(s) (SIDs) of the Transferor/ Transferee Scheme(s) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of IDFC Mutual Fund, brokers/distributors and also displayed at the IDFC Mutual Fund website i.e. www.idfcmf.com
- 3. Unitholders' names should match with the details in the existing folio number, failing which; the application is liable to be rejected
- 4. Investment through Distributors/ Agents is not entitled to distribute units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIN) obtained by him/her from AMFI in the Application Form. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor, please ensure that the EUIN is correctly filled up in the Application Form. However, in case of any exceptional cases where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form. These requirements do not apply to Overseas Distributors. They also hold an EUIN which must be quoted in the application form. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected. Direct Investments Investors applying under Direct Plan must mention Direct' in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Transferee Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
- In respect of STP/ Cap STP/ SWP/ Cap SWP enrollments made in the IDFC Mutual Fund Scheme(s), the 5. Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the facility. For Scheme load structure, please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of IDFC Mutual Fund or visit our website www.idfcmf.com
- IDFC Mutual Fund / IDFC Asset Management Company Limited reserve the right to change/modify the terms and conditions of the STP/ Cap STP/ SWP/ Cap SWP. For the updated terms and conditions of STP, contact the nearest ISC or visit our website www.idfcmf.com

#### SYSTEMATIC TRANSFER PLAN

- 1 STP is a facility wherein unit holder(s) of designated open-ended scheme(s) of IDFC Mutual Fund (Transferor Scheme) can opt to transfer a fixed amount at regular intervals to designated open-ended schemes) of IDFC Mutual Fund (Transferee Scheme). The STP Facility is available only for units held / to be held in Non - demat Mode in the Transferor and the Transferee Scheme. 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.
- Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the 2 Transferee Scheme will be as per the existing folio number of the Transferor Scheme, Units will be allotted under the same folio number.
- One STP Enrolment Form can be filled for one Scheme/Plan/ Option only. 3.
- 4. The minimum 6 number of instalments required under all frequencies.
- The application for enrollment for STP should be submitted at least 10 Days and not more than 90 days before 5 the desired commencement date. In case the Start Date is mentioned but End Date is not mentioned, the application form is liable to be rejected. There will be no maximum duration for STP enrolment. However, STPs will be registered in a folio held by a minor, only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- Capital Appreciation STP will be terminated / not processed if (i) On marking of lien or pledge of units in the 6. source scheme (ii) On receipt of intimation of death of the unit holder.
- The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) of the Inspective designated Transferor Schemes and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Transferee Schemes will not be applicable for STP except for IDFC Premier Equity Fund which has a minimum of INR 2000/-
- Unit holders will have the right to discontinue the STP facility at any time by sending a written request to the 8. ISC. Notice of such discontinuance should be received at least 10 days prior to the due date of the next transfer date. On receipt of such request, the STP facility will be terminated.
- Units of IDFC Tax Advantage Fund (open-ended equity linked savings schemes with a lock-in period of 3 9 years) cannot be assigned / transferred / pledged/ redeemed / switched - out until completion of 3 years from the date of allotment of the respective units.
- A confirmation message (SMS + email) for registration / rejection will be sent by CAMS (Registrar and 10. Transfer Agent) to the investor once the registration has been completed / form has been rejected, as the case may be. The statement of account will be triggered on the STP installment date similar to a normal switch transaction
- 11. Change in target or source scheme will not be permitted. Any such request will be construed as deregistration from the existing facility and re-registration for the new facility in the new source / target scheme, as applicable. The tracking will commence post successful registration by CAMS (Registrar and Transfer Agent).
- 12. Fixed STP Plan:
  - Offers unit holders the Fixed Systematic Transfer Plan facility at daily, weekly Day wise (Transfer on I. every Monday), weekly - Datewise (Transfer date will be 7th, 14th, 21st, 28th of the month), fortnightly (Transfer date will be 1st, 16th of the month) and monthly (Any date except 29th, 30th, 31st of the month) intervals.
  - Unit holder is free to opt for any of the Plans and also choose the frequency of such transfers. If no Ш. frequency is chosen, the application form is liable to be rejected.
  - III. Under the STP - Daily Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 500 and in multiples of Rs. 100 thereafter for schemes other than IDFC Tax Advantage Fund and minimum Rs. 500 and in multiples of Rs. 500 thereafter for IDFC Tax Advantage).
  - IV. In case there is no minimum amount available in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and account will not be closed.
  - If STP date/day is a non-Business Day, then the next Business Day shall be the STP Date/ Day and the V. same will be considered for the purpose of determining the applicability of NAV.
- 13. Capital Appreciation STP Plan:
  - The source scheme should have Growth option.
  - II. The date on which the request is given by the investor is entered in the system as commencement date. The capital appreciation will be calculated from the commencement date and the investor's opted start date
  - Frequency: Monthly, Quarterly, Half yearly, Annual. The capital appreciation will be determined on the III.

next business day if the 30th, 90th, 180th or 366th day turns out to be a non-business day for the switchout scheme

- Monthly Option Any day STP except for 29th, 30th & 31st; Quarterly Option Any day STP except for IV. 29th, 30th, 31st of the first month of each quarter which may start from any month; Half yearly Option -Any day STP except for 29th, 30th & 31st of the first month of each 6 month period, Annual - Any day STP except for 29th, 30th & 31st of the first month of a 12 month period.
- If the commencement date is 15th December 2016 and if the investor provides the start date 1st V January 2017, then capital appreciation for first trigger will be calculated between the commencement date (15th December 2016) and the investor's opted start date (1st January 2017)
  - For Monthly frequency the subsequent trigger date is 1st February 2017
  - b. For Quarterly Frequency the subsequent trigger date is 1st April 2017
  - For Half- yearly Frequency the subsequent trigger date is 1st July 2017 C.
- For Year yearly Frequency the subsequent trigger date is 1st January 2018 d. VI.
  - If the investor has not mentioned any date then the default date will be considered as 10th.
- VII Minimum Capital Appreciation Sweep Amount: INR 500
- VIII There will be no upper limit on the Capital Appreciation Switch out amount.
- The investor will have to mention the start and end date. The investor may choose to mention the start IX. date and the number of installments. In case the start date is mentioned but end date is not mentioned and number of installments is not mentioned, the application will be registered for the minimum number of installments. In case the end date is mentioned but start date is not mentioned, the application will be registered after the expiry of 10 days from submission of the application from the default date i.e. 10th of every month / quarter / half year / annual provided the minimum number installments are met.
- The switch will be triggered only if the required minimum capital appreciation clause is achieved. If this is not 14. the case as on the trigger date the switch for that respective month / guarter / half year / year will be skipped. There is no limitation on number of skips.
- If any trigger is skipped for a particular frequency due to the appreciation amount being less than the minimum 15 amount, the subsequent tracking of the capital appreciation will continue with the amount as on the last executed STP.
- The calculation of capital appreciation will be done at a transaction level in the respective scheme and folio. 16. For example: If the investor has opted for this facility (monthly frequency) and CAMS (Registrar and Transfer Agent) has registered the STP in their system on 1st January 2017. All subsequent lump sum purchases (including switch-ins) in the source scheme will be tracked from the date of purchase for a period till the next Cap STP date. If at an individual transaction level there has been a minimum appreciation of INR 500, then such a transaction will qualify for switch and accordingly the capital appreciation amount would be calculated and switched to the target scheme. For all qualifying transactions, the switch amount into the target scheme will be a single collective amount after adding transaction level appreciation for all qualifying transactions

