

KEY INFORMATION MEMORANDUM (KIM) & APPLICATION FORM

IDFC FLOATING RATE FUND

An Open-ended Debt Scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives)

NFO Opens : February 10, 2021

NFO Closes : February 16, 2021

The Scheme will re-open for ongoing subscription and redemption within five business days from the date of allotment of units.

Offer of Units at ₹ 10 each during the New Fund Offer and Continuous offer for Units at NAV based prices.

Face value of units of the Scheme is ₹ 10 per unit

This product is suitable for investors seeking*:

- To generate short-term optimal returns.
- To invest predominantly in floating rate instruments.

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

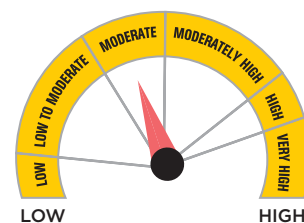
This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations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

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

Dated : January 22, 2021

Name of Mutual Fund : IDFC Mutual Fund • **Name of Asset Management Company :** IDFC Asset Management Company Limited • **Name of Trustee Company :** IDFC AMC Trustee Company Limited • **Addresses of the entities :** 6th Floor, Tower 1C, One World Center, Jupiter Mills Compound, 841 Senapati Bapat Marg, Mumbai - 400013. • **Website :** www.idfcmf.com

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



Investors understand that their principal will be at Moderate risk



IDFC MUTUAL FUND

INSTRUCTIONS

Please read the Scheme Information Document carefully before signing the application form and tendering payment. The application form should be filled in Block letters in English only.

A) INVESTORS DETAILS

- Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient).
- All communication shall be made to the first applicant or the Karta in case of HUF.
- The subscription amounts can be tendered by cheque payable locally at any of the AMC offices or CAMS Collection Centres, crossed "A/c Payee only" /NEFT/RTGS/Fund transfer or OTM.
- Please mention the application form number and the name of the first applicant on the reverse of the instrument.

B) PAN DETAILS

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

C) DETAILS FOR COMPLIANCE WITH ANTI MONEY LAUNDERING REGULATIONS OF SEBI

Prevention of Money Laundering Act, the SEBI Circulars on Anti Money Laundering and the Client Identification implementation procedures prescribed by AMFI inter alia require the AMC to verify the records of identity and address(es) of investors. To ensure adherence to these requirements, investors are required to approach Points of Service (POS) (list of POS available on amfiindia.com) appointed by any of the KYC Registration Agency and submit documents for completion of appropriate KYC checks. The details for KYC compliance can also be downloaded from AMFI website, www.amfiindia.com or website of the mutual fund, www.idfcfcmf.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 ₹ 50,000/- per year per investor shall be exempted from the requirement of PAN. Accordingly, investments in IDFC Mutual Fund (including SIP investment where the aggregate of SIP installments in a rolling 12 months period or in a financial year i.e April to March) of upto ₹ 50,000/- per investor per year shall be exempt from the requirement of PAN. However, eligible Investors (including joint holders) should comply with the KYC requirement through registered KRA by submitting Photo Identification documents as proof of identification and the Proof of Address [self-attested by the investor / attested by the ARN Holder/AMFI distributor]. These exempted investors will have to quote the "PERN (PAN exempt KYC Ref No) in the application form. This exemption of PAN will be applicable only to investments by individuals (including NRIs but not PIOs), joint holders, Minors and Sole proprietary firms. PIOs, HUFs and other categories of investors will not be eligible for this exemption.

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

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

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

- In case of an existing investor who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs/STPs, etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder cannot open a new folio with IDFC Mutual Fund with the erstwhile centralized KYC.
- 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 be a onetime submission of documentation.
- Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA or CAMS-KRA as "MF - VERIFIED BY CVLMF") and not invested in the schemes of IDFC Mutual Fund i.e. not opened a folio earlier, and wishes to invest on or

after December 01, 2012, such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements.

- 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.
- Further, investors investing under a SIP up to ₹ 50,000 per year i.e. the aggregate of installments in a rolling 12 month period ("Micro SIP"), are also required to comply with the above mentioned KYC procedure. However, they are exempt from the requirement of providing PAN as a proof of identification.

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

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

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

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

D) PAYMENT OPTIONS

RESIDENT INVESTORS

- The subscription amounts can be tendered by cheque payable locally at any location where we have an NFO Collection Centre and crossed "A/c Payee only". Application forms accompanied with outstation cheques/ post dated cheques will not be accepted.
- Cheque has to be drawn on "IDFC Floating Rate Fund".
- Investors residing in cities with no NFO Collection Centre can apply through DD. The AMC will not accept any request for refund of demand draft charges.
- ASBA facility is available for investing in the Scheme. Investors wishing to avail such facility should fill in form titled 'ASBA Form' (available on our website) and submit it to SCSB.

NON-RESIDENT INVESTOR

- In case of FII/ 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 from abroad or payments from FCNR/NRE accounts, a Certificate from the Bank issuing the draft confirming the debit and/ or foreign inward remittance Certificate (FIRC) issued by investor's banker should also be enclosed. The Mutual Fund reserves the right to hold redemption proceeds in case the requisite details are not submitted.

E) INVESTMENT DETAILS AND DEFAULT OPTIONS

- Minimum investment amount is ₹ 5,000/- and any amount thereafter (for Direct & Regular Plan each).

Direct Plan: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.

Regular Plan: Regular plan is for investors purchasing / subscribing units in this scheme through distributors.

- Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application i.e. "IDFC Floating Rate Fund". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan and no commission will be paid to the distributor. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
- Kindly select the Dividend Payout or Sweep Option on the Application Form. The dividend declared under this scheme will have sweep out option into any scheme of IDFC Mutual fund (except IDFC Multi Cap Fund) as opted by the investor.
- If the mandate of operation is not clearly ticked, the default option will be 'Anyone or Survivor' in case the number of holders is more than one.
- For SIP applications received during NFO Period, the SIP start date shall be at least 30 days after the NFO allotment date.

F) APPLICATIONS UNDER POWER OF ATTORNEY

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

G) APPLICATIONS BY LIMITED COMPANY/ FIRM/ TRUST/ BODY CORPORATE/ REGD. SOCIETY

In case of an application by a Limited Company/ Body Corporate/ Registered Society/ Trust/ Partnership Firm, please submit the following documents, mandatorily along with the application form.

Trust : Duly certified copies of Trust Deed, specimen signatures of the authorised signatories & relevant resolution.

Body Corporates : Duty certified copies of Memorandum & Articles of Associations and/or other documents governing the entity, specimen signatures of the authorised signatories & necessary Board Resolution.

Partnership Firm : Duty certified copies of Partnership deed, Specimen signatures of the authorised signatories & relevant Resolution.

H) 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.

I) DECLARATION AND SIGNATURES

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

J) GENERAL INSTRUCTIONS

- For direct applications, the Investor should write in the space provided for the broker code "DirectApplication" or "NotApplicable (N.A.)".
- In case of change in broker, the investor will be required to strike off the old broker code and countersign near the new broker code, before submitting the application form / transaction form/ purchase form at the applicable collection centres / OPA (Official points of Acceptance).
- The Registrar and the AMC shall effect the received changes in the broker code within the reasonable period of time from the time of receipt of written request from the investor at the designated collection centres / OPA. Decision of the Registrar/AMC in this regard shall be final and acceptable to all.
- All Unitholders who have currently invested through channel distributors and intend to make their future investments through the Direct route, are advised to complete the procedural formalities prescribed by AMC from time to time. Any application may be accepted or rejected at the sole and absolute discretion of the Trustee, without assigning any reason whatsoever.
- 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.
- Any communication /despatch of redemption /dividend proceeds, account statements etc. to the unitholders would be made by the Registrar/AMC in such a manner as they may consider appropriate in line with reasonable standards of servicing. Dividend /Redemption proceeds may also be credited to the Unitholder's bank accounts electronically. In case the Unitholders require these to be sent by cheque/ draft using postal/ courier service, the unitholders shall provide appropriate instructions for the same to the AMC/Registrar.
- CAMS / AMC will accept the NFO applications (duly filled) from the investors along with the Cheques / RTGS/NEFT instructions/ any other mode of payment.**
- Please note the application forms have to be strictly submitted with the nearest local CAMS ISC or the IDFC Mutual Fund branch present at your location. The collection Banks will not accept the NFO application forms. Please refer the list of local CAMS ISCs and the IDFC Mutual Fund branches to find the branch located nearest to you.**

- K) (i) NFO Collection Bankers: ICICI Bank Ltd. and HDFC Bank Ltd.
(ii) Payment shall be accepted through RTGS/NEFT/ Fund Transfer as well as cheques during the NFO of the scheme.

L) TRANSACTION CHARGES

In accordance with SEBI circular no. CIR/ IMD/ DF/ 13/ 2011 dated August 22, 2011, Transaction Charge per subscription of ₹ 10, 000/- and above shall be charged from the investors and shall be payable to the distributors/ brokers (who have opted in for charging the transaction charge) in respect of applications routed through distributor/ broker relating to Purchases / subscription / new inflows only, subject to the following:

- For Existing / New investors: ₹ 100 / ₹ 150 as applicable per subscription of ₹ 10,000/- and above.
- There shall be no transaction charge on subscription below ₹ 10,000/-.
- There shall be no transaction charges on direct investments.

The distributors shall have the option to either opt in or opt out of levying transaction charge based on type of the product.

The Transaction Charge as mentioned above shall be deducted by the AMC from the subscription amount of the Unit Holder and paid to the distributor and the balance shall be invested in the Scheme.

The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.

The requirement of minimum application amount shall not be applicable if the investment amount falls below the minimum amount required due to deduction of transaction charges from the subscription amount.

The AMC shall not be responsible for any malpractice/mis-selling by the distributor while charging transaction costs.

- M) Minimum period of 7 business days are required for execution of Dividend Sweep option from the date of NFO allotment

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

- O) **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.

- P) **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.

- Q) **Additional KYC requirement** : Under Rule 9 of PMLA Rules, 2005, investments in MF schemes of upto ₹ 50,000/- per investor per Mutual Fund per Financial year shall be exempted from requirement of Additional KYC information.

R) Instructions For Nomination

- The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-Individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form. Space is provided as a specimen, if there are more joint holders more sheets can be added for signatures of holders of units and witnesses.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unitholder. If no guardian is provided, nomination of minor will be invalid. The guardian should be a person other than the Unitholder. Nomination can also be in favour of the Central Govt., State Govt., local authority, any person designated by virtue of his office or a religious charitable trust.
- The Nominee shall not be a trust other than a religious or charitable trust, society, body corporate, Partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non - resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- 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 heir(s). In case of nomination by joint unit holders, transfer to nominee is possible only on the death of all the Unit holders.
- 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.
- 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.
- Nomination shall be registered only if the form is filled in completely.
- Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals making a total of 100%. In the event of the unit holder(s) not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking default option shall settle the claims equally amongst all the nominees.
- The investor/s by signing this nomination form is/are deemed to have read and understood the provisions of Regulation 29 A of SEBI (Mutual Funds) Regulations, 1996, [inserted vide SEBI (Mutual Funds) (Second Amendment) Regulations, 2002 w.e.f. June 11, 2002] read with SEBI Circular dated Feb. 16, 2004 and / or any amendments thereto or any rules / regulations framed in pursuant thereof governing the nomination facility and agree/s to be bound by the same.

S) Instruction for switch

- All switch requests will be processed on the closing day of the NFO.
- Switch out from any schemes of IDFC Mutual Fund would be treated as redemption from source scheme and purchase in **IDFC Floating Rate Fund**.
- For units pertaining to a valid switch instruction from any schemes of IDFC Mutual Fund, they will be switched-out subject to provisions mentioned in the Scheme Information Document (SID) of **IDFC Floating Rate Fund**.
- The units in the **IDFC Floating Rate Fund** will be allotted at the NFO Price of the Scheme on the allotment date.
- Unit holders are required to maintain clear balance in accordance with amount specified in the Application Form on the execution date. In case of insufficient balance in the folio, the request for Switch will be rejected.
- Switch request will not be processed, if investor has opted for units in demat mode.
- Unit holders should note that, Unit holders' details and mode of holding (single, joint, anyone or survivor) in the **IDFC Floating Rate Fund** will be as per the existing folio number of the unitholder. Units will be allotted under the same folio number.
- This facility will not be available for units which are under any Lien/Pledged or any lock-in period.
- The minimum switch amount will be ₹ 5,000/- and any amount thereafter.
- Investors are requested to clearly mention the Plan and the Option in which investment is to be made. In case of any ambiguity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the Plan.

T) "On Behalf of Minor" Accounts:

- The minor shall be the first and the sole holder in the folio.
- 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.
- Date of birth of the minor along with supporting documents (i.e. Birth certificate, School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE, Passport, PAN card etc., or other prescribed documents) should be provided while opening the folio.
- The minor cannot nominate any one on his / her investment.
- Investments in the name of Minors, must be made from a bank account in the name of the minor or an under guardian bank account. An under guardian account is a joint account of the minor with the guardian. The guardian in the bank account should be the same as mentioned in the investment.**

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 | <div><div>1.</div><div>Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</div></div> <div><div>2.</div><div>Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND</div></div> <div><div>3.</div><div>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</div></div> |
| Residence/ mailing address in a country other than India | <div><div>1.</div><div>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</div></div> <div><div>2.</div><div>Documentary evidence (refer list below)</div></div> |
| Telephone number in a country other than India | <div><div>If no Indian telephone number is provided</div><div><div>1.</div><div>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</div></div><div><div>2.</div><div>Documentary evidence (refer list below)</div></div><div><div>If Indian telephone number is provided along with a foreign country telephone number</div><div><div>1.</div><div>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</div></div><div><div>2.</div><div>Documentary evidence (refer list below)</div></div></div></div> |

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 (ii) 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

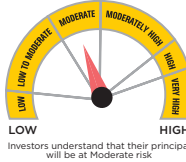
- 1)

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.