#### SYSTEMATIC WITHDRAWAL PLAN

- The SWP/ Cap SWP Facility are available only for units held / to be held in Non demat Mode in the Transferor 1. Scheme. 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.
- 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.
- Unitholders must use separate 'SWP' enrolment forms for different Schemes/Plans/Options. 3.
- In case the chosen date falls on a holiday or during a Book Closure period or on a date which is not available in 4. a particular month, the immediate next Business Day will be deemed as the SWP withdrawal date. In case no date is mentioned the application form is liable to be rejected.
- Fixed SWP Plan 5
  - Fixed Plan is available for Growth and Dividend Option. I.
  - Fixed Plan is available for Monthly/ Quarterly /Half yearly / Annual intervals. If the frequency is not II. mentioned the application form is liable to be rejected.
  - Unitholders under the Fixed Plan can redeem (subject to completion of lock-in/ pledge period, if any), Ш under each Scheme / Plan / Option a minimum of Rs. 500 and in multiples of Rs. 100 thereafter.
  - IV. The provision for 'Minimum Redemption Amount' specified in the respective Scheme Information Document will not be applicable for SWP.
  - Commencement date for Fixed Plan under SWP is the date from which the first withdrawal will V commence. If there is inadequate balance on the SWP date, the SWP will be processed for the balance units and SWP will continue. 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.
- 6. Capital Appreciation SWP Plan:
  - It is available for Growth Option only. Cap SWP is available for Monthly/ Quarterly/ Half Yearly / Annual intervals (1st, 10th, 20th date of the month). Other than above mentioned frequency, investor can enroll for Payout only in March option (2nd last business day for Debt and Liquid scheme/ 4th last business day for Equity, Balanced and FOF scheme). If the frequency is not mentioned the application form is liable to be rejected. Commencement date for SWP is the date from which capital appreciation, if any; will be calculated till the first Cap SWP withdrawal date. 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. 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 at least Rs. 200, on each withdrawal date. In case these 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. In case of redemption, capital appreciation will be computed on the balance units post redemption. Date of additional purchase to calculate capital appreciation of units additionally purchased between two SWP dates. 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.
  - Ш. The Unitholder should submit the duly filled in SWP Enrolment Form atleast 10 days & maximum 90 days before the first withdrawal date
  - SWP facility may be terminated on receipt of a written notice from the Unitholder. Notice of such III. discontinuation should be received at least 10 days prior to the due date of the next withdrawal. SWP will be automatically terminated if all units from the Transferor Scheme are pledged or upon receipt of intimation of death of the unit holder.
  - Bank Account for Payout: In order to protect the interest of Unitholders from fraudulent encashment of IV. redemption / dividend cheques, SEBI has made it mandatory for investors to provide their bank details viz. name of bank, branch, address, account type and number, etc. to the Mutual Fund. Unitholders should note that 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
  - Units of IDEC Tax Advantage Fund cannot be redeemed / switched out until completion of 3 years V. from the date of allotment of the respective units.

# **BANK ACCOUNTS REGISTRATION FORM**

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

	and conditions mentioned c ed by you to avoid any unaut				ation of bank accou	ints. Forms should be filled	egibly in English and in capitals. Strike
Folio No. (For Existing	Unit Holders)				Application No. for New Investors)		
Name of First Applicar	nt (Should match with PAN/PERN C	ard)					
PAN/PERN							
	OF BANK ACCOUNTS						
B, redemption/dividend pr are submitted, the same s Please register my/our fol my/our redemption reque	roceeds will be sent to existing of hould be attested by the Bank or lowing additional bank accounts	lefault bank account only originals should be prod s for all investments in m ink accounts listed belov	<ul> <li>For each bank accounced for verification.</li> <li>//our folio. I/we under v shall be taken up for</li> </ul>	unt mentione stand that I/V or registration	d in Part A, Investors s /e can choose to recei	should submit originals of any or ve payment proceeds in any of	If the new bank account is not mentioned in Part ne of the documents mentioned below. If copies these accounts, by making a specific request in y if there is a scope to register additional bank
Bank Account no.					Bank Name		
Account Type	Savings Current	NRE NRO	FCNR Othe	rs			
MICR Code*		IFSC C	ode#				
Branch Address							
				(	City		Pincode
Document/s attached:	(tick one) Cancelled C	Cheque with name and	l account number p	pre-printed	Bank stater	nent Certified Co	py of Pass book
Bank Account no.					Bank Name		
Account Type	Savings Current	NRE NRO	FCNR Othe	rs			
MICR Code*		IFSC C	ode#				
Branch Address							
				(	City		Pincode
Document/s attached:	(tick one) Cancelled C	Cheque with name and	l account number p	pre-printed	Bank stater	nent Certified Co	py of Pass book
Bank Account no.					Bank Name		
Account Type	Savings Current	NRE NRO	FCNR Othe	rs			
MICR Code*		IFSC C	ode#				
Branch Address							
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Bank Account no.					Bank Name		
	Savings Current	NRE NRO	FCNR Othe	rs			
MICR Code*							
Branch Address							
				(	City		Pincode
Document/s attached:	(tick one) Cancelled C	Cheque with name and	l account number r		Bank stater	nent Certified Co	py of Pass book
# 11 digit printed on your	cheque as IFSC code. * 9 di	•		•			.,
B DEFAULT B	ANK ACCOUNT						
From among the bank	existing default bank accour accounts mentioned above eds, if any, in the above ment	or those already regis					Part A as well as in Part B. Account for payment of future redemption
Bank Account No.					BankName		
		Declaration	and Signature	oo (for D		londotom/)	
properly with all details		nditions of bank accou accessary documents a	ints registration an ire attached, as ap	d agree to a		/We understand that my/ou	r request will be executed only if it is filled not hold IDFC Mutual Fund, the AMC and
1							

C

IDFC MUTUAL FUND

C BANK ACCOUNT DELETION REQUEST	
BankAccountNumber	Bank Name
BankAccountNumber	Bank Name
BankAccount Number	Bank Name
Bank Account Number	BankName
Deletion of an existing default bank account is not nermitted unless the investor mentions another register	and hank 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 holde	Sole	/ First	Applica	nt / Unit	holde
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Second Applicant / Unit holder

Third Applicant / Unit holder

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

### INSTRUCTIONS AND TERMS AND CONDITIONS

- 1 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 it from of our records using this form.
- Bank registration/deletion request from unitholder/s will be accepted and processed only if all the 3 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.
- The first/sole unit holder in the folio should be amongst any one of the bank account holders. Unit 4 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 a. investors must produce original for verification.
- b. 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 dividend payouts and redemption payouts under circumstances mentioned below.
  - No other registered bank account is specified in the specific redemption request for a. receiving redemption proceeds.
  - A new non-registered bank account is specified in the specific redemption request for b. receiving redemption proceeds.
  - Maturity proceeds of investments in Fixed Maturity Plans (i.e. FMPs). C.

- 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:
  - Proceeds of any redemption request will be sent only to a bank account that is already а registered and validated in the folio at the time of redemption transaction processing.
  - Investor may choose to mention any of the existing registered bank account with b. redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used.
  - If unitholder(s) provide a new and unregistered bank mandate with a specific redemption C. 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

- The registered bank accounts will also be used to identify the pay-in proceeds. Hence, unit 9. 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 12. be submitted using the designated application form only. Requests received on a plain paper are liable to be rejected.
- 13. 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 Dec	arat	tion	Forr	n																					IDI	FC	<b>D</b> ми <sup>-</sup>	TUA	LF	
Third Party Payment Declaration Form should be (Please read the Third Party Payment Rules and															De	clara	tion	Forr	n No.											
FOR OFFICE USE ONLY																														
Date of Receipt								Fo	olio N	No.											Bı	ranc	ch Tra	ins.	No.					
																												_		
1. BENEFICIAL INVESTOR INFO	RMAT	ION (F	Refer Ir	nstruo	ction I	No. 2)	)													_										
Folio No. (For existing investor)																A	pplic	atio	n No	•										
NAME OF FIRST/SOLE APPLICANT (Beneficial Investor) Mr.	Ms. M/	's.																												
2. THIRD PARTY INFORMATION	(Refer	Instru	ction N	lo. 3)																										
NAME OF THIRD PARTY (Person Making the Payment) Mr.	Ms. M/	's.																												
Nationality				PAN/	PERN#	ŧ [					_					#Ma Refe	indato er instr	ry for ructio	any a n No. 1	moun 6. **	t. Plea Refer	ase a	attach F ruction	PAN/	PERN	√ Pro	of.			
KYC** (Please ✓) Attached (Mandatory for any	amount	:)										1																		
NAME OF CONTACT PERSON & DESIGNATION	ON (In c	ase of no	n-Individ	dual Th	ird Part	y)			-							_		_												
Mr. Ms. M/s.																														
Designation																														
MAILING ADDRESS (P.O. Box Address may not be	sufficien	t)			0.14																	Dim	Cade	. [						
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							,			( )				FPI										Em	nlov		(c)			
Status of the Beneficial Investor				Minor	r									Clie	ent									Em	nploy	ee (	5)			
Relationship of Third Party with the Beneficial Investor		Parent Grand F Related	Person	ase sp	ecify)				SEE	itodian 3I Reg jistratio	istrati			Custo	odian Y	Y	]			E	Emplo	oyer								
Declaration by Third Party	of n	e declare ninor is in ection or a	n consid	e payr deratio	nent m n of na	ade or tural lo	n beha ove an	lf d	I/W FP fur	Ve deo PL Clie nds pro	clare nt an ovide	that t d the d to u	he pa sour s by F	yme ce c PIC	nt is of this lient.	mad s pa	e on /men	beha t is	alf of from	I/ O P	Wed fem lanst	lecla iploy throi	are tha /ee(s) ugh Pa	it the und ayro	e payr der S	ment Syste Jucti	t is m emati ons.	ade o c Inv	on be /estn	ehalf nent
3. THIRD PARTY PAYMENT DETA	AILS (	Refer I	nstruc	tion N	No. 4)																									
Mode of Payment [Please ✓ (/)]		Mandato	ory Enc	losure	e(s)*																									
Cheque [		In case th account														ed or	the c	heq	ue the	nac	ору с	ofthe	e bank	(pa	ssboo	ok∕s	staten	nent	ofba	nk
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* IDFC Mutual Fund/IDFC Asset Management Company	Limited (	("IDFCAM	C") reser	ves the	right to s	eekinfo	ormatio	n and /	orobt	tain suc	h othe	r additi	ional de	ocum	ents/i	nform	ation fi	rom ti	he Thir	d Part	y for e	estab	lishing	thei	dentity	y of th	ne Thir	rd Par	ty.	
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### 4. DECLARATIONS & SIGNATURE/S (Refer Instruction 5)

### THIRD PARTY DECLARATION

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

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

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

#### Applicable to NRIs only :

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

Please (✓)	Yes	No		
lfyes, (✓)	Repatriatio	n basis	Non-repatriation bas	is

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.

#### Applicable to Guardian receiving funds on behalf of Minor only:

I/We confirm that I/We are the legal guardian of the Minor, registered in folio and have no objection to the funds received towards Subscription of Units in this Scheme on behalf of the minor.

#### SIGNATURE/S

First / Sole Ap	plicant / Guardian	ç	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:
  - (i) Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP instalment). However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio.
  - Payment by Employer on behalf of employee(s) under Systematic Investment Plan (SIP) Payroll deductions and Lumpsum.
  - (iii) Custodian on behalf of an FPI or a Client.