IDFC FLOATING RATE FUND

New Fund Offer Period : February 10, 2021 to February 16, 2021



This product is suitable for investors who are seeking*:

- To generate short-term optimal returns.
- To invest predominantly in floating rate instruments.

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

Application No. **FR**

All sections should be filled in English and in BLOCK LETTERS only.

| | | | |
|-------------------------------------|---------------------------|------------|--|
| ARN- Distributor / RIA / PMRN Code# | ARN- Sub-Distributor Code | E EUIN No. | Internal Code for Sub-broker/ Employee |
|-------------------------------------|---------------------------|------------|--|

#By mentioning RIA / PMRN code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of IDFC Mutual Fund.

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction No. XIII). – I/we hereby confirm that the EUIN box has been intentionally left blank by me/ us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Signature of First / Sole Applicant / Guardian / Authorised Signatory

TRANSACTION CHARGES

(Please ✓ any one of the below) (Refer Instruction No. S)

☐ I am a first time investor in mutual funds (₹ 150 will be deducted) OR ☐ I am an existing investor in mutual funds (₹ 100 will be deducted)

Applicable for transactions routed through a distributor who has opted in for transaction charges. Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investors' assessment of various factors including service rendered by the distributor.

| | | |
|----------------------|-------------------------------|---|
| 1 EXISTING FOLIO NO. | 2 MODE OF HOLDING / OPERATION | <input type="checkbox"/> Single <input type="checkbox"/> Anyone or Survivor <input type="checkbox"/> Joint (Default option is anyone or survivor) |
|----------------------|-------------------------------|---|

| | |
|--|--|
| 3 APPLICANT'S DETAILS (Please refer to the Instruction No. A, C, D, R) All fields are mandatory. | Gender <input type="checkbox"/> Male <input type="checkbox"/> Female |
|--|--|

| | | | |
|---------------|-----------|-----------------|-------------|
| 1st APPLICANT | Mr Ms M/s | Date of Birth** | D D M M Y Y |
|---------------|-----------|-----------------|-------------|

| | | |
|------------|-------------|--|
| PAN/PEKRN* | Aadhaar No. | KIN* <input type="checkbox"/> Proof Attached |
|------------|-------------|--|

| | | | |
|---|-------|---------------|-------------|
| GUARDIAN NAME IF MINOR/CONTACT PERSON (FOR NON INDIVIDUALS) /POA HOLDER | Mr Ms | Date of Birth | D D M M Y Y |
|---|-------|---------------|-------------|

| | | |
|------------|-------------|--|
| PAN/PEKRN* | Aadhaar No. | KIN* <input type="checkbox"/> Proof Attached |
|------------|-------------|--|

Relationship with Minor applicant ☐ Natural guardian ☐ Court appointed guardian

| | | | |
|---------------|-----------|---------------|-------------|
| 2nd APPLICANT | Mr Ms M/s | Date of Birth | D D M M Y Y |
|---------------|-----------|---------------|-------------|

| | | |
|------------|-------------|--|
| PAN/PEKRN* | Aadhaar No. | KIN* <input type="checkbox"/> Proof Attached |
|------------|-------------|--|

| | | | |
|---------------|-----------|---------------|-------------|
| 3rd APPLICANT | Mr Ms M/s | Date of Birth | D D M M Y Y |
|---------------|-----------|---------------|-------------|

| | | |
|------------|-------------|--|
| PAN/PEKRN* | Aadhaar No. | KIN* <input type="checkbox"/> Proof Attached |
|------------|-------------|--|

*Mandatory information - If left blank, the application is liable to be rejected.** Mandatory in case the Sole/First applicant is minor. ^ Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN).

4 CORRESPONDENCE DETAILS OF SOLE/FIRST APPLICANT (AS PER KYC RECORDS)

| | |
|------------------------|--|
| Correspondence Address | Overseas Address (Mandatory for NRI / FII Applicants) |
| HOUSE / FLAT NO. | HOUSE / FLAT NO. |
| STREET ADDRESS | STREET ADDRESS |
| CITY / TOWN | CITY / TOWN |
| STATE | STATE |
| COUNTRY | COUNTRY |
| PIN CODE | PIN CODE |
| Tel. No. | Residence |
| Office | Mobile No. |
| Email ID | Email id belongs to: <input type="checkbox"/> Self <input type="checkbox"/> Family Member (Please refer Instruction No. Z and ^) |

All communications will be sent by default to the registered E-mail ID / Mobile No. In case you wish to receive physical communication (please ✓ here) ☐

5 TAX STATUS (Please ✓)

| | | | | | |
|--|--|--|---|--|--|
| <input type="checkbox"/> Resident Individual | <input type="checkbox"/> Foreign National | <input type="checkbox"/> Public Limited Company | <input type="checkbox"/> Government Body | <input type="checkbox"/> AOP/BOI | <input type="checkbox"/> Defence Establishment |
| <input type="checkbox"/> On behalf of Minor | <input type="checkbox"/> Sole Proprietorship | <input type="checkbox"/> Private Limited Company | <input type="checkbox"/> Financial Institution | <input type="checkbox"/> Trust / Society / NGO | <input type="checkbox"/> Other Specify |
| <input type="checkbox"/> HUF | <input type="checkbox"/> Partnership Firm | <input type="checkbox"/> Body Corporate | <input type="checkbox"/> FII | <input type="checkbox"/> Non Profit Organization/Charities | |
| <input type="checkbox"/> NRI | <input type="checkbox"/> LLP | <input type="checkbox"/> Bank | <input type="checkbox"/> Foreign Portfolio Investor | <input type="checkbox"/> QFI | |

6 DEMAT ACCOUNT DETAILS (OPTIONAL)

| | | |
|--|--|--|
| NSDL: Depository Participant (DP) ID (NSDL only) | Beneficiary Account Number (NSDL only) | CDSL: Depository Participant (DP) ID (CDSL only) |
|--|--|--|

7 BANK DETAILS (Mandatory)

Mandatory information - If left blank the application is liable to be rejected. (Mandatory to attach proof, in case the pay-out bank account is different from the source bank account.) For unit holders opting to hold units in demat form, please ensure that the bank account linked with the demat account is mentioned here.

| | | |
|--------------------|--------------|--|
| Account Number | Account Type | <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> Others (please specify) |
| Bank Name & Branch | | |
| Branch City | IFSC Code | MICR Code |

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

Application No.

Received, subject to realisation, verification and conditions

| |
|------|
| From |
|------|

Stamp & Signature

Non-Individual investors should mandatorily fill separate FATCA Form (Annexure II). The below information is required for all applicants / guardian

If "YES" please fill for ALL countries (other than India in which you are a Resident for tax purpose i.e. where you are a Citizen/ Resident/ Green Card holder/ Tax Resident in the respective countries)

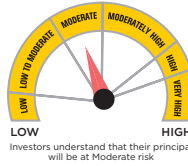
Annexure I and Annexure II are available on the website of AMC i.e. www.idfcmf.com or at the Investor Service centres (ISCs) of IDFC Mutual Fund

(*Please fill STP/SWP/Dividend Sweep Registration Form separately)

| Instrument No. | Dated | Amount (₹) | Scheme |
|----------------|-------------|------------|-------------------------|
| | D D M M Y Y | | IDFC Floating Rate Fund |

IDFC Floating Rate Fund

New Fund Offer Period : February 10, 2021 to February 16, 2021



This product is suitable for investors who are seeking*:

- To generate short-term optimal returns.
- To invest predominantly in floating rate instruments.

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

Application No.

Transaction Slip for Existing Investors

| DISTRIBUTOR / BROKER INFORMATION | | | | TIME STAMPING |
|---|---------------------------------|------|--|---------------|
| Name & Broker Code / ARN / RIA / PMRN Code# | Sub Broker / Sub Agent ARN Code | *EUN | Internal Code for Sub-broker/ Employee | |
| ARN- (ARN stamp here) | ARN- | | | |

*By mentioning RIA/PMRN code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of IDFC Mutual Fund.

*Please sign below in case the EUN is left blank/not provided. I/We hereby confirm that the EUN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

| | | | |
|-----------|--|---|--|
| SIGN HERE | First / Sole Applicant / Guardian / Authorised Signatory | Second Applicant / Authorised Signatory | Third Applicant / Authorised Signatory |
| | | | |

| | | | | | | | | | | | | | | |
|-----------|-------------------------------------|--|--|--|-----------|--|--|--|--|--|--|--|--|--|
| MANDATORY | KYC compliance status (Please ✓) | <input type="checkbox"/> 1st Applicant | <input type="checkbox"/> 2nd Applicant | <input type="checkbox"/> 3rd Applicant | Folio No. | | | | | | | | | |
| | Name of the Sole/ First Unit Holder | | | | | | | | | | | | | |

1 PURCHASE REQUEST (Cheque/DD to be drawn in favour of "IDFC Floating Rate Fund"). In case you do not mention Plan and/or Option units will be allotted under default option as per SID/KIM.

| | | | | | |
|---|--|------------------------|---|--------|--|
| Scheme Name | IDFC Floating Rate Fund | Plan | <input type="checkbox"/> Regular <input type="checkbox"/> Direct | Option | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend - Payout <input type="checkbox"/> Dividend - Reinvestment <input type="checkbox"/> Dividend - Sweep* |
| Frequency | <input type="checkbox"/> Daily Dividend (Reinvestment) <input type="checkbox"/> Weekly Dividend (Reinvestment) <input type="checkbox"/> Monthly Dividend <input type="checkbox"/> Quarterly Dividend <input type="checkbox"/> Annual Dividend <input type="checkbox"/> Periodic Dividend (each with Reinvestment, Payout and Sweep facility) | | | | |
| PAYMENT MODE (Please ✓): | <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> Fund Transfer <input type="checkbox"/> OTM <input type="checkbox"/> RTGS / NEFT | | | | |
| Bank A/c No | | A/c. Type | <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> Others | | |
| Cheque / DD / UTR No. / UMRN | | Date | D | M | Y |
| Drawn on Bank | | Drawn on Branch & City | | | |
| Payment Type (Please ✓) | <input type="checkbox"/> Non-Third Party Payment <input type="checkbox"/> Third Party Payment (Please attach 'Third Party Payment Declaration Form') | | | | |
| DEMAT ACCOUNT DETAILS (Mandatory for units in Demat Mode - Please ensure that the sequence of names as mentioned as given in folio, matches as per the Depository Details.) | | | | | |
| NSDL: Depository Participant (DP) ID (NSDL only) | Beneficiary Account Number (NSDL only) | | CDSL: Depository Participant (DP) ID (CDSL only) | | |
| | | | | | |

2 SWITCH REQUEST (Please refer to the SID of the scheme you are switching from and to)

| | | | | |
|-----------|--|--|--|--|
| FROM | Scheme Name | IDFC | Plan | <input type="checkbox"/> Regular <input type="checkbox"/> Direct |
| | Option | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Div. Payout | <input type="checkbox"/> Div. Reinvestment | <input type="checkbox"/> Div. Frequency |
| Amount ₹ | in figure | Amount ₹ | in words | OR Units |
| TO | Scheme Name | IDFC Floating Rate Fund | Plan | <input type="checkbox"/> Regular <input type="checkbox"/> Direct |
| | Option | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend - Payout <input type="checkbox"/> Dividend - Reinvestment <input type="checkbox"/> Dividend - Sweep* | | |
| Frequency | <input type="checkbox"/> Daily Dividend (Reinvestment) <input type="checkbox"/> Weekly Dividend (Reinvestment) <input type="checkbox"/> Monthly Dividend <input type="checkbox"/> Quarterly Dividend <input type="checkbox"/> Annual Dividend <input type="checkbox"/> Periodic Dividend (each with Reinvestment, Payout and Sweep facility) | | | |

(*Please fill STP/SWP/Dividend Sweep Registration Form separately)

YOUR CONFIRMATION/DECLARATION

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 ₹ 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 my / 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 (iii) downloading and updating my/our Aadhaar number(s) and associated demographic information (including updated information) in my/our accounts/folios under IDFC Mutual Fund, based on my/our Income Tax Permanent Account Number ("PAN") in accordance with the Aadhaar Act, 2016, PMLA and rules & regulations made thereunder and applicable SEBI guidelines. I/We hereby further authorise IDFCAMC for sharing/disclosing of the Aadhaar number(s) and associated demographic information (including any updated information) by itself or through its RTA, depository participants, and asset management companies of other SEBI registered mutual funds, and their RTAs, for the purpose of updating the same in my/our accounts/folios based on my/our PAN.

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

ACKNOWLEDGEMENT SLIP

Received, subject to realisation, verification and conditions

| | | |
|-----------------------------------|---------------------------------|---------------|
| Scheme | | Time Stamping |
| Folio No. | | |
| <input type="checkbox"/> PURCHASE | <input type="checkbox"/> SWITCH | |



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IDFC FLOATING RATE FUND

SIP & SIP-TOP UP REGISTRATION



| | | | |
|-------------------------------------|---------------------------|------------|--|
| ARN- Distributor / RIA / PMRN Code# | ARN- Sub-Distributor Code | E EUIN No. | Internal Code for Sub-broker/ Employee |
|-------------------------------------|---------------------------|------------|--|

#By mentioning RIA/ PMRN code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of IDFC Mutual Fund.

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction No. XIII). – I/we hereby confirm that the EUIN box has been intentionally left blank by me/ us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Signature of First / Sole Applicant /
Guardian / Authorised Signatory

TRANSACTION CHARGES

(Please ✓ any one of the below) (Refer Instruction No. S)

☐ I am a first time investor in mutual funds (₹ 150 will be deducted) OR ☐ I am an existing investor in mutual funds (₹ 100 will be deducted)
Applicable for transactions routed through a distributor who has 'opted in' for transaction charges. Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investors' assessment of various factors including service rendered by the distributor.