\* 'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.

- 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.
  - (i) 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 (guardian in case of minor) 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.

# INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM

#### 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 Parent, Grand Parent, 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 a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (which includes each regular purchase or per SIP installment) made by Parents/Grand Parents/ Related Persons or
- b. On behalf of employee under Systematic Investment Plans through Payroll deductions made by Employer; or
- c. 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.

#### 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.

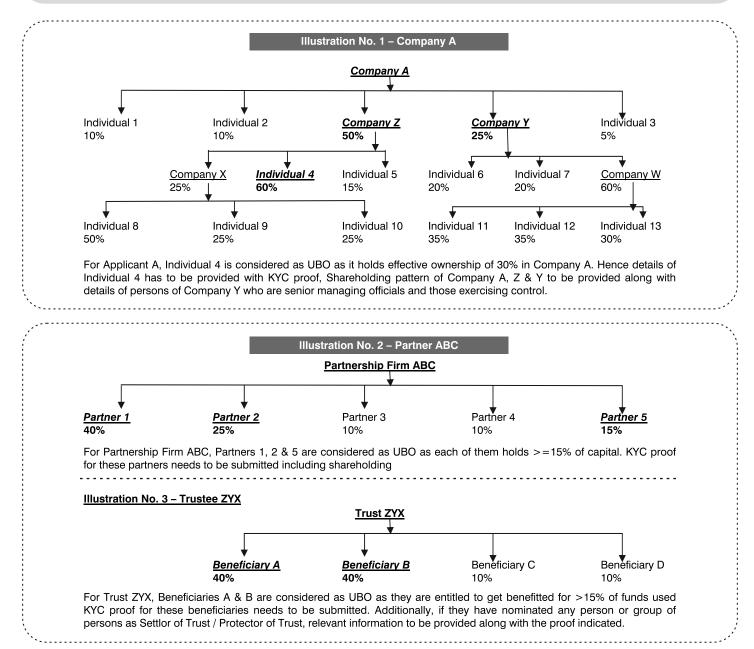
For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website www.idfcmf.com.

#### 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.

## SAMPLE ILLUSTRATIONS FOR ASCERTAINING BENEFICIAL OWNERSHIP:



f existing nomination		Re-nomination after cancella gly or jointly) (Please read the instructions or	
			Date: D D M M Y Y Y
I/We, the undersigned, confirm th	at I/we do not wish to opt for the nomination fac	ility for the investments made in the folio/ Applica	ation no
I/We, the undersigned, nominate t transferred by IDFCAMC Ltd in the		der to whom the units standing to my/our credit in	the folio/ Application no car
I/We, the undersigned, wish to car folio/Application no.	ncel the nomination made by me / us in favour of	fir	n respect of the units standing to my/our credit in
I/We, the undersigned, wish to car Application no event of my / our death. lease tick the appropriate box above		nore particularly described hereunder to whom the	spect of the units standing to my/our credit in the fo said units can be transferred by IDFC AMC Ltd in
Particulars		Nomination Details	
Faiticulais	Nominee 1	Nominee 2	Nominee 3
lame and address of he nominee			
Relationship with investor			
Date of birth mandatory in case of minor)	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Proof of minor DOB submitted (Optional)	Yes Specify nature of the document No	Yes Specify nature of the document No	Yes         Specify nature of the document           No         No
lame and address of he Guardian (in case the nominee is minor) <sup>#</sup>			
Specimen Signature of Iominee/ Guardian optional)			
Percentage of Allocation/Share			
e nominee. Ve have read the rules and instructio ne to time.	ns overleaf on nomination specified herein and I/	rdian to receive the units on behalf of the nominee, We hereby confirm to comply and adhere to such ure(s) acknowledging receipt there of shall be va	

 Name:
 Name:
 Name:

 First Unitholder Signature
 Second Unitholder Signature
 Third Unitholder Signature

# Witnesses (could be the same for all unit holders)

Name:	Name:	Name:
First Witness Signature	Second Witness Signature	Third Witness Signature

# SCHEME OPTION CHART

							Option								
Scheme Name	Plan	Growth				Divi	dend Frequ	ency						Scheme	Plan
			Daily	Weekly	Fortnightly	Monthly	Bi- Monthly	Quarterly	Half Yearly	Annual	Periodic	Normal/ Regular	Dividend Sweep	Name	
IDFC-GSF-PF	*□	✓ ■						✓ ●		~	~		~	IDFC-CEF	*□
IDFC-GSF-PF														IDFC-PEF	*□
IDFC-MMF-IP	*□	✓ ■	✓	I		✓ ●		~		✓	~		~	IDFC-IEF	*□
IDFC-ASBF	*□	✓ ■	<ul> <li>Image: A second s</li></ul>	Image: A state of the state	~			✓ ●	~	~	~		~	IDFC-EF	*□ *□
IDFC-DBF	*□	✓ ■						<b>√●</b>	~	~	~	~	~	IDFC-TAF- ELSS	*□
IDFC-GSF - IP	*□	✓ ■						✓ ●	~	~	~		~	IDFC AAF- AP	*□
IDFC-GSF - ST	*□	✓ ■		✓		✓ ●		~			~		~	IDFC AAF- CP	*□
IDFC-SSIF-IP	*□	✓ ■						✓ ●	~	~	~		~	IDFC AAF- MP	*□
IDFC-SSIF-MT	*□	✓ ■	✓		~	✓ ●	~	~			~		~	IDFC Nifty	*□
IDFC-SSIF-ST	*□	✓ ■			~	✓●					~		~	Fund IDFC Infra	~
IDFC-Cash Fund	*□	✓ ■	< <b>1</b> •	I		~					~		~	Fund	*□
IDFC-MMF-TP	*□	✓ ■	Image: A state of the state	 		~					~		~	IDFC-DEF	*□
IDFC-USTF	*□	✓ ■	<ul> <li>Image: Image: Ima</li></ul>	<b>~P</b> •		~		✓			~		~		
IDFC MIP	*□	✓ ■						~				✓ ●	~		
IDFC BDF	*□	✓ ■	<ul> <li>Image: Image: Ima</li></ul>		I	Image: A state of the state		✓▲		✓▲					
IDFC-AF	*□	✓ ■								~		~	~		
IDFC-APF	*□	✓ ■								~		~	~		
IDFC-CBF	*□	✓ ■				~		$\checkmark$	$\checkmark$	~	~		~		