Please Tick (✓) ☐ SIP Registration ☐ SIP with Top-up Registration

Please mention relevant SIP details below and also in the IDFC Common Mandate (IDFC OTM).

UNIT HOLDER INFORMATION

Existing Folio Number PAN

Name of the First Holder

| | | | | | |
|-------------|--|------|--|--------|--|
| Scheme Name | IDFC Floating Rate Fund | Plan | <input type="checkbox"/> Regular <input type="checkbox"/> Direct | Option | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend - Payout <input type="checkbox"/> Dividend - Reinvestment <input type="checkbox"/> Dividend - Sweep* |
| Frequency | <input type="checkbox"/> Daily Dividend (Reinvestment) <input type="checkbox"/> Weekly Dividend (Reinvestment) <input type="checkbox"/> Monthly Dividend <input type="checkbox"/> Quarterly Dividend <input type="checkbox"/> Annual Dividend <input type="checkbox"/> Periodic Dividend (each with Reinvestment, Payout and Sweep facility) | | | | |

(*Please fill STP/SWP/Dividend Sweep Registration Form separately)

SYSTEMATIC INVESTMENT PLAN DETAIL (SIP DETAIL) ^Default Top-up option Yearly

Monthly SIP Date (Except 29th, 30th & 31st) (Default 10th) SIP Period From To OR 1 2 2 0 9 9

Installment Amount (₹) For SIP applications received during NFO, the SIP will start only after 30 days from the NFO allotment date.

SIP TOP-UP (Optional) (Refer J (viii)) Registration for this facility is subject to the investor's bankers accepting the mandate for this registration. Frequency ☐ Half Yearly ☐ Yearly^ Amount ₹ (The Top-up amount should be ₹ 500 and multiples of ₹ 500 thereafter)

INITIAL SIP INSTALLMENT PAYMENT THROUGH (Please provide cheque for initial SIP Amount and fill below OTM for subsequent SIP installments.)

☐ My existing OTM registered to be used for initial & subsequent SIP instalments (OR)

☐ Cheque No. Cheque Date Bank & Branch Name

DEMAT ACCOUNT DETAILS

| | | |
|--|--|--|
| NSDL: Depository Participant (DP) ID (NSDL only) | Beneficiary Account Number (NSDL only) | CDSL: Depository Participant (DP) ID (CDSL only) |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

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 ₹ 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 my / 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 (iii) downloading and updating my/our Aadhaar number(s) and associated demographic information (including updated information) in my/our accounts/folios under IDFC Mutual Fund, based on my/our Income Tax Permanent Account Number ("PAN") in accordance with the Aadhaar Act, 2016, PMLA and rules & regulations made thereunder and applicable SEBI guidelines. I/We hereby further authorise IDFCAMC for sharing/disclosing of the Aadhaar number(s) and associated demographic information (including any updated information) by itself or through its RTA, depository participants, and asset management companies of other SEBI registered mutual funds, and their RTAs, for the purpose of updating the same in my/our accounts/folios based on my/our PAN.

| | | |
|---|------------------|-----------------|
| First / Sole Applicant / Guardian / Authorised Signatory | Second Applicant | Third Applicant |
|---|------------------|-----------------|



IDFC MUTUAL FUND

IDFC One Time Mandate (OTM)

UMRN Date

Sponsor Bank Code

Utility Code

Tick (✓)

CREATE ☒ I/We hereby authorize IDFC Mutual Fund to debit tick (✓) ☐ SB ☐ CA ☐ CC ☐ SB-NRE ☐ SB-NRO ☐ Other

MODIFY ☐ Bank A/c number

CANCEL ☐ with Bank IFSC or MICR

an amount of ₹

FREQUENCY ☒ Monthly ☒ Quarterly ☒ Half Yearly ☒ Yearly ☒ As & when presented DEBIT TYPE ☒ Fixed Amount ☒ Maximum Amount

PAN / Application No. Mobile No.

Reference Email ID

I agree for the debit mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule for charges of the bank.

PERIOD

| | |
|---|----------------------|
| From | <input type="text"/> |
| To | <input type="text"/> |
| Or <input type="checkbox"/> Until Cancelled | |

Signature of Primary Account Holder Signature of Account Holder Signature of Account Holder

1. Name as in bank records 2. Name as in bank records 3. Name as in bank records

- This is to confirm the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/corporate to debit my account, based on the instructions as agreed & signed by me.
- I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity/corporate or the bank where I have authorised the debit.

TERMS AND CONDITIONS :

- 1) IDFC Mutual Fund can register the attached 'One Time mandate' to facilitate collection of payments towards investments in Mutual Funds as directed by the investors.
- 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.
- 5) 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 ₹ 100/- as transaction charge per subscription of ₹ 10,000/- and above.**
 2. **As an incentive to attract new investors, the distributor may be paid ₹ 150/- as transaction charge for a first time investor in Mutual Funds.**
 3. **The transaction charge, if any, shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance shall be invested.**
 4. **There shall be no transaction charge on subscription below ₹ 10,000/-.**
 5. **In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to ₹ 10,000/- and above. In such cases the transaction charge shall be recovered in 3-4 installments.**

Toll free 1800 266 6688 / 1800 300 66688

Available Between
8:00 am - 8:00 pm on weekdays

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

www.idfcmf.com

Systematic Transfer Plan / Systematic Withdrawal Plan / Dividend Sweep Plan - Registration Form



| DISTRIBUTOR / BROKER INFORMATION | | | | TIME STAMPING | |
|---|--|--|--|---|--|
| Name & Broker Code / ARN / RIA / PMRN | Sub Broker / Sub Agent ARN Code | *EUIIN | Internal Code for Sub-broker/ Employee | | |
| ARN- (ARN stamp here) | ARN- | | | | |
| <p>*Please sign below in case the EUIIN is left blank/not provided. I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.</p> <p>#By mentioning RIA/PMRN code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of IDFC Mutual Fund.</p> <p>Declaration for "execution-only" transaction (only where EUIIN box is left blank) (Refer Instruction No. XIII). – I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.</p> | | | | Signature of First / Sole Applicant / Guardian / Authorised Signatory | |
| <input type="checkbox"/> EXISTING UNIT HOLDER INFORMATION (Please mention the PAN/PERN without which, this application form will be considered incomplete and is liable to be rejected.) | | | | | |
| MANDATORY | Name of the First Holder | | | | |
| | Folio No. | | PAN/PERN (mandatory) | Enclosed <input type="checkbox"/> PAN/PERN Proof <input type="checkbox"/> KYC Compliant | |
| | KIN | | KYC Identification Number | | |
| <input type="checkbox"/> SYSTEMATIC TRANSFER PLAN (STP) (Please read overleaf instructions carefully) | | | | | |
| FROM Scheme | | IDFC | Plan | <input type="checkbox"/> Regular <input type="checkbox"/> Direct | |
| Option | | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Dividend-Payout <input type="checkbox"/> Dividend - Reinvestment <input type="checkbox"/> Div. frequency | | | |
| TO Scheme | | IDFC Floating Rate Fund | Plan | <input type="checkbox"/> Regular <input type="checkbox"/> Direct | |
| Option | | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend - Payout <input type="checkbox"/> Dividend - Reinvestment <input type="checkbox"/> Dividend - Sweep* | | | |
| Frequency | | <input type="checkbox"/> Daily Dividend (Reinvestment) <input type="checkbox"/> Weekly Dividend (Reinvestment) <input type="checkbox"/> Monthly Dividend <input type="checkbox"/> Quarterly Dividend <input type="checkbox"/> Annual Dividend <input type="checkbox"/> Periodic Dividend (each with Reinvestment, Payout and Sweep facility) | | | |
| (*Please fill STP/SWP/Dividend Sweep Registration Form separately) | | | | | |
| <input type="checkbox"/> SYSTEMATIC TRANSFER PLAN - FIXED | | <input type="checkbox"/> SYSTEMATIC TRANSFER PLAN - CAPITAL APPRECIATION | | | |
| Transfer Frequency (Please tick (✓) any one of the below frequencies) | | Transfer Frequency (Please tick (✓) any one of the below frequencies) | | | |
| <input type="checkbox"/> Daily | | <input type="checkbox"/> Monthly | | | |
| <input type="checkbox"/> Weekly - Daywise (Transfer on every Monday of the month) | | <input type="checkbox"/> Quarterly | | | |
| <input type="checkbox"/> Weekly - Datewise (Transfer date will be 7 th /14 th /21 st /28 th of the month) | | <input type="checkbox"/> Half Yearly | | | |
| <input type="checkbox"/> Fortnightly (Transfer date will be 1 st /16 th of the month) | | <input type="checkbox"/> Annual | | | |
| <input type="checkbox"/> Monthly (Any day of the month except 29 th , 30 th & 31 st) | | Any day of the month except 29 th , 30 th & 31 st . | | | |
| Transfer Instalment ₹ | | ₹ in words | | | |
| STP Period Start | | End | | | |
| OR | | No. of Installments | | | |
| (Please select either Period or no. of instalments) | | | | | |
| <input type="checkbox"/> STP WILL START ONLY AFTER 10 DAYS FROM THE NFO ALLOTMENT DATE. | | | | | |
| <input type="checkbox"/> SYSTEMATIC WITHDRAWAL PLAN (SWP) (Please read overleaf instructions carefully) | | | | | |
| Scheme | | IDFC | Plan | <input type="checkbox"/> Regular <input type="checkbox"/> Direct | |
| Option | | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment <input type="checkbox"/> Dividend Frequency | | | |
| SWP Period Start | | End | | | |
| (If start date is not mentioned default start month will be 13th month.) (If End date is not mentioned SWP will be effected till funds are available) | | | | | |
| Option# | Frequency | Date | Amount (₹) | | |
| <input type="checkbox"/> Fixed Amount | <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual | <input type="checkbox"/> 1 st <input type="checkbox"/> 10 th <input type="checkbox"/> 20 th <input type="checkbox"/> Others | ₹ | | |
| <input type="checkbox"/> Percentage Withdrawal of Specified Amount | <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual | <input type="checkbox"/> 1 st <input type="checkbox"/> 10 th <input type="checkbox"/> 20 th <input type="checkbox"/> Others | <input type="checkbox"/> 5% p.a. <input type="checkbox"/> 7% p.a. <input type="checkbox"/> 9% p.a. | | |
| | Specified Amount (Minimum ₹ 50,000/-) | ₹ (in figures) | ₹ (in words) | | |
| <input type="checkbox"/> Capital Appreciation** | <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual | <input type="checkbox"/> 1 st <input type="checkbox"/> 10 th <input type="checkbox"/> 20 th <input type="checkbox"/> Others | N. A. | | |
| #Please tick only one Option. *Capital Appreciation : Start date for Capital appreciation under SWP is the date from which capital appreciation, if any, will be calculated till the first withdrawal date. Refer instructions | | | | | |
| <input type="checkbox"/> DIVIDEND SWEEP OPTION | | | | | |
| FROM Scheme | | IDFC Floating Rate Fund | Plan | <input type="checkbox"/> Regular <input type="checkbox"/> Direct | |
| Option | | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend - Payout <input type="checkbox"/> Dividend - Reinvestment <input type="checkbox"/> Dividend - Sweep* | | | |
| Frequency | | <input type="checkbox"/> Daily Dividend (Reinvestment) <input type="checkbox"/> Weekly Dividend (Reinvestment) <input type="checkbox"/> Monthly Dividend <input type="checkbox"/> Quarterly Dividend <input type="checkbox"/> Annual Dividend <input type="checkbox"/> Periodic Dividend (each with Reinvestment, Payout and Sweep facility) | | | |
| (*Please fill STP/SWP/Dividend Sweep Registration Form separately) | | | | | |
| TO Scheme | | IDFC | Plan | <input type="checkbox"/> Regular <input type="checkbox"/> Direct | |
| Option | | <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Dividend-Payout <input type="checkbox"/> Dividend - Reinvestment <input type="checkbox"/> Div. frequency | | | |
| <input type="checkbox"/> DECLARATION & SIGNATURES | | | | | |
| <p>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 ₹ 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 my / 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 (iii) downloading and updating my/our Aadhaar number(s) and associated demographic information (including updated information) in my/our accounts/folios under IDFC Mutual Fund, based on my/our Income Tax Permanent Account Number ("PAN") in accordance with the Aadhaar Act, 2016, PMLA and rules & regulations made thereunder and applicable SEBI guidelines. I/We hereby further authorise IDFCAMC for sharing/disclosing of the Aadhaar number(s) and associated demographic information (including any updated information) by itself or through its RTA, depository participants, and asset management companies of other SEBI registered mutual funds, and their RTAs, for the purpose of updating the same in my/our accounts/folios based on my/our PAN.</p> | | | | | |
| First / Sole Applicant / Guardian / Authorised Signatory | | Second Applicant | Third Applicant | POA Holder | |

INSTRUCTIONS

1. The STP/ Cap STP/ SWP/ Cap SWP Enrolment Form should be completed in English and in Block Letters 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 (EUN) 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 EUN in the Application Form. Hence, if your investments are routed through a distributor, please ensure that the EUN 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 EUN 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 EUN 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.
5. In respect of STP/ Cap STP/ SWP/ Cap SWP enrollments made in the IDFC Mutual Fund Scheme(s), the 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
6. 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
- III. Frequency: Monthly, Quarterly, Half yearly, Annual. The capital appreciation will be determined on the next business day if the 30th, 90th, 180th or 366th day turns out to be a non-business day for the switch-out scheme.
- IV. Monthly Option - Any day STP except for 29th, 30th & 31st; Quarterly Option - Any day STP except for 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.
- V. If the commencement date is 15th December 2016 and if the investor provides the start date 1st 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)
 - a. For Monthly frequency the subsequent trigger date is 1st February 2017
 - b. For Quarterly Frequency the subsequent trigger date is 1st April 2017
 - c. For Half-yearly Frequency the subsequent trigger date is 1st July 2017
 - d. For Year yearly Frequency the subsequent trigger date is 1st January 2018
- 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.
- IX. The investor will have to mention the start and end date. The investor may choose to mention the start 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.
14. The switch will be triggered only if the required minimum capital appreciation clause is achieved. If this is not the case as on the trigger date the switch for that respective month / quarter / half year / year will be skipped. There is no limitation on number of skips.
15. If any trigger is skipped for a particular frequency due to the appreciation amount being less than the minimum amount, the subsequent tracking of the capital appreciation will continue with the amount as on the last executed STP.
16. The calculation of capital appreciation will be done at a transaction level in the respective scheme and folio. 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 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.
2. Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number.
3. One STP Enrolment Form can be filled for one Scheme/Plan/ Option only.
4. The minimum 6 number of instalments required under all frequencies.
5. The application for enrollment for STP should be submitted at least 10 Days and not more than 90 days before 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.
6. Capital Appreciation STP will be terminated / not processed if (i) On marking of lien or pledge of units in the source scheme (ii) On receipt of intimation of death of the unit holder.
7. The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) of the respective 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.
8. Unit holders will have the right to discontinue the STP facility at any time by sending a written request to the 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.
9. Units of IDFC Tax Advantage Fund (open-ended equity linked savings schemes with a lock-in period of 3 years) cannot be assigned / transferred / pledged / redeemed / switched - out until completion of 3 years from the date of allotment of the respective units.
10. A confirmation message (SMS + email) for registration / rejection will be sent by CAMS (Registrar and 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 de-registration 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:
 - I. Offers unit holders the Fixed Systematic Transfer Plan facility at daily, weekly - Day wise (Transfer on 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.
 - II. Unit holder is free to opt for any of the Plans and also choose the frequency of such transfers. If no frequency is chosen, the application form is liable to be rejected.
 - III. Unit holders are requested to refer the individual scheme information document (SID) for 'minimum subscription' and 'subsequent installment amount'.
 - 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 be closed.
 - V. If STP date/day is a non-Business Day, then the next Business Day shall be the STP Date/ Day and the same will be considered for the purpose of determining the applicability of NAV.
13. Capital Appreciation STP Plan:
 - I. 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.

SYSTEMATIC WITHDRAWAL PLAN

1. The SWP/ Cap SWP Facility are available only for units held / to be held in Non - demat Mode in the Transferor 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.
2. 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.
3. Unitholders must use separate 'SWP' enrolment forms for different Schemes/Plans/Options.
4. In case the chosen date falls on a holiday or during a Book Closure period or on a date which is not available in 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.
5. **Percentage Withdrawal Plan:**
 - i. Facility is provided to investors for withdrawal of an amount, as a percentage of the specified amount, on Monthly/Quarterly/Half Year/Yearly basis. Withdrawals will be made/effectuated on the date chosen for the selected frequency and would be treated as redemptions.
 - ii. In case a percentage has not been opted by the investor, 7% would be considered as default.
 - iii. The % will have to be in multiples of 1% and minimum SWP should amount to ₹ 200 and above.
6. **Capital Appreciation Plan:**
 - i. SWP under this plan is available for Monthly/ Quarterly/ Half Yearly / Annual intervals.
 - ii. This plan is ONLY available from a GROWTH option of a scheme.
 - iii. The capital appreciation, if any, will be calculated (subject to completion of lockin/ pledge period, if any), from the commencement date of SWP under the folio, till the first SWP withdrawal date.
 - iv. Subsequent capital appreciation, if any, will be the capital appreciation* between the previous SWP date** (where redemption has been processed and paid) and the next SWP withdrawal date. Provided such capital appreciation is minimum ₹ 200, on each withdrawal date.
 - v. In case the SWP dates fall on a holiday or fall during a Book Closure period, the next Business Day will be deemed as the SWP withdrawal date. Capital appreciation, if any, in such cases will be calculated upto such deemed withdrawal date.
 - vi. In case of redemption, capital appreciation will be computed on the balance units post redemption.
 - vii. In case of interim additional purchase, capital appreciation will be calculated from the date of additional purchase for the units additionally purchased between two SWP dates.
 - viii. Unitholders should note that in the event of there being no capital appreciation, no withdrawal / payment will be effected. If there is nil balance on the Cap SWP date on 6 consecutive due dates, the system will automatically cease the SWP and there will not be any further trigger.
7. **Fixed Amount Plan:**
 - i. Facility is provided to investors for withdrawal of a fixed amount, on Monthly/Quarterly/Half Year/Yearly basis, on the specified date. Withdrawals will be made/effectuated on the date chosen for the selected frequency and would be treated as redemption.
 - ii. Fixed Plan is available for BOTH Growth and Dividend Option under the selected scheme.
 - iii. Unitholders under the Fixed Plan can redeem (subject to completion of lock-in/ pledge period, if any), under each Scheme / Plan / Option a minimum of ₹ 200 and in multiples of ₹ 100 thereafter.
 - iv. Commencement date for Fixed Plan, is the date from which the first withdrawal will commence.

Investors understand that their principal will be at Moderate risk

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



IDFC Floating Rate Fund NFO : ASBA FORM

PLEASE DO NOT USE PHOTOCOPIES OF THIS FORM

DFC FLOATING RATE FUND
NFO : ASBA FORM

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



Name of the entity

Type of address given at KRA ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office

"Address of residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

PAN

Date of incorporation

City of incorporation Country of incorporation

Please tick the applicable tax resident declaration:

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

| Country | Tax Identification Number [®] | Identification Type (TIN or Other, please specify) |
|----------------------|--|--|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

[®]In case Tax Identification Number is not available, kindly provide its functional equivalent⁵.

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here (Refer Instruction No. viii)

FATCA & CRS DECLARATION

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

We are a, ☐ Global Intermediary Identification Number (GIIN)

Financial institution³ ☐ Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

or
Direct reporting NFE⁴ ☐ Name of sponsoring entity

GIIN not available (please tick as applicable)

☐ Applied for

If the entity is a financial institution

☐ Not required to apply for (please specify 2 digits sub-category)

☐ Not obtained - Non-participating FI

PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

| | | |
|---|---|--|
| 1 | Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market). No <input type="checkbox"/> | Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange <input type="text"/> |
| 2 | Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market). No <input type="checkbox"/> | Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company <input type="text"/> Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company OR <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange <input type="text"/> |
| 3 | Is the Entity an active ¹ Non Financial Entity (NFE) No <input type="checkbox"/> | Yes <input type="checkbox"/> Nature of Business <input type="text"/> Please specify the sub-category of Active NFE <input type="text"/> (Mention code-refer 2c of Part D) |
| 4 | Is the Entity a passive ² Non Financial Entity (NFE) No <input type="checkbox"/> | Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section.) Nature of Business <input type="text"/> |

¹Refer 2 of Part D | ²Refer 3(ii) of Part D | ³Refer 1(i) of Part D | ⁴Refer 3(vi) of Part D |

...Continued Overleaf

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



Received, subject to realisation, verification and conditions, form for application KYC Details, FATCA and CRS declarations for Non Individual Accounts.

From

In Folio No.

On Date

Stamp & Signature

DECLARATION

☐ I/We hereby acknowledge and confirm that the information provided above is/are true, correct and complete to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/we shall be liable for it. I/We also undertake to keep you informed immediately in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to the Mutual Fund, its Sponsor, Asset Management Company, Trustees, their employees, agents / service providers, other SEBI registered intermediaries or any Indian or foreign governmental or statutory or judicial authorities / agencies, the tax / revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)

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

| Details | UBO1 | UBO2 | UBO3 |
|--|---|---|---|
| Name (Beneficial Owner/Controlling Person) | | | |
| UBO Type code (refer 3 (iv) (A) of Part (D)) | | | |
| PAN/ Any other identification Number@ | | | |
| Type of ID Document@ (If PAN not Provided) | | | |
| City of Birth | | | |
| Country of Birth | | | |
| Occupation Type | <input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="text"/> | <input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="text"/> | <input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="text"/> |
| Nationality | | | |
| Father's Name (Mandatory if PAN is not available) | | | |
| Date of Birth | <input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y | <input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y | <input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y |
| Gender | <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others | <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others | <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others |
| Percentage of Holding/ Beneficial Interest | | | |

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:

@ PAN, Aadhaar, Passport, Election Id, Government ID, Driving Licence, NREGA Job Card, Others (Please Specify)

* To include US, where controlling person is a US citizen or green cardholder.

% In case Tax identification number is not available, kindly provide functional equivalent.

The Central Board of Direct Taxes has notified Rules 114 F to 114H as part of the Income-tax Rules 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US tax Identification Number.

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

PART C CERTIFICATION

☐ I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Name

Designation

| | | |
|-----------|-----------|-----------|
| Signature | Signature | Signature |
|-----------|-----------|-----------|

Date D D M M Y Y Y Y

Place



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

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

www.idfcmf.com

PART D FATCA Instructions & Definitions

1 Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution:** is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution** is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of
 - The three financial years preceding the year in which determination is made; or
 - The period during which the entity has been in existence, whichever is less.

Investment entity is any entity:

- That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - Individual and collective portfolio management; or
 - Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

OR

- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

- The three-year period ending on 31 March of the year preceding the year in which the determination is made;

OR

- The period during which the entity has been in existence.

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

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

FI not required to apply for GIIN:

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

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

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

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

c. Active NFE : (is any one of the following):

| Code | Sub-category |
|------|---|
| 01 | Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income; |
| 02 | The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing; |
| 03 | Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes; |
| 04 | The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE; |
| 05 | The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution; |
| 06 | The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; |
| 07 | Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; It is exempt from income tax in India; It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ol style="list-style-type: none"> an Investor Protection Fund referred to in clause (23EA); a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act; |

3. Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

- any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
- an investment entity defined in clause (b) of these instructions
- a withholding foreign partnership or withholding foreign trust;

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

(iii) Passive income

The term passive income includes income by way of:

- Dividends,
- Interest
- Income equivalent to interest,
- Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE

PART D FATCA Instructions & Definitions (Contd.)

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

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

(iv) Controlling persons

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

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

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

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the 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 arrangement-trust-trustee |
| 06 | CP of legal arrangement-trust-protector |
| 07 | CP of legal arrangement-trust-beneficiary |
| 08 | CP of legal arrangement-trust-other |
| 09 | CP of legal arrangement—Other-settlor equivalent |
| 10 | CP of legal arrangement—Other-trustee equivalent |
| 11 | CP of legal arrangement—Other-protector equivalent |
| 12 | CP of legal arrangement—Other-beneficiary equivalent |
| 13 | CP of legal arrangement—Other-other equivalent |
| 14 | Unknown |

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

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;

- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) Direct reporting NFE

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

(viii) Exemption code for U.S. persons

| Code | Sub-category |
|------|---|
| A | An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37) |
| B | The United States or any of its agencies or instrumentalities |
| C | A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities |
| D | A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i) |
| E | A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i) |
| F | A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state |
| G | A real estate investment trust |
| H | A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940 |
| I | A common trust fund as defined in section 584(a) |
| J | A bank as defined in section 581 |
| K | A broker |
| L | A trust exempt from tax under section 664 or described in section 4947(a)(1) |
| M | A tax exempt trust under a section 403(b) plan or section 457(g) plan |