				Option	
	Scheme	Plan			requency
1	Name		Growth	Dividend Sweep	Dividend
	IDFC-CEF	*□	✓ ■	~	~
	IDFC-PEF	*□	✓ ■	~	~
	IDFC-IEF	*□	✓ ■	~	~
	IDFC-EF	*□	✓ ■	~	~
	IDFC-SEF	*□	✓ ■	~	~
	IDFC-TAF- ELSS	*□	✓ ■	~	~
	IDFC AAF- AP	*□	✓ ■	~	~
	IDFC AAF- CP	*□	✓ ■	~	~
	IDFC AAF- MP	*□	✓ ■	~	~
	IDFC Nifty Fund	*□	✓ ■	~	~
	IDFC Infra Fund	*□	✓ ■	~	~
	IDFC-DEF	*□	✓ ■	~	~

Dividend reinvest shall be default Sub option for all Schemes.

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

### INSTRUCTIONS FOR COMPLETING THE NOMINATION SECTION

- The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. If the units are held jointly, all joint holders will sign the nomination form irrespective whether mode of holding is Either or Survivor.
- Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Similarly, nomination cannot be registered in folio's held in the name of the minor/s.
- 3. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
- 6. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- 7. Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the asset management company against the legal heirs.
- 9. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- 10. On cancellation of the nomination, the nomination shall stand rescinded and the asset management company shall not be under any obligation to transfer the units in favour of the Nominee.
- 11. Nomination can be made for a maximum of 3 nominess. In case of multiple nomination (nomination in favour of more than one person), the Unitholder(s) must clearly and

unambiguously specify the exact share of each of the nominees as a percentage of the Units held by the Unitholder(s), making a total of 100%. In absence of such clear and unambiguous indication by the Unitholder regarding the exact share of each of the nominees, it will be assumed that the Unitholder(s) has opted for the Default Option, which is the Units to be allocated equally among all the nominees and settled accordingly.

- If the mode of holding is single and the existing nomination (s) is cancelled without any further nomination, it shall be construed as a deemed consent of that investor for not having any nominee in the existing folio.
- 13. Nomination by a unitholder shall be applicable for investments in all schemes in the folio or account.
- Every new nomination for a folio/ account will overwrite the existing nomination. Nomination will be subject to the provisions of the respective Scheme Information Document.
- 15. Nomination shall be mandatory for new folios/ accounts opened by an individual especially with sole holding and no new folio/ accounts for individuals (with sole holding) would be opened without nomination. However, investors who do not wish to nominate must sign the confirmation communicating their non-intention to nominate. Else, application is liable to be rejected.
- 16. In case of investors opting to hold the units in demat form, the nomination details provided by the investor to the depository participant, will be applicable.
- 17. In order to receive the amount standing to the credit of the account, in the event of the death of the unitholder, the nominee (s) shall be obliged to furnish such documents as may be required by IDFCAMC Ltd., to its satisfaction.
- Nomination will get rescinded in the event the death of the nominee preceeds the death of the unit holder(s).