KEY INFORMATION MEMORANDUM

IDFC Floating Rate Fund

| | | | |
|---|--|---|---------------------|
| Investment Objective | <p>The Fund seeks to generate returns by creating a portfolio that is primarily invested in floating rate instruments, including fixed rate instruments swapped for floating returns and other debt and money market instruments.</p> <p><u>Disclaimer:</u> There is no assurance or guarantee that the objectives of the scheme will be realised.</p> | | |
| Asset Allocation Pattern | Instruments | Indicative Allocation (as % of total assets) | Risk Profile |
| | Floating Rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives) | 65 – 100% | Low to Medium |
| | Debt and Money Market instruments other than Floating Rate instruments | 0 – 35% | Low to Medium |
| | Units issued by REITs & InvITs | 0 – 10% | Medium to High |
| | <ul style="list-style-type: none"> Investment in Securitised Debt - up to 50% of the total assets. Investment in Foreign Securities - up to 50% of the total assets. Investment in Derivatives - up to 100% of total assets. Investment in Securities lending – up to 20% of the net assets with maximum single party exposure restricted to 5% of the net assets. Exposure to Debt Instruments having Structured Obligations / Credit Enhancements where unsupported rating of debt instrument is below investment grade and supported rating of the debt instrument is above investment grade - up to the extent permitted by the Regulations (currently up to 10% of the net assets of the Scheme, subject to change in line with regulations from time to time). Gross Exposure to Repo of Corporate Debt Securities – up to the extent permitted by the Regulations. (currently up to 10% of total assets, subject to change in line with the regulations from time to time). The Scheme may invest in units of mutual fund schemes pending deployment of funds, which would be subsequently rebalanced within the timeframe mentioned in the SID. <p>The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations. The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable guidelines / regulations as and when permitted by SEBI/RBI.</p> <p>The cumulative gross exposure through derivatives, repo transactions in corporate debt securities, credit default swaps along with debt & money market instruments, REITs & InvITs and across various other asset classes in which the Scheme is permitted to invest shall not exceed 100% of the net assets of the Scheme.</p> | | |
| Investment Strategy: | <p>The Scheme seeks to invest predominantly in floating rate debt instruments which shall also include fixed rate debt instruments converted to floating rate exposures using swaps/derivatives. Some portion of the scheme may also be invested in fixed rate securities, money market securities and other such instruments. Money Market securities include cash and cash equivalents.</p> <p>The aim of the investment strategy is to generate relatively stable returns through investment in a portfolio comprising substantially of floating rate debt, fixed rate debt instruments swapped for floating rate returns and money market instruments, along with allocation to derivatives like swaps and FRAs effectively with the objective of achieving relatively stable returns while minimizing interest rate risk.</p> <p>The actual percentage of investments in various floating and fixed interest rate securities and the position of derivatives will be decided after considering the prevailing economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity, political conditions and other such factors impacting the economy and markets.</p> | | |
| Creation of Segregated Portfolio | <p>The AMC may create segregated portfolio of debt and money market instruments in a mutual fund scheme in case of a credit event and to deal with liquidity risk.</p> <p>In this regard, the term 'segregated portfolio' shall mean a portfolio comprising of debt or money market instrument affected by a credit event that has been segregated in a mutual fund scheme and the term 'main portfolio' shall mean the scheme portfolio excluding the segregated portfolio. The term 'total portfolio' shall mean the scheme portfolio including the securities affected by the credit event.</p> <p>A segregated portfolio may be created in a mutual fund scheme in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:</p> <ol style="list-style-type: none"> Downgrade of a debt or money market instrument to 'below investment grade', or Subsequent downgrades of the said instruments from 'below investment grade', or Similar such downgrades of a loan rating. <p>In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of segregated portfolio shall be based on issuer level credit events as detailed above and implemented at ISIN level.</p> <p>Further, segregated portfolio of unrated debt or money market instruments may also be created in case of actual default of either the interest or principal amount.</p> <p>Monitoring by Trustees:</p> <ol style="list-style-type: none"> In order to ensure timely recovery of investments of the segregated portfolio, trustees will ensure that: <ol style="list-style-type: none"> The AMC puts in sincere efforts to recover the investments of the segregated portfolio. Upon recovery of money, whether partial or full, it shall be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio. An action taken report on the efforts made by the AMC to recover the investments of the segregated portfolio is placed in every trustee meeting till the investments are fully recovered / written-off. The trustees shall monitor the compliance of guidelines prescribed by SEBI in this regard and disclose in the half-yearly trustee reports filed with SEBI, the compliance in respect to every segregated portfolio created. In order to avoid misuse of the segregated portfolio facility, the Trustees have ensured that the AMC has a mechanism in place to negatively impact the performance incentives of the Fund Manager, Chief Investment Officer (CIO), etc involved in investment process of securities under the segregated portfolio, mirroring the existing mechanism for performance incentives of the AMC, including claw back of such amount to the segregated portfolio of the Scheme. <p>For detailed process for creation of segregated portfolios, illustration on how segregated portfolios will work, etc. please refer to Statement of Additional Information (SAI) available on the Mutual Fund's website.</p> | | |
| Where will the Scheme Invest? | <p>The corpus of the Scheme will be invested in various types of debt and money market instruments (including but not limited to) such as :</p> <ol style="list-style-type: none"> Securities issued, created, guaranteed or supported by the Central Government or a State Government (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills / cash management bills). Fixed rate and floating rate Debt instruments (including non-convertible portion of convertible instruments) issued by Companies / institutions promoted / owned / controlled by the Central or State Governments, domestic government agencies, quasi-government or local / statutory bodies, which may or may not carry a Central/State Government guarantee. | | |

| | |
|-----------------------------------|---|
| | <ol style="list-style-type: none"> 3. Fixed rate and floating rate Debt securities (including non-convertible portion of convertible instruments) issued by companies, banks, financial institutions and other bodies corporate (both public and private sector undertakings) including Bonds (coupon bearing / zero coupon), Debentures, Notes, Strips, etc. 4. Fixed rate and floating rate Securitised Debt. 5. Certificate of Deposits (CDs), Commercial Paper (CPs), Bills Rediscounting, TREPS, Repo/Reverse repo in G-sec/corporate debt and other Money Market Instruments as may be permitted by SEBI / RBI from time to time. 6. Derivatives instruments as may be permitted by SEBI/RBI from time to time. 7. Units of mutual fund schemes / ETF. 8. Units issued by REITs & InvITs. 9. Permitted foreign securities including overseas exchange traded funds (ETFs) 10. Debt instruments having Structured Obligations and Credit Enhancements. 11. Any other debt and money market instruments as may be permitted by SEBI/ RBI from time to time. <p>The securities mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, publicly offered, privately placed, through negotiated deals, secured, unsecured, of various ratings or unrated as well as of various maturity.</p> <p>For the purpose of further diversification and liquidity, the Scheme may invest in another scheme managed by the same AMC or by the AMC of any other Mutual Fund without charging any fees on such investments, provided that aggregate inter-scheme investment made by all schemes managed by the same AMC or by the AMC of any other Mutual Fund shall not exceed 5% of the net asset value of the Fund.</p> <p>The scheme may invest the funds of the scheme in short term deposits of scheduled commercial banks as permitted under extant regulations. The Scheme may also enter into repurchase and reverse repurchase obligations in all securities held by it as per the guidelines and regulations applicable to such transactions.</p> |
| Risk Profile of the Scheme | <p>Scheme Specific Risk Factors</p> <ol style="list-style-type: none"> 1. The value of the Scheme's investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Scheme may fluctuate and can go up or down. 2. 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. <p>Risk related to fixed income securities</p> <ol style="list-style-type: none"> 1. The NAV of the Scheme is likely to be affected by changes in the prevailing rates of interest. 2. Different types of securities in which the scheme would invest (bonds / money market instruments etc.) as given in the Scheme Information Document carry different levels and types of risks. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. 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. 3. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme(s) and may lead to the Scheme(s) incurring losses till the security is finally sold. 4. As zero coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio. Zero coupon or deep discount bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specified date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face values. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the Issuer. The market prices of zero coupon securities are generally more volatile than the market prices of securities that pay interest periodically. 5. Apart from normal credit risk, zero coupon bonds carry an additional risk, unlike bonds that pay interest throughout the period to maturity, zero coupon instruments/deferred interest bonds typically would not realise any cash until maturity. If the issuer defaults, the Scheme may not obtain any return on its investment. 6. 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. 7. Price-Risk or Interest-Rate Risk: 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. 8. 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. 9. 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. 10. 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. 11. Spread Risk: In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. However, depending upon the market conditions, the spreads may move adversely or favourably leading to fluctuation in the NAV. 12. 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. 13. Other Risk: In case of downward movement of interest rates, floating rate debt instruments will give a lower return than fixed rate debt instruments. 14. Counterparty Risk: The floating rate assets may also be created by swapping a fixed return to a floating rate return. In such a swap, there may be an additional risk of counter-party who will pay floating rate return and receive fixed rate return. 15. 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. |

| Risk Profile of the Scheme (Contd.) | <p>16. 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.</p> <p>For more disclosures on Risk factors, please refer to Scheme Information Document.</p> | | | | | | | | | | | | | | |
|--|---|---------------------------------------|--|------------------|--------------------------|--|---|--|--|---|---|---|--|--|---|
| Risk Management Strategies | <table border="1"> <thead> <tr> <th data-bbox="347 275 932 331">Risk associated with Debt Investments</th><th data-bbox="932 275 1522 331"></th></tr> <tr> <th data-bbox="347 331 932 338">Risk Description</th><th data-bbox="932 331 1522 338">Risk management strategy</th></tr> </thead> <tbody> <tr> <td data-bbox="347 338 932 558"> Market Risk As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV. </td><td data-bbox="932 338 1522 558"> In a rising interest rates scenario the Fund Managers will endeavor to increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity will be increased thereby mitigating risk to that extent. </td></tr> <tr> <td data-bbox="347 558 932 737"> Liquidity or Marketability Risk This refers to the ease with which a security can be sold at or near to its valuation Yield-To-Maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market. </td><td data-bbox="932 558 1522 737"> The Scheme may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds. Liquidity risk is today characteristic of the Indian fixed income market. The fund will however, endeavor to minimise liquidity risk by investing in securities having a liquid market. </td></tr> <tr> <td data-bbox="347 737 932 999"> 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). 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Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. </td><td data-bbox="932 1167 1522 1570"> The fund has provision for using derivative instruments in the manner permitted by SEBI from time to time. Interest Rate Swaps will be done with approved counter parties under pre-approved ISDA agreements. Mark to Market of swaps, netting off of cash flow and default provision clauses will be provided as per international best practice on a reciprocal basis. Interest rate swaps and other derivative instruments will be used as per local (RBI and SEBI) regulatory guidelines. </td></tr> </tbody> </table> | Risk associated with Debt Investments | | Risk Description | Risk management strategy | Market Risk As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV. | In a rising interest rates scenario the Fund Managers will endeavor to increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity will be increased thereby mitigating risk to that extent. | Liquidity or Marketability Risk This refers to the ease with which a security can be sold at or near to its valuation Yield-To-Maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market. | The Scheme may invest in government securities, corporate bonds and money market instruments. 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The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk. | A traditional SWOT analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken to review its ability to undergo stress on cash flows and asset quality. A detailed evaluation of accounting policies, off balance sheet exposures, notes, auditors' comments and disclosure standards will also be made to assess the overall financial risk of the potential borrower. In case of securitized debt instruments, the fund will ensure that these instruments are sufficiently backed by assets. | Reinvestment Risk This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. 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| Sector Restrictions | <p>The exposure in a particular sector (excluding investments in Bank CDs, TREPS, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) under the portfolio will not exceed 20% of the net assets on account of purchase.</p> <p>An additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only. Further, an additional exposure of 5% of the net assets of the Scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and / or affordable housing loan portfolio.</p> <p>Provided that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 20% of the net assets of the scheme on account of purchase.</p> | | | | | | | | | | | | | | |
| Plans and Options | <p>The Scheme offers Regular Plan & Direct Plan.</p> <p>Regular Plan: Regular plan is for investors purchasing / subscribing units in this scheme through distributors.</p> <p>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.</p> <p>Both the Plans will have separate NAV and a common portfolio.</p> <p>Both the Plans under the Scheme offer Dividend Option & Growth Option. Dividend Option under each Plan further offers choice of Daily Dividend (Reinvestment), Weekly Dividend (Reinvestment), Monthly Dividend, Quarterly Dividend, Annual Dividend & Periodic Dividend (each with Reinvestment, Payout and Sweep facility).</p> | | | | | | | | | | | | | | |

| | <p>Please note that where the Unitholder has opted for Dividend Payout option and in case the amount of dividend payable to the Unitholder is ₹100/- or less under a Folio, the same will be compulsorily reinvested in the Scheme.</p> <p>Default option: The investors must clearly indicate the Option/facility (Growth or Dividend / Reinvestment or Payout or Sweep) in the relevant space provided for in the Application Form. In case the investor does not select any Option, the default option shall be considered as Growth Option. Within dividend Option if the investor does not select any frequency / facility, then default frequency / facility shall be Monthly Dividend / Reinvestment.</p> <p>Investors subscribing under Direct Plan of a Scheme will have to indicate “Direct Plan” in the application form e.g. “IDFC Floating Rate Fund - Direct Plan”. Investors should also indicate “Direct” in the ARN column of the application form.</p> <p>Treatment of applications under “Direct” / “Regular” Plans:</p> <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p> | Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured | 1 | Not mentioned | Not mentioned | Direct Plan | 2 | Not mentioned | Direct | Direct Plan | 3 | Not mentioned | Regular | Direct Plan | 4 | Mentioned | Direct | Direct Plan | 5 | Direct | Not Mentioned | Direct Plan | 6 | Direct | Regular | Direct Plan | 7 | Mentioned | Regular | Regular Plan | 8 | Mentioned | Not Mentioned | Regular Plan |
|--|---|--------------------------------|---------------------------------------|--------------------------------|-----------------------------|---|---------------|---------------|-------------|---|---------------|--------|-------------|---|---------------|---------|-------------|---|-----------|--------|-------------|---|--------|---------------|-------------|---|--------|---------|-------------|---|-----------|---------|--------------|---|-----------|---------------|--------------|
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| 1 | Not mentioned | Not mentioned | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Not mentioned | Direct | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Not mentioned | Regular | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Mentioned | Direct | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Direct | Not Mentioned | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Direct | Regular | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | Mentioned | Regular | Regular Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | Mentioned | Not Mentioned | Regular Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Cut off Timing For Subscriptions/ Redemptions / Switches:</p> <p>(applicable with effect from February 1, 2021 or such other date as may be specified by SEBI from time to time)</p> | <p>Subscription and redemption facility is available on a continuous basis.</p> <p><u>Applicable NAV</u></p> <p>A. Applicable NAV for Subscriptions / Switch-ins (irrespective of application amount):</p> <ol style="list-style-type: none">In respect of valid applications received 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 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.Irrespective of the time of receipt of application at the official point(s) of acceptance, where funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Scheme before the cut-off time on any subsequent Business Day - i.e available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.The aforesaid provisions shall also apply to systematic transactions i.e Systematic Investment Plan (SIP), Systematic Transfer Plan (STP). <p>B. For Repurchase/Redemption/Switch-outs:</p> <p>Where the application is received upto 3.00 pm, closing NAV of the day on which the application is received shall be applicable and if the application is received after 3.00 pm closing NAV of the next business day shall be applicable.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Minimum Application Amount/ Number of Units</p> | <p>During New Fund Offer:</p> <ul style="list-style-type: none">Lumpsum (including switch-in): ₹ 5,000 and any amount thereafterSIP: ₹1,000/- and in multiples of ₹1 thereafter [minimum 6 installments] <p>For all systematic investment applications received during the New Fund Offer (NFO) Period, the start date shall be at least 30 days after the NFO allotment date.</p> <p>During Ongoing Offer:</p> <ul style="list-style-type: none">Fresh Purchase (including switch-in) - ₹ 5,000/- and any amount thereafterAdditional Purchase (including switch-in) - ₹ 1,000/- and any amount thereafterSIP: ₹ 1,000/- and in multiples of ₹ 1 thereafter [minimum 6 installments] <p>Redemption:</p> <p>₹ 500/- or the account balance of the investor, whichever is less.</p> <p>The redemption will be at Applicable NAV based prices. In case an investor has purchased Units on more than one Business Day, the Units purchased prior in time (i.e. those Units which have been held for the longest period of time) will be deemed to have been redeemed first i.e. on a First-in First-Out basis.</p> <p>Systematic Transfer Plan (in): ₹ 1,000/- and any amount thereafter</p> <p>Systematic Withdrawal Plan: ₹ 200/- and in multiples of ₹ 1/- thereafter</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Despatch of Repurchase (Redemption) Request :</p> | <p>Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Right to Restrict Redemption or Suspend Redemption in the Scheme</p> | <p>The AMC/Trustee, at its sole discretion, reserves the right to impose restriction on redemption (including switches) or suspend redemption (including switches) from the Scheme in the general interest of the Unitholders of the Scheme and keeping in view the unforeseen circumstances/unusual market conditions.</p> <p>Imposition of such restriction will be subject to following conditions:</p> <ol style="list-style-type: none">Restriction on redemption may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:<ol style="list-style-type: none">Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security;Market failures, exchange closures;Operational issues - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures.Restriction on redemption may be imposed for a period not exceeding 10 working days in any 90 days period.When restriction on redemption is so imposed, the following procedure shall be applied:<ol style="list-style-type: none">No redemption requests of value up to ₹ 2 lakhs shall be subject to such restriction.For redemption request of value above ₹ 2 lakhs, the first ₹ 2 lakhs shall be redeemed without such restriction and the restriction shall apply for the redemption amount exceeding ₹ 2 lakhs. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| | <p>Any restriction on Redemption or suspension of redemption (including switches) of the Units in the Scheme shall be made applicable only after specific approval of the Board of Directors of the AMC and the Trustee Company and thereafter, immediately informing the same to SEBI.</p> <p>It is clarified that since the occurrence of the abovementioned eventualities have the ability to impact the overall market and liquidity situation, the same may result in exceptionally large number of Redemption requests being made and in such a situation the indicative timelines (i.e. within 3 Business Days for schemes other than interval funds and within 1 Business Day for interval funds) mentioned by the Fund in the scheme offering documents, for processing of requests for Redemption may not be applicable.</p> <p>The AMC / Trustee reserves the right to change / modify the provisions of right to restrict or suspend redemption of Units in the Scheme, subject to the applicable regulatory provisions from time to time.</p> |
| Dividend Policy: | <p>Dividend declaration and distribution shall be in accordance with SEBI Regulations as applicable from time to time. The AMC reserves the right to declare dividend from time to time, depending on availability of distributable surplus. There is no assurance or guarantee to Unitholders as to the rate of dividend distribution nor will that dividends be paid, though it is the intention of the Mutual Fund to make dividend distributions.</p> <p>Dividends, if declared, will be paid out of the net surplus of the Scheme to those Unit holders whose names appear in the Register of Unitholders on the record date. The actual date for declaration of dividend will be notified suitably to the Registrar. It may be noted that pursuant to payment of dividend, NAV of the dividend option of the Scheme would fall to the extent of dividend payout and statutory levy, if any.</p> |
| Dividend : | The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend. |
| Delay in Payment of Redemption / Repurchase Proceeds And Dividend Warrants: | The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum). |
| Treatment of Unclaimed Amounts: | The treatment of unclaimed redemption and unclaimed dividend amounts shall be as per provisions of SEBI Circular dated February 25, 2016. |
| Benchmark Index: | NIFTY Low Duration Debt Index |
| Name of the Fund Manager: | Mr. Anurag Mittal and Mr. Arvind Subramanian will be the fund manager of the Scheme. Mr. Viraj Kulkarni will be dedicated fund manager for overseas investment of the Scheme. (Since the Scheme is a new scheme, tenure of the fund manager(s) is not available) |
| Name of the Trustee Company: | IDFC AMC Trustee Company Limited |
| Performance of the Scheme: | Since the Scheme is a new scheme, this information is not available. |
| Additional Disclosures: | <p>a. Scheme Portfolio holdings: Since the Scheme is a new scheme, this information is not available. Monthly / Fortnightly portfolio statement of the Scheme will be hosted on website – http://www.idfcmf.com/Downloads.aspx</p> <p>b. Portfolio Turnover: Since the Scheme is a new scheme, this information is not available.</p> |
| Load Structure: | <p>Entry load: Nil Exit Load: Nil Transaction Charges:</p> <p>In accordance with SEBI circular no. CIR/ IMD/ DF/ 13/ 2011 dated August 22, 2011, Transaction Charge per subscription of ₹10,000 and above shall be charged from the investors and shall be payable to the distributors/ brokers (who have opted in for charging the transaction charge for this scheme) in respect of applications routed through distributor/ broker relating to Purchases / subscription / new inflows only (lump sum and SIP), subject to the following:</p> <ul style="list-style-type: none"> For Existing / New investors: ₹100 / ₹150 as applicable per subscription of ₹10,000/- and above Transaction charge for SIP shall be applicable only if the total commitment through SIP amounts to ₹10,000/- and above. In such cases the transaction charge would be recovered in maximum 4 successful installments. There shall be no transaction charge on subscription below ₹10,000/-. There shall be no transaction charges on direct investments. <p>The Transaction Charge as mentioned above shall be deducted by the AMC from the subscription amount of the Unit Holder and paid to the distributor and the balance shall be invested in the Scheme.</p> <p>The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.</p> <p>The requirement of minimum application amount shall not be applicable if the investment amount falls below the minimum amount required due to deduction of transaction charges from the subscription amount.</p> <p>The AMCs shall be responsible for any malpractice/mis-selling by the distributor while charging transaction costs.</p> |
| Expenses of the Scheme: | <p>NFO Expenses: New Fund offer expenses will be borne by the AMC.</p> <p>Recurring Expenses : As per SEBI (MF) Regulations, 1996, recurring expenses will not exceed the following limits :</p> <ol style="list-style-type: none"> on the first ₹ 500 crore of the Scheme's daily net assets, will not exceed 2.00% on the next ₹ 250 crore of the Scheme's daily net assets, will not exceed 1.75% on the next ₹ 1,250 crore of the Scheme's daily net assets, will not exceed 1.50% on the next ₹ 3,000 crore of the Scheme's daily net assets, will not exceed 1.35% on the next ₹ 5,000 crore of the Scheme's daily net assets, will not exceed 1.25% on the next ₹ 40,000 crore of the Scheme's daily net assets, total expense ratio reduction of 0.05% for every increase of ₹ 5,000 crores of daily net assets or part thereof. on the balance of the Scheme's daily net assets, will not exceed 0.80%. <p>The total fees and expenses for operating the scheme would be a percentage of the daily net assets which includes expenses towards management fees, commission, marketing expense and other expense relating to operating the scheme.</p> <p>In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.</p> <p>The expense of 30 bps shall be charged if the new inflows from retail investors from B30 cities as specified from time to time are at least -</p> <p>(i) 30 per cent of gross new inflows in the scheme, or; (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:</p> <p>Provided that if inflows from retail investors from B30 cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis.</p> <p>Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from retail investors from B30 cities.</p> <p>Provided further that amount incurred as expense on account of inflows from retail investors from B30 cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.</p> |

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| | <p>Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan. TER of the Direct Plan will be lower to the extent of such distribution expenses, commission etc as compared with Regular Plan.</p> <p>The AMC shall adhere provisions of SEBI Circular dated October 22, 2018 and various guidelines specified by SEBI as amended from time to time, with reference to charging of fees and expenses. Accordingly :</p> <p>a. All scheme related expenses including commission paid to distributors, shall be paid from the Scheme only within the regulatory limits and not from the books of the AMC, its associates, sponsor, trustee or any other entity through any route.</p> <p>Provided that, such expenses that are not specifically covered in terms of Regulation 52 (4) can be paid out of AMC books at actual or not exceeding 2 bps of the Scheme AUM, whichever is lower.</p> <p>b. The Fund / the AMC shall adopt full trail model of commission in the Scheme, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route.</p> <p>c. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in Regular Plan.</p> <p>d. No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors.</p> <p>The Regular Plan and Direct Plan will have separate NAV.</p> <p>For the actual current expenses being charged to the Scheme, the investor should refer to the website of the mutual fund at www.idfcmf.com (Home> Total Expense Ratio of Mutual Fund Schemes). Any change proposed to the current expense ratio will be updated on the website at least three working days prior to the change.</p> <p>As per the Regulations, the total recurring expenses that can be charged to the Scheme in this Scheme information document shall be subject to the applicable guidelines. The total recurring expenses of the Scheme, will, however, be limited to the ceilings as prescribed under Regulation 52(6) of the Regulations.</p> | |
| Tax Treatment for the Investors (unitholders): | Investors are requested to refer to Statement of Additional Information (SAI) available on website www.idfcmf.com and also independently refer to the tax advisor. | |
| Daily Net Asset Value (NAV) Publication: | <p>NAV will be determined for every Business Day. NAV shall be calculated and rounded off up to at least four decimals, as decided by the AMC from time to time. The first NAV shall be calculated and disclosed within 5 business days of allotment.</p> <p>NAV of the Scheme shall be made available on the website of AMFI (www.amfiindia.com) and the Mutual Fund (www.idfcmf.com) by 11.00 p.m. on all business days. In case the NAV is not uploaded by 11.00 p.m it shall be explained in writing to AMFI for non adherence of time limit for uploading NAV on AMFI's website. If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV. The NAV shall also be available on the call free number 1800 300 66688 and on the website of the Registrar CAMS (www.camsonline.com). Investors may also place a specific request to the Mutual Fund for sending latest available NAV through SMS.</p> | |
| For Investor Grievances Please Contact: | Name | Address and Contact Number |
| | Neeta Singh | 6th Floor, Tower 1C, One World Center, Jupiter Mills Compound, 841 Senapati Bapat Marg, Mumbai - 400013. Contact number : #022 66289999, Fax: 022 - 66466953 Email: investormf@idfc.com |
| Unitholders' Information: | <p>Account Statements</p> <p>For NFO allotment and fresh purchase during ongoing sales with creation of a new Folio:</p> <ul style="list-style-type: none"> The AMC shall allot the units to the applicant whose application has been accepted and also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number within five working days from the date of closure of the NFO / transaction. The AMC shall issue to the investor whose application has been accepted, an account statement specifying the number of units allotted within five business days of closure of NFO/transaction. For allotment in demat form the account statement shall be sent by the depository / depository participant, and not by the AMC. For NFO allotment in demat form, the AMC shall issue an intimation of allotment. For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail instead of physical statement. The unitholder may request for an account statement by writing / calling us at any of the ISC and the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request. <p>Pursuant to sub regulation (1), (2) and (4) of Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circulars no. Cir/ IMD/DF/16/ 2011 dated September 08, 2011, no. Cir/MRD/D9/31/2014 dated November 12, 2014, no. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016 and no. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016, investors are requested to note the following regarding dispatch of account statements:</p> <p>A) Consolidated Account Statement (CAS) - for Unitholders who have registered their PAN / PEKRN with the Mutual Fund:</p> <p><u>Investors who hold demat account and have registered their PAN with the mutual fund:</u></p> <p>For transactions in the schemes of IDFC Mutual Fund, a Consolidated Account Statement, based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month within 10th day of the succeeding month to the investors in whose folios transactions have taken place during that month.</p> <p>Due to this regulatory change, AMC has now ceased sending account statement (physical / e-mail) to the investors after every financial transaction including systematic transactions.</p> <p>The CAS shall be generated on a monthly basis. AMCs/ RTAs shall share the requisite information with the Depositories on monthly basis to enable generation of CAS. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be 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.</p> <p>In case investors have multiple accounts across the two depositories, the depository having the demat account which has been opened earlier shall be the default depository which will consolidate details across depositories and MF investments and dispatch the CAS to the investor. However, option shall be given to the demat account holder by the default depository to choose the depository through which the investor wishes to receive the CAS.</p> <p>In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send the account statement to the investor as specified under the regulations applicable to the depositories.</p> <p>Consolidated account statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month. The CAS shall also provide the total purchase value / cost of investment in each scheme.</p> <p>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:</p> <ul style="list-style-type: none"> holding at the end of the six month The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods & Services Tax (wherever applicable, as per existing rates), operating expenses, etc. | |

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

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

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

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

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

Other investors:

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

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

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

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

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

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

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

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

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

- The AMC shall allot the units to the applicant whose application has been accepted and also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number within five working days from the date of transaction.
- The AMC shall issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before tenth day of succeeding month. The account statement shall contain the details relating to all financial transactions made by an investor during the month, the holding as at the end of the month and shall also provide the total purchase value / cost of investment in each scheme.
- For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail instead of physical statement.
- The unitholder may request for an account statement by writing / calling us at any of the ISC and the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.
Further, an account statement shall be sent by the AMC every half yearly (September/March), on or before 10th day of succeeding month, providing the following information:
- holding at the end of the six month
- The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods & Services Tax (wherever applicable, as per existing rates), operating expenses, etc.
- The scheme's average Total Expense Ratio (in percentage terms) along with the break up between investment and advisory fees, commission paid to the distributor and other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.

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

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 request.

Monthly and Half Yearly Portfolio Disclosures:

The Mutual Fund/AMC shall e-mail to all unitholders (if an e-mail address is provided) the complete scheme portfolio as at the end of each month and each half year (i.e., 31st March and 30th September) within ten days of end of the month/half year. Further, pursuant to SEBI Circular dated July 22, 2020, the AMC shall also disclose portfolios of debt schemes on fortnightly basis within 5 days of every fortnight. These shall also be displayed on the website of the Mutual Fund (www.idfcmf.com) and that of AMFI (www.amfiindia.com) in a user-friendly and downloadable spreadsheet format. Investors may also place a specific request to the Mutual Fund for sending the half yearly portfolio through email. The Mutual Fund shall publish an advertisement disclosing uploading of such half yearly scheme portfolios on its website, in all India editions of one English and one Hindi daily newspaper. The Mutual Funds shall provide a physical copy of the scheme portfolio, without charging any cost, on specific request received from a unitholder.