# CAMS TRANSACTION POINTS

Agartala: Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Tripura - 799001. • Agra : No.8, II Floor, Maruti Tower, Sanjay Place, Agra, Uttar Pradesh - 282002. • Ahmedabad: 111-113, 1st Floor,, Devpath Building, Off C. G. Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Gujarat - 380006. • Ajmer: AMC No.423/30, Near Church Brahampuri, Opp. T.B.Hospital, Jaipur Road, Ajmer, Rajasthan - 305001. • Akola: Opp.RLT Science College, Civil Lines, Akola, Maharashtra - 444001. • Aligarh: City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttar Pradesh - 202001. • Allahabad : 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad, Uttar Pradesh - 211001. • Alleppey : Doctor's Tower Building, Door No.14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey, Kerala - 688011. • Alwar : 256A, Scheme No.1, Arva Nagar, Alwar, Rajasthan -301001. • Amaravati : 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra -444601. • Ambala : 250A; Schefne Not, Arya Nagar, Alwar, Rajasthan - 30001. • Annardvatt. 30, Guishan Tower, 200 Picor, Near Paricipiter Takkes, Annardvatt, Manarashtra - 444601. • Ambala : Doposite PEER, Bal Bhavan Road, Ambala, Haryana - 134003. • Annitasr : SCO-18J, 'C'BLOCK, RANJIT AVENUE, Amritsar, Punjab - 140001. • Anand : 101, A.P.Tower, B/H Sardhar Gunj, Next to Nathwani Chambers, Anand, Gujarat - 388001. Phone: 02692 - 240982 • Anantapur : 15-570-33, I Floor, Pallavi Towers, Anantapur, Andhra Pradesh - 515001. • Andheri : 351, Icon, 501, 5th Floor, Western Express Highway, Andheri East, Mumbai - 400 059 Maharashtra. Phone: 022-26820727 • Ankleshwar : Shop No.F-56, First Floor, Omkar Complex, Opp.Old Colony, Nr. Valia Char Rasta, GIDC,Ankleshwar-Bharuch, Gujarat - 393002. • Asansol:Block-G, 1st Floor,PC.Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol, West Bengal - 713303. • Aurangabad: Office No.1, 1st Floor, 45, Dikensen Road, Reaks Rode, Balasore, Orissa - 756001. • Bangalore: Trade Centre, 1st Floor, 45, Dikensen Road, Next to Manipal Centre, Standarda - 50001. • Balasore: B.C.Sen Road, Balasore, Orissa - 756001. • Bangalore: Trade Centre, 1st Floor, 45, Dikensen Road, Next to Manipal Centre, Standarda - 50001. • Balasore: B.C.Sen Road, Balasore, Orissa - 756001. • Bangalore: Trade Centre, 1st Floor, 45, Dikensen Road, Next to Manipal Centre, Standarda - 50001. • Balasore: B.C.Sen Road, Balasore, Orissa - 756001. • Bangalore: Trade Centre, 1st Floor, 45, Dikensen Road, Next to Manipal Centre, Standarda - 50001. • Balasore: B.C.Sen Road, Balasore, Orissa - 756001. • Bangalore: Trade Centre, 1st Floor, 45, Dikensen Road, Next to Manipal Centre, Standarda - 50001. • Balasore: Barata Complex, Jangabara - 71001. • Balasore: Barata Complex, Barata Complex, Barata Complex, Jangabara - 50001. • Balasore: Barata Complex, Barata - 50001. • Balasore: Carata Compl Bangalore, Karnataka - 560042. • Bareilly: D-61, Butler Plaza Commercial Complex, Civil Lines, Bareilly- 243001. Ph.No.: 0581-6450121. • Belgaum: Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum,Karnataka - 590006. Ph. No.: +91-9243689047 • Bellary:60/5, Mullangi Compound, Gandhinagar Main Road (Old Gopalswamy Road), Bellary, Karnataka - 583101. • Berhampur: Kalika Temple Street, Beside SBI Bazar Branch, Berhampur- 760 002, Ganjanm (Odisha). • Bhagalpur:Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bihar - 812002. • Bhatinda:2907 GH,GT Road, Near Zila Parishad, Bhatinda, Punjab - 151001. • Bhavnagar:305-306, Sterling Point, Waghawadi Road, Opp.HDFC BANK, Bhavnagar, Gujarat - 364002. • Bhilai: First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai, District Durg - 490020. • Bhilwara:Indraparstha Tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhilwara, Rajasthan - 311001. • Bihar Sharif (Nalanda); R - C Palace, Amber Station Road, Opp.: Mamta Complex, Bihar Sharif (Nalanda), Bihar - 803101 • Bhopal: Plot no.10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh - 462011. • Bhubaneswar:Plot No. 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar Unit 3, Bhubaneswar, Orissa - 751001. • Bhuj:Data Solution, Office No.17, Ist Floor, Municipal Building, Opp. Hotel Prince, Station Road, Bhuj-Kutch, Gujarat -Kharvel Nagar Unit 3, Bhubaneswar, Orissa - 751001. • Bhuj:Data Solution, Office No.17, Ist Floor, Municipal Building, Opp. Hotel Prince, Station Road, Bhuj-Kutch, Gujarat - 370001. • Bikaner: Behind Rajasthan Patrika, In front of Vijaya Bank, 1404, Amar Singh Pura, Bikaner, Rajasthan - 334001. • Bikaspur:Beside HDFC Bank, Link Road, Bilaspur, Chattisgarh - 495001. • Bokaro:Mazaraine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand - 827004. • Borivali: Hirji Heritage, 4 Floor, Office No. 402, Landmark : Above Tribhuwandas Bhimji Zaveri (TBZ), L.T. Road, Borivali - (West), Mumbai - 400 092. Email id: camsbor@camsonline.com • Burdwan: Ist Floor, Above Exide Showroom, 399, G. T. Road Burdwan - 713101Email id: camsbdw@camsonline.com Phone: 9831938054 • Calicut:29/976 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut, Kerala - 673016. Phone: 0495 -2742276 • Chandigarh:Deepak Tower, SCO 154-155, Ist Floor, Sector 17-C, Chandigarh, Punjab - 160017. • Chennai No. 158, Anna Salai, 7th Floor, Tower II, Rayala Towers, Chennai 600002 • Chennai:Ground Floor,No.178/10, Kodambakkam High Road, Opp.Hotel Palmgrove, Nungambakkam, Chennai, Tamil Nadu - 600034. • Cochin:Ittoop's Imperial Trade Center, Door No. 64/5871-D, 3rd Floor, MG. Road (North), Cochin, Kerala - 682035. Phone: 0484-4864818 • Coimbatore:Old #66 New #86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore, Tamil Nadu - 64002. • Cultack:Near - 753001. • Davenegere:13, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere, Karnataka -577002. • Dehradun:204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun, Uttaranchal - 248001. • Deoghar:SSM Jalan Road, Ground floor, Opp.Hotel Ashoke, Caster Town,Deoghar, Jharkhand - 814112. • Dhanbad:Urmila Towers, Room No.111(1st Floor), Bank More, Dhanbad, Jharkhand - 826001. • Durgapur: Plot No. 3601, Nazrul Sarani, City Centre, Durgapur-713216. • Erode:197, Seshajver Complex, Agraharam Street, Erode, Tamil Nadu - 638001. • Faridhabad:B-49, Ist F Bargapar, Pictro, 300, Naziarani, Crycente, Dargapar, Jana Andrews, Sterrer, Sterrer, Sterrer, Bargapar, Pictro, Sterrer, Bargapar, Sterrer, Ste Ist Floor, Nehru Ground, Behind Anupam SweetHouse, NIT, Faridhabad, Haryana - 121001. • Faizabad: 1/13/196, A. Civil Lines, Behind Tirupati Hotel, Faizabad, Uttar Pradesh - 224 001. Phone No. 9235406436 • Ghaziabad: B-11, LGF RDC, Rajnagar, Ghaziabad-201002. Ph. No. 0120-6510540. • Ghatkopar : Platinum Mall, Office No. 307, 3rd Floor, Jawahar Road, Ghatkopar (East), Mumbai - 400 077. • Goa: Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2, Next to Mahalaxmi Temple, Panaji, Goa - 403 001. Firozabad: 55, 1st Floor, Shastri Market, Sadar Bazar, Firozabad - 283 203 • Gorakhpur: Shop No.3, Second Floor, The Mall, Cross Road, A.D.Chowk, Bank Road, Gorakhpur, Gurgaon, Haryana - 122001. • Guurt:Door No.5-38-44, 5/1BRODIPET, Near Ravi Sankar Hotel, Guntur, Andrha Pradesh - 252002. • Gurgaon:Sco-16, Sector-14, First floor, Gurgaon, Haryana - 122001. Phone: 0124-4048022 • Guwahati: Piyali Phukan Road, K. C. Path, House No -1, Rehabari, Guwahati - 781008. Ph.No. 07896035933 • Gwalior: G-6 Global Apartment, Kailash Vihar Colony, Opp.Income Tax Office, City Centre, Gwalior, Madhya Pradesh - 474002. • Hazaribag:Municipal Market Annanda Chowk, Hazaribagh, Jharkhand - 825301. • Hisar:12, Opp.Bank of Baroda, Red Square Market, Hisar, Haryana - 125001. • Hubli:No.204-205, 1st Floor, 'B Block, Kundagol Complex, Opp. Court, Club Road, Hubli, Karnataka - 580029. • Hyderabad:208, II Floor, Jade Arcade, Paradise Circle, Secunderabad, Andhra Pradesh - 500003. • Indore:101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp.Greenpark, Indore, Madhya Pradesh - 452001. Phone: 0731-4979972 • Jabalpur: 8, Ground Floor, Datt Towers, Services, 70, Navipeth, Opp.Old Bus Stand, Jalgaon, Maharashtra - 425001. • Jalna:Shop No.6,Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra - 431203. • Jammu: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu, J&K - 180004. • Jamagar, Shivaji Putla Road, Jalna, Maharashtra - 431203. • Jammu: JRDS Heights, Lane Opp. S&S Computers, Near Karda - 152 001 (Haryana), Karda 126 G, V.P. Iowers, Kova Road, Basement of Axis Bank, Kard, Tamii Nadu - 659002 • Kharagppur, Ward No.5, malancha main road,opposite UCO bank, Kharagpur, West Bengal – 721301 • Korba - Shop No. 6, Shriram Commercial Complex, Infront of Hotel Blue Diamond, Ground Floor, T. P. Nagar, Korba, Chhattisgarh - 495677 • Kolhapur:2B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra - 416001. • Kolkata:Saket Building, 44 ParkStreet, 2nd Floor, Kolkata, West Bengal - 700016. • Kollam:Kochupilamoodu Junction, Near VLC, Beach Road, Kollam, Kerala - 691001. • Kota:B-33 Kalyan Bhawan, Triangle Part, VallabhNagar, Kota, Rajasthan - 324007. • Kottayam: Thamarapallil Building, Door No - XIII/658, M. L. Road, Near KSRTC Bus Stand Road, Kottayam - 686001. Ph.No.: 0481-6060018 • Kumbakonam:JailaniComplex, 47, Mutt Street, Kumbakonam, Tamil Nadu - 612001. • Kurnool: Shop Nos. 26 & 27, Door No. 39/265A & 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001, Andhra Pradesh.• Lucknow:Off #4,1st Floor,Centre Court Building, 3/c, 5-Park Road, Hazratganj, Lucknow, Uttar Pradesh - 226001. • Ludhiana:U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar, Pulli PakhowalRoad, Ludhiana, Punjab - 141002. Phone : 0161 - 4060315 • Madurai:Ist Floor, 278, North Perumal Maistry street, Nadar Lane, Madurai, Tamil Nadu - 625001. • Mangalore:No.G4 & G5, Inland Monarch, Opp.Karnataka Bank, Kadri Main Road, Kadri, Mangalore, Karnataka - 575003. • Goa: F4 – Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa - 403 601 • Meerut:108 lst Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut, Uttar Pradesh - 250002. • Mehsana:1st Floor, Subhadra Complex, UrbanBank Road, Mehsana, Gujarat - 384002. Phone: 02762-230169• Moradabad: H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad, Uttar Pradesh - 244001. • Mumbai: Rajabahdur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra - 400023. • Muzzafarpur: Brahman toli, Durgasthan, Gola Road, Muzaffarpur, Bihar - 842001. • Mysore: No.1, 1st Floor, CH.26 7th Main, 5th Cross(Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka - 570009. • Nagpur: 145 Lendra, New Ramdaspeth, Nagpur, Maharashtra - 440010. • Nasik: 1st Floor, "Shraddha Niketan", Tilak Wali, Opp. Hotel City Pride, Sharanapur Road, Nasik, Maharashtra - 422002. Ph. No.: 0253 - 6450102 • Nasari: Diresh Vasanik Associates. 103-Harekrishna Complex, above IDBI Bank, Nr.Vasant Talkies, Chimnabai Road, Navasari, Gujarat - 396445. • Nellore:97/56, I Floor Immadisetty Towers, RanganayakulapetRoad, Santhapet, Nellore, Andhra Pradesh - 524001. • New Delhi:7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower JhandewalanExtension, New Delhi - 110055. • Noida:C-81, 1st floor, Sector-2, Noida - 201301. • Pitampura - Aggarwal Cyber Plaza-II, Commercial Unit No 371, 3rd Floor, Plot No. C-7, Netaji Subhash Place, Pitampura, New Delhi 110 034. • Palakkad:10/688, Sreedevi Residency, Mettupalayam Street, Palakkad, Kerala - 678001. • Panipat:83,Devi Lal Shopping Complex, Opp.ABN Amro Bank, G.T.Road, Panipat, Haryana - 132103. • Patalai: SCO-17, Opposite Amar Ashram, Near Hotel Polo Club, Lower Mall, Patiala-147001. • Patna: G-3, Ground Floor, Om ViharComplex, SP Verma Road, Patna, Bihar - 800001. • Pondicherry: S-8, 100, Jawaharlal Nehru Street (New Complex, Opp.Indian Coffee House), Pondicherry - 605001. • Pune:Nirmiti Eminence, Off No.6, I Floor, Opp.Abhishek Hotel Mehandale Garage Road, Erandawane, Pune, Maharashtra - 411004. Phone : 7447403213 • Raipur:HIG,C-23, Sector-1, Devendra Nagar, Raipur, Chhattisgarh - 492004. • Rajahmundry:Door No.6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry, Andhra Pradesh - 533101. • Rajkot:Office207-210, Everest Building, Harihar Chowk, Opp.Shastri Maidan, Limda Chowk, Rajkot, Gujarat - 360001. • Ranchi:4, HB Road, No.206, 2nd Floor Shri Lok Complex, H.B.Road Near Firayalal, Ranchi, Jharkhand -834001. • Rohtak: SCO - 34, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001 Ph. No.: +91-9254303802. • Rourkela:1st Floor, Mangal Bhawan, Phase II, Power HouseRoad, Rourkela, Orissa - 769001. • Saharanpur:I Floor, Krishna Complex, Opp.Hathi Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. • Salem:No.2, I Floor Vivekananda Street, NewFairlands, Salem, Tamil Nadu - 636016. • Sambalpur:C/o Raj Tibrewal & Associates, Opp.Town High School, Sansarak, Sambalpur, Orissa - 768001. • Sangli:Diwan Niketan, 313,Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T.Stand, Sangli, Maharashtra - 416416. • Satara:117/A/3/22, Shukrawar Peth, Sargam • Sangii, Diketan, Sis, Radnakhsina vasana, Opp. Hoter Sudchi, Near S.I.Stando, Sangii, Maharashira - 41646. • Satara. 11//A/3/22, Shukhar Peth, Sargan Apartment, Satara, Maharashtra - 415002. • Shillong: 3rd Floor, RPG Complex, Keating Road, Shillong, Meghalaya - 793 001 • Shimaja. Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Himachal Pradesh - 171001. • Shimoga:Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Karnataka -577 201. • Siliguri:No 7, Swamiji Sarani, Ground Floor, Hakimpara, Siliguri, West Bengal - 734001. • Solapur:Flat No.109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, NearPangal High School, Solapur, Maharashtra - 413001. • Sriganganagar:18 L Block, Sri Ganganagar, Rajasthan - 335001. • Surat:Plot No.629, 2nd Floor, Office No.2-C/2-D Mansukhal Tower,Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat, Gujarat - 395001. • Thane: Dev Corpora, 1st floor, Office No. 102, Cadbury Junction, Eastern Express way, Thane (West), Maharashtra -- 400 601. Ph. No.: 022-25395461 • Thiruppur:1(1), Binny Compound, II Street, Kumaran Road, Thiruppur, Tamil Nadu - 641601. • Disruello-Control Tower, Indone Indone Park, Creet, Lunctione Thiruppur:1(1), Binny Compound, II Street, Kumaran Road, Thiruppur, Tamil Nadu - 641601. • Disruello-Control Tower, Abore Indone Park, Creet, Lunctione Thiruppur, Tamil Nadu - 641601. • Tower, Long Indone Park, Creet, Lunction, Eastern Disruello-Control Tower, Abore Indone Park, Creet, Lunctione Thiruppur, Tamil Nadu - 641601. • Timupur, Tamil Nadu - 641601. • Timupur, Tamil Nadu - 641601. • Tower, Long Indone Park, Creet, Lunctione Thiruppur, Tamil Nadu - 641601. • Tower, Long Indone Park, Creet, Lunctione Thiruppur, Tamil Nadu - 641601. • Tower, Long Indone Park, Creet, Lunctione Thiruppur, Tamil Nadu - 641601. • Tower, Long Indone Park, Creet, Lunctione Thiruppur, Tamil Nadu - 641601. • Tower, Long Indone Park, Creet, Lunctione Thiruppur, Tamil Nadu - 641601. • Tower, Long Indone Park, Creet, Lunctione Thiruppur, Tamil Nadu - 6 Express way, Thane (West), Maharashtra -- 400 601. Ph. No.: 022-25395461 • Thiruppur;(1), Binny Compound, II Street, Kumaran Road, Thiruppur, Tamil Nadu - 641601. • Thiruvalla:Central Tower, Above Indian Bank, Cross Junction, Thiruvalla, Kerala - 689101. • Tirunelveli: Floor, Mano Prema Complex 182 / 6, S.N. High Road, Tirunelveli, Tamil Nadu - 627001. • Tirupathi:Door No.181-597, Near Chandana RameshShowroom, Bhavani Nagar, Tirumala Bypass Road, Tirupathi, Andhra Pradesh - 517501. • Trichur:Room No.26 & 27, DEE PEE PLAZA, Kokkalai, Trichur, Kerala - 680001. • Trichy:No.8, IFloor, 8th Cross West Extn, Thillainagar, Trichy, Tamil Nadu - 620018. • Trivandrum:RS Complex, Opposite of LIC Building, Pattom PO, Trivandrum, Kerala - 695004. • Udaipur: Shree Kalyanam, 50, Tagore Nagar, Sector - 4, Hiranmagri, Udaipur - 313 001. • Vadodara:103, Aries Complex, BPC Road, Off R.C.Dutt Road, Alkapuri, Vadodara, Gujarat - 390007. Phone: 0265 - 2330406 • Valsad:3rd floor, Gita Nivas,opp.Head Post Office, Halar Cross Lane, Valsad, Gujarat - 396001. Phone : 02632 - 245239 • Vapi:215-216, Heena Arcade, Opp.Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Gujarat - 396195. • Varanasi:C-28/142-2A, Near Teliya Bagh Crossing, Teliya Bagh, Varanasi, Uttar Pradesh - 221002. Phone: 8400890007. • Vashi: BSELTech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi RailwayStation, Vashi, Navi Mumbai - 400 705. Email id: camsvsh@camsonline.com • Vellore:No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp.ICICI Bank, Krishna Nagar, Vellore, TamilNadu - 632001. • Vijayawada:40-1-68, Rao & Ratham Complex, Near Chennupati Petrol Pump, M.G.Road, Labbipet, Vijayawada, Andhra Pradesh - 520010. • Visakhapatnam: Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam- 530 016. • Warangal:A.B.K Mall, Near Old Bus Depot road, F-7, Ist Floor, Ramnagar Hanamkonda, Warangal, Andhra Pradesh - 506001. • Yamuna Nagar:124-B/R.Model Town, Yamunanagar, Harvana - 135001. Nagar:124-B/R, Model Town, Yamunanagar, Haryana - 135001