Half Yearly Financial 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.

The unaudited financial results will be displayed on the website of the Mutual Fund (www.idfcmf.com) and that of AMFI (www.amfiindia.com).

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| | <p>Annual Report</p> <p>The Scheme wise annual report or an abridged summary hereinafter shall be sent by AMC/Mutual Fund as under:</p> <p>(i) by e-mail to the Unit holders whose e-mail address is available with the Fund,</p> <p>(ii) in physical form to the Unit holders whose email address is not available with the Fund and who have expressly opted-in to receive physical copy of the same.</p> <p>The scheme wise annual report or an abridged summary shall be sent by mail/e-mail not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each year).</p> <p>The physical copy of the scheme wise annual report or abridged summary shall be made available to the investors at the registered office of the AMC. Physical copy of the abridged summary of the Annual Report shall be provided to the unitholder, without charging any cost, on such specific request by the unitholder.</p> <p>A link of the scheme annual report shall be displayed prominently on the website of the Mutual Fund (www.idfcmf.com) and that of AMFI (www.amfiindia.com). The Mutual Fund shall publish an advertisement disclosing uploading of such scheme annual report thereof on its website, in all India editions of one English and one Hindi daily newspaper.</p> |
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COMPARISON WITH OTHER DEBT SCHEMES OF IDFC MUTUAL FUND:

| Name of the scheme | Category of the scheme | Type of scheme |
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| IDFC Dynamic Bond Fund | Dynamic Bond | An open ended dynamic debt scheme investing across duration |
| IDFC Bond Fund - Income Plan | Medium to Long | Duration FundAn open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years |
| IDFC Bond Fund - Medium Term Plan | Medium Duration Fund | An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years |
| IDFC Government Securities Fund - Investment Plan | Gilt Fund | An open ended debt scheme investing in government securities across maturities |
| IDFC Credit Risk Fund | Credit Risk Fund | An open ended debt scheme predominantly investing in AA and below rated corporate bonds |
| IDFC Bond Fund - Short Term Plan | Short Duration Fund | An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years |
| IDFC Banking & PSU Debt Fund | Banking and PSU Fund | An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds |
| IDFC Corporate Bond Fund | Corporate Bond Fund | An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds |
| IDFC Government Securities Fund - Constant Maturity Plan | Gilt Fund with 10 year constant duration | An open ended debt scheme investing in government securities having a constant maturity of 10 years |
| IDFC Cash Fund | Liquid Fund | An open ended liquid scheme |
| IDFC Low Duration Fund | Low Duration Fund | An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months |
| IDFC Money Manager Fund | Money Market Fund | An open ended debt scheme investing in money market instruments |
| IDFC Ultra Short Term Fund | Ultra Short Duration Fund | An open ended ultra - short term debt scheme investing in instruments with Macaulay duration between 3 months and 6 months |
| IDFC Overnight Fund | Overnight Fund | An Open-ended Debt Scheme investing in overnight securities |
| IDFC Floating Rate Fund | Floater Fund | An Open-ended Debt Scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives) |

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

This Scheme has been approved by the Board of IDFC AMC Trustee Company Limited on October 24, 2017. The Board of Directors of IDFC AMC Trustee Company Limited have ensured that the scheme approved by them is a new product offered by the Mutual Fund and is not a minor modification of the existing scheme/fund/ product.

For IDFC Asset Management Company Limited

Vishal Kapoor

CEO

Dated : January 22, 2021

CAMS TRANSACTION POINTS

Agartala: Advisor Chowmuhani (Ground Floor), Krishnanagar,Agartala,Tripura,799001 • Agra: CAMS SERVICE CENTER,No.8, II Floor Maruti Tower, Sanjay Place,Agra ,Uttarpradesh-282002 • Ahmedabad: CAMS SERVICE CENTER,No.111- 113,1 st Floor,Devpath Building, Off C G Road,Behind Lal Bungalow,Ellis Bridge, Ahmedabad Gujarat 380006 • Ahmednagar: CAMS SERVICE CENTER,Office No.3,1st Floor,Shree Parvati,Plot No.1/175,Opp. Mauli Sabhagruh,Zopadi Canteen,Savedi,Ahmednagar-414003 • Ajmer: CAMS SERVICE CENTER,AMC No. 423/30, Near Church, Opp T B Hospital, Jaipur Road,Ajmer,Rajasthan,305001 • Akola: Opp. RLT Science College,Civil Lines,Akola,Maharashtra,444001 • Aligarh: City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttarpradesh-202001 • Allahabad: CAMS SERVICE CENTER,30/2, A&B, Civil Lines Station,Besides Vishal Mega Mart,Strachey Road, Allahabad ,Uttarpradesh-211001 • Alleppey: Doctor's Tower Building,Door No. 14/2562, 1st floor,North of Iorn Bridge, Near Hotel Arcadia Regency, AlleppeyKerala,688001 • Alwar: CAMS SERVICE CENTER,256A, Scheme No:1,Arya Nagar,Alwar,Rajasthan,301001 • Amaravati: CAMS SERVICE CENTER,No.81,Gulsham Tower,2nd Floor,Near Panchsheel Talkies,Amaravati,Maharashtra,444601 • Ambala: CAMS SERVICE CENTRE, shop no 48, Opposite PEER, Bal Bhawan Road, Ground Floor, Ambala City, Haryana • Amritsar: CAMS SERVICE CENTER, 3rd Floor, Bearing Unit No. 313, Mukut House, Amritsar, Punjab 143001 • Anand: CAMS SERVICE CENTER,No.101, A.P. Tower,B/H, Sardhar Gunj,Next to Nathwani Chambers,AnandGujarat388001 • Anantapur: 15-570-33, I Floor,Pallavi Towers,Subash Road,Opp:Canara Bank, Anantapur, Andhra Pradesh,515001 • Andheri: CAMS Pvt Ltd, No.351,Icon,501,5th Floor,Western Express Highway,Andheri East,Mumbai-400069 • Ankleshwar: Shop No - F -56,First Floor,Omkar Complex,Opp Old Colony, Nr Valia Char Rasta,GIDC,Ankleshwar,Gujarat,393002 • Asansol: CAMS SERVICE CENTER, Block - G, 1st Floor, P C Chatterjee Market Complex,Rambandhu Talab PO, Ushagram,Asansol,Westbengal Pin No 713303 • Aurangabad: CAMS SERVICE CENTER, 2nd Floor, Block No.D-21-D-22, Motiwala Trade CENTER,Nirala Bazar,New Samarth Nagar,Opp.HDFC Bank,Aurangabad-431001 • Balasore: B C Sen Road, Balasore, Orissa,756001 • Ballari: CAMS SERVICE CENTER,No.18/47/A,Govind Nilaya,Ward No.20,Sangankal Moka Road, Gandhinagar, Ballari-583102 • Bangalore: CAMS SERVICE CENTER, Trade CENTER,1st Floor45, Dikensen Road (Next to Manipal CENTER), Bangalore, Karnataka, 560042 • Bangalore (Wilson Garden): CAMS SERVICE CENTER,First Floor,No.17/1,-(272) 12Th Cross Road,Wilson Garden,Bangalore-560027 • Bankura: Cinema Road, Nutanganj, Beside Mondal Bakery, PO & District Bankura, West Bengal - 722101 • Bareilly: CAMS SERVICE CENTER,F-62-63, Second Floor, ,Butler Plaza Commercial Complex Civil Lines Bareilly Uttarpradesh-243001 • Basti: CAMS C/O RAJESH MAHADEV & CO SHOP NO 3,1st Floor JAMIA COMLEX STATION ROAD BASTI PIN 272002 • Belgaum: CAMS SERVICE CENTER,Classic Complex,Block No.104,1st Floor,Saraf Colony, Khanapur Road,Tilakwadi,Belgaum-590006 • Berhampur: CAMS SERVICE CENTER, Kalika Temple Street, Ground Floor, Beside SBI Bazar Branch, Berhampur - 760 002. Tel. No.: 0680-2250401 • Bhagalpur: Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur, Bihar - 812002 • Bharuch: CAMS SERVICE CENTRE,A-111,First Floor,R K Casta,Behind Patel Super Market,Station Road,Bharuch-392001 • Bhatinda: 2907 GH,GT Road,Near Zila Parishad,Bhatinda,Punjab,151001 • Bhavnagar: CAMS SERVICE CENTER,No.305-306, Sterling Point,Waghawadi RoadOpp. HDFC BANK,BhavnagarGujarat364002 • Bhilai: CAMS SERVICE CENTER,1st Floor,Plot No.3,Block No.1,Priyadarshini Pariswar west,Behind IDBI Bank,Nehru Nagar,Bhilai-490020 • Bhilwara: CAMS SERVICE CENTER,C/o Kodwani Associates,Shope No.211-213, 2nd floor,Indra Prasth Tower,syam Ki Sabji Mandi,Near Mukerjee Garden,Bhilwara-311001 (Rajasthan) • Bhopal: CAMS SERVICE CENTER,Plot no.10,2nd Floor,Alankar Complex,Near ICICI Bank,MP Nagar, Zone II,Bhopal,MadhyaPradesh462011 • Bhubaneswar: CAMS SERVICE CENTER,Plot No -111,Varaha Complex Building,3rd Floor,Station Square,Kharvel Nagar,Unit 3-Bhubaneswar-Orissa-751001 • Bhuj: CAMS SERVICE CENTRE,Office No.4-5,First Floor,RTO Relocation Commercial Complex-B,Opp.Fire Station,Near RTO Circle,Bhuj-Kutch-370001 • Bhusawal (Parent: Jalgaon TP): 3, Adelaide Apartment,Christain Mohala, Behind Gulshan E-Iran Hotel,Amardeep Talkies Road,Bhusawal,Maharashtra,425201 • Biharsharif: R-C Palace, Amber Station Road, Opp Mamta Cpmplex,Biharsharif-803101 • Bikaner: Behind rajasthan patrika In front of vijaya bank 1404,amar singh pura Bikaner.334001 • Bilaspur: CAMS SERVICE CENTER,Shop No.B-104, First Floor,Narayan Plaza,Link Road,Bilaspur(C.G.)-495001 • Bokaro: CAMS SERVICE CENTER,Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City,Bokaro,Jharkhand,827004 • Borivali: CAMS PVT LTD,Hirji Heritage,4th Floor, Office No.402, L.T. Road, Borivali,Mumbai-400092 • Burdwan: CAMS SERVICE CENTER,No.399, G T Road, Basement of Talk of the Town, ,Burdwan, Westbanganl713101 • Calicut: CAMS SERVICE CENTER,No.29/97G,2nd Floor,S A Arcade,Mavoor Road,Arayidathupalam,CalicutKerala-673016 • Chandigarh: CAMS SERVICE CENTER,Deepak Tower,SCO 154-155,1st Floor-Sector 17-Chandigarh-Punjab-160017 • Chennai: CAMS SERVICE CENTER,Ground Floor No.178/10,Kodambakkam High RoadOpp. Hotel Palmgrove,Nungambakkam-Chennai-Tamilnadu-600034 • Chennai-Satelite ISC: No.158,Rayala Tower-1,Anna salai,Chennai-600002 • Chhindwara: 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001. Madhya Pradesh • Chittorgarh: 3, Ashok Nagar, Near Heera Vatika,Chittorgarh, Rajasthan 312001 • Cochin: CAMS SERVICE CENTER,Building Name Modayil,Door No. 39/2638 DJ,2nd Floor 2A M.G. Road,Cochin - 682 016 • Coimbatore: CAMS SERVICE CENTER,No.1334,Thadagam Road,Thirumurthy Layout,R.S.Puram,Behind Venketeswara Bakery,Coimbatore-641002 • Cuttack: CAMS SERVICE CENTER,Near Indian Overseas Bank,Cantonment Road,Mata Math,Cuttack,Orissa,753001 • Darbhanga: Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001. • Davangere: CAMS SERVICE CENTER,No.13, Ist Floor,Akkamahadevi Samaj Complex,Church Road, P.J. Extension,Davangere,Karnataka,577002 • Dehradun: CAMS SERVICE CENTER,No.204/121 Nari Shilp Mandir Marg(1st Floor) Old Connaught Place, Chakrata Road,Dehradun,Uttarakhand,248001 • Deoghar: S S M Jalan RoadGround floorOpp. Hotel Ashoke,Caster Town,Deoghar,Jharkhand,814112 • Dhanbad: CAMS SERVICE CENTER, Urmila Towers,Room No: 111(1st Floor) Bank More,Dhanbad,Jharkhand,826001 • Dharmapuri: 16A/63A, Pidamaneri Road, Near Indoor Stadium,Dharmapuri,Tamilnadu 636701 • Dhule: House No 3140, Opp Liberty Furniture,Jamnallal Bajaj Road, Near Tower Garden,Dhule,Maharashtra 424001 • Durgapur: CAMS SERVICE CENTER,Plot No.3601,Nazrul Sarani,City CENTER,Durgapur-713216 • Erode: CAMS SERVICE CENTER,171-E,Seshaiyer Complex,Agraharam Street,Erode,Tamilnadu,638001 • Faizabad: CAMS SERVICE CENTER,1/13/196,A,Civil Lines,Behind Tripati Hotel,Faizabad,Uttarpradesh-224001 • Faridabad: CAMS SERVICE CENTER,No.B-49, 1st Floor,Nehru Ground,Behind Anupam,Sweet House NIT,Faridabad,Haryana,121001 • Firozabad: 53,1st Floor ,Shastri Market, Sadar Bazar, Firozabad, Uttarpradesh-283203 • Gandhidham: CAMS SERVICE CENTER,Office No.4,Ground Floor,Ratnakala Arcade,Plot No.231,Ward-12B,Gandhidham-370201 • Gaya: CAMS SERVICE CENTER,North Bisar Tank,Upper Ground Floor,Near-I.M.A. Hall,Gaya-823001 • Ghatkopar: CAMS SERVICE CENTER,Platinum Mall,Office No.307,3rd Floor,Jawahar Road,Ghatkopar East,Mumbai-400077 • Ghaziabad: CAMS SERVICE CENTER,B-11,LGF RDC,Rajnagar,Opp Kacheri Gate No.2,Ghaziabad-201002 • Goa: CAMS SERVICE CENTER,Office No.103,1st Floor,Unitech City Centre,M.G.Road,Panaji Goa,Goa-403001 • Gondal (Parent Rajkot): A/177, Kailash Complex Opp. Khedut Decor Gondal,Gujarat,360311 • Gorakhpur: CAMS SERVICE CENTRE,Shop No.5 & 6,3Rd Floor, Cross Road The Mall, A D Tiraha, bank Road, Gorakhpur-273001 • Gulbarga: Pal Complex, 1st Floor,Opp. City Bus Stop, SuperMarket, Gulbarga, Karnataka 585101 • Guntur: CAMS SERVICE CENTER,Door No.6-4-28,1st Floor,Above prestige Showroom,4/2,Arundalpet,Guntur-522002 • Gurgaon: CAMS SERVICE CENTER,SCO - 16, Sector - 14, First floor,Gurgaon,Haryana,122001 • Guwahati: CAMS SERVICE CENTER,Piyali Phukan Road,K.C.Path,House No.1,Rehabari,Guwahati-781008 • Gwalior: CAMS SERVICE CENTER,G-6 Global Apartment,Kailash Vihar Colony, Opp. Income Tax Office, City CENTER,Gwalior Madhya Pradesh-474002 • Haldia: 1st Floor, New Market Complex,Durgachak Post Office,, Durgachak, Haldia,Westbanganl 721602 • Haldwani: Durga City CENTER, Nainital Road, Haldwani, Uttarakhand-263139 • Hazaribag: Municipal MarketAnnanda Chowk,Hazaribag,Jharkhand,825301 • Himmatnagar: D-78, First Floor,New Durga Bazar,Near Railway Crossing,Himmatnagar,Gujarat 383001 • Hisar: CAMS SERVICE CENTRE,No-12, Opp. HDFC Bank,Red Square Market,Hisar,Haryana,125001 • Hoshiarpur: Near Archies Gallery,Shimla Pahari Chowk, Hoshiarpur ,Punjab 146001 • Hosur: CAMS SERVICE CENTER,Survey No.25/204,Attibele Road,HCF Post,Mathigiri,Above Time Kids School,Oppsite To Kuttys Frozen Foods,Hosur-635110 • Hubli: CAMS SERVICE CENTER,No.204 - 205,1st Floor' B ' Block, Kundagol Complex,Opp. Court, Club Road,Hubli,Karnataka,580029 • Hyderabad: CAMS SERVICE CENTER,No.208, II Floor,Jade Arcade Paradise Circle,Hyderabad,Telangana,500003 • Indore: CAMS SERVICE CENTER,No.101, Shalimar Corporate CENTER,8-B, South Tukogunj,Opp.Greenpark, Indore,MadhyaPradesh,452001 • Jabalpur: CAMS SERVICE CENTER,No.8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh,482001 • Jaipur: CAMS SERVICE CENTER,R-7, Yudhisthir Marg, C-Scheme,Behind Ashok Nagar Police Station,Jaipur,Rajasthan,302001 • Jalandhar: CAMS SERVICE CENTER,No.367/8, Central TownOpp.Gurudwara, Diwan Asthan,Jalandhar,Punjab-144001 • Jalgaon: CAMS SERVICE CENTER,Rustomji Infotech Services70, NavipethOpp. Old Bus Stand,Jalgaon,Maharashtra,425001 • Jalna: Shop No 6, Ground Floor,Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road,Jalna,Maharashtra,431203 • Jalpaiguri: Babu Para, Beside Meenaar Apartment ,Ward No VIII, Kotwali Police Station,Jalpaiguri-735101 West Bengal • Jammu: JRDS Heights,Lane Opp. S&S Computers Near RBI Building, Sector 14, Nanak Nagar Jammu, Jammu &Kashmir,180004 • Jamnagar: CAMS SERVICE CENTER,No.207,Manek CENTER,P N Marg,Jamnagar,Gujarat,361001 • Jamshedpur: CAMS SERVICE CENTER,Millennium Tower, "R" RoadRoom No:15, First Floor, Bistupur,Jamshedpur,Jharkhand,831001 • Janakpuri: CAMS SERVICE CENTER,No.306,3Rd Floor,DDA-2 Building,District Center,Janakpuri,New Delhi-110058 • Jaunpur: 248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh-222001 • Jhansi: No.372/18D,1st Floor Above IDBI Bank,Beside V-Mart,Near RAKSHAN,Gwalior Road,Jhansi-284001 • Jodhpur: CAMS SERVICE CENTER,No.1/5, Nirmal Tower,1st Chopasani Road,Jodhpur,Rajasthan,342003 • Junagadh: "Aastha Plus", 202-A, 2nd FloorSardarbag Road, Nr. AlkapuriOpp. Zansi Rani Statue Junagadh Gujarat-362001 • Kadapa: Bandi Subbaramaiah Complex,D.No:3/1718, Shop No: 8, Raja Reddy Street,Kadapa,AndhraPradesh,516001 • Kakinada: CAMS SERVICE CENTER,D.No.25-4-29,1st floor,Kommireddy vari street,Beside Warf Road,Opp swathi medicals,Kakinada-533001 • Kalyani: CAMS SERVICE CENTRE,A-1/50,Block A,Kalyani,Dist Nadia,Westbengal-741235 • Kannur: Room No.PP.14/435Casa Marina Shopping CENTERTalap,Kannur,Kerala,670004 • Kanpur: CAMS SERVICE CENTER, I Floor, 106 to 108,City Center,Phase II,63/ 2, The Mall Kanpur Uttarpradesh-208001 • Karimnagar: HNo.7-1-257, Upstairs S B H mangammathota,Karimnagar,Telangana,505001 • Karnal (Parent :Panipat TP): No.29,Avtar Colony,Behind vishal mega mart,Karnal-132001 • Karur: 126 G, V.P.Towers, Kovai Road,Basement of Axis

Bank,Karur,Tamilnadu,639002 • Katni: 1st Floor,Gurunanak dharmakanta,Jabalpur Road,Bargawan,Katni,MadhyaPradesh 483501 • Khammam: Shop No: 11 - 2 - 31/3, 1st floor,Philips Complex,Balajinagar, Wyra Road,Near Baburao Petrol Bunk,Khammam,Telangana 507001 • Kharagpur: CAMS SERVICE CENTER,"Silver Palace" OT Road,Inda-Kharagpur,G-P-Barakola,P.S.Kharagpur Local,Dist West Midnapore-721305 • Kolhapur: CAMS SERVICE CENTER,No.2 B, 3rd Floor,Ayodhya Towers,Station Road,Kolhapur,Maharashtra,416001 • Kolkata: CAMS SERVICE CENTER, Kolkata: Kankaria Centre, 2/1, Russell Street, 2nd Floor, Kolkata - 700071 • Kolkata-CC (Kolkata Central): 2A,Ganesh Chandra AvenueRoom ,No.3A, Commerce House" (4th Floor), Kolkata,Westbngal 700013 • Kollam: Uthram Chambers (Ground Floor) Thamarakulam Kollam - 691006. • Korba: Shop No 6, Shriram Commercial ComplexInfront of Hotel Blue DiamondGround Floor, T.P. Nagar,Korba,Westbngal,495677 • Kota: CAMS SERVICE CENTER, No.B-33 'Kalyan Bhawan,Triangle Part,Vallabh Nagar,Kota,Rajasthan,324007 • Kottayam: CAMS SERVICE CENTER, THAMARAPALLIL Building, Door No-XIII/658,M L Road,Near KSRTC Bus Stand Road,Kottayam-686001 • Kukatpally: CAMS SERVICE CENTER,No.15-31-2M-1/4,1st floor,14-A,MIG,KPHB colony,Kutkapally,Hyderabad-500072 • Kumbakonam: Jailani Complex47, Mutt Street,Kumbakonam,Tamilnadu,612001 • Kurnool: CAMS SERVICE CENTER,Shop No.26 and 27, Door No.39/265A and 39/265B,Second Floor, Skanda Shopping Mall,Old Chad Talkies,Vaddageri,39th Ward,Kurnool-518001 • Lucknow: CAMS SERVICE CENTER,No. 4,1st Floor,Center, Court Building,3/c, 5 - Park Road, Hazratganj Lucknow, Uttarpradesh-226001 • Ludhiana: CAMS SERVICE CENTER,U/ GF, Prince Market, Green Field,Near Traffic Lights,Sarabha Nagar Pulli,Pakhowal Road,Ludhiana,Punjab,141002 • Madurai: CAMS SERVICE CENTER,1st Floor,278, North Perumal Maistry street(Nadar Lane),Madurai,Tamilnadu,625001 • Malda: Daxhinapan Abasan,Opp Lane of Hotel Kalinga,SM Pally,Malda,Westbngal 732101 • Mangalore: CAMS SERVICE CENTER,No.G 4 & G 5,Inland MonarchOpp. Karnataka Bank Kadri Main Road, Kadri,Mangalore,Karnataka,575003 • Manipal: CAMS SERVICE CENTER,Shop No-A2,Basement floor, Academy Tower,Opposite Corporation Bank,Manipal,Karnataka 576104 • Mapusa (Parent ISC : Goa): office No. 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa, Goa - 403 507. • Margao: CAMS SERVICE CENTER,F4-Classic Heritage,Near Axis Bank,Opp.BPS Club,Pajifond,Margao,Goa-403601 • Mathura: 159/160 Vikas Bazar Mathura Uttarpradesh-281001 • Meerut: CAMS SERVICE CENTER,No.108 1st Floor,Shivam Plaza,Opp: Eves Cinema, Hapur Road,Meerut,Uttarpradesh,250002 • Mehsana: 1st Floor,Subhadra Complex Urban Bank Road Mehsana, Gujarat,384002 • Moga: 9 NO. New Town, Opp. Jaswal Hotel, Daman Building, Moga, Punjab 142001 • Moradabad: CAMS SERVICE CENTER,No.H 21-22, 1st Floor,Ram Ganga Vihar,Shopping Complex,Opposite Sale Tax Office, Moradabad-244001 • Mumbai: CAMS SERVICE CENTER, Rajabahdur Compound, Ground Floor,Opp Allahabad Bank, Behind ICICI Bank30, Mumbai Samachar Marg, Fort Mumbai, Maharashtra,400023 • Muzaffarpur: CAMS SERVICE CENTER,Brahman Toli,Durgasthan Gola Road,Muzaffarpur,Bihar,842001 • Mysore: CAMS SERVICE CENTER,No.1,1st Floor,CH.26 7th Main, 5th Cross (Above Trishakthi Medicals),Saraswati Puram,Mysore,Karnataka,570009 • Nadiad: F 134, First Floor,Ghantakarna Complex Gunj Bazar,Nadiad,Gujarat,387001 • Nagpur: CAMS SERVICE CENTER,145, Lendra, New Ramdaspath, Nagpur, Maharashtra,440010 • Namakkal: 156A / 1, First Floor, Lakshmi Vilas BuildingOpp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu 637001 • Nasik: CAMS SERVICE CENTER,1st Floor,"Shraddha Niketan",Tilak Wadi,Opp Hotel City Pride,Sharanpur Road,Nasik-422002 • Navsari: 214-215, 2nd Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari - 396445, Gujarat • Nellore: CAMS SERVICE CENTER, No. 9/756, I Floor, Immidasetty Towers, Ranganayakulapet Road, Santhapet,Nellore, AndhraPradesh,524001 • New Delhi: CAMS SERVICE CENTER,7-E, 4th Floor, Deen Dayaal Research Institute, Building Swami Ram, Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi, New Delhi,110055 • New Delhi-CC: Flat no.512, Narian Manzil, 23 Barakhamba Road Connaught Place,NewDelhi,110001 • Noida: CAMS SERVICE CENTER, E-3, Ground Floor, Sector 3, Near Fresh Food factory, Noida-201301 • Palakkad: 10 / 688, Sreedevi Residency,Mettupalayam Street, Palakkad, Kerala,678001 • Palanpur: CAMS SERVICE CENTER,Gopal Trade center,Shop No.13-14,3rd Floor,Nr.BK Mercantile bank,Opp.Old Gunj,Palanpur-385001 • Panipat: CAMS SERVICE CENTER,SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana, 132103 • Patiala: CAMS SERVICE CENTER,No.35 New Lal Bagh,Opp.Polo Ground,Patiala-147001 • Patna: CAMS SERVICE CENTER,G-3, Ground Floor, OM Complex,Near Saket Tower, SP Verma Road,Patna,Bihar,800001 • Pitampura: CAMS SERVICE CENTER,Aggarwal Cyber Plaza-II,Commercial Unit No-371,3rd Floor, Plot No C-7, Netaji Subhash Palace,Pitampura-110034 • Pondicherry: CAMS SERVICE CENTER,No.S-8, 100,Jawaharlal Nehru Street(New Complex, Opp. Indian Coffee House),Pondicherry,Pondicherry,605001 • Pune: CAMS SERVICE CENTER,Vartak Pride,1st Floor,Survey No.46,City Survey No.1477,Hingne budruk,D.P.Road,Behind Dinanath mangeskar Hospital,Karvenagar,Pune-411052 • Rae Bareilly: 17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium SAI Hostel Jail Road Rae Bareilly Uttar pradesh -229001 • Raipur: CAMS SERVICE CENTER,HIG,C-23 Sector - 1Devendra Nagar,Raipur,Chattisgarh,492004 • Rajahmundry: CAMS SERVICE CENTER,Door No: 6-2-12, 1st Floor,Rajeswari Nilayam,Near Vamsikrishna Hospital,Nyapathi Vari