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Tel.: +918537867746. \*Durgapur : F-27 & F-28, 1st Floor, Alfran Plaza, M.G Road, Opp.Don Bosco High School, Panjim, Goa - 403 001. Tel.: 0832-2231603. Goa Guwahati : 4E, 4th Floor, Ganapati Enclave, G. S. Road, Ulubari, Opp. Bora Service Station, Guwahati - 781 007. Tel.: 0361-2132178/88. Hyderabad 6-3-885/7/C/2/S2, 2nd Floor, Amit Plaza, Somajiguda, Hyderabad - 500 082. Tel.: +91- 40-42014646/47, Fax: +91-40-40037521. 405, 4th Floor, 21/1, D. M. Tower, Race Course Road, Indore - 452 001. Tel.: +91-731-4206927/ 4208048. Fax: +91-731-4206923. Indore 301-A, 3rd Floor, Ambition Tower, Agersen Circle, Malan Ka Chaurah, Subash Marg, C-Scheme, Jaipur-302001. Jaipur Tel.: +91-0141-2360945, 0141-2360947, 0141-2360948. : 1st Floor, Satnam Complex, BMC Chowk, G.T.Road, Jalandhar-144001. Punjab-India. Tel.: 01815018264 / 01815061378/88. Jalandhar Room No - 111,1st Floor, Yash Kamal Complex, Main Road, Bistupur, Jamshepdur - 831 001. Tel.: 0657-2230112/111/222. 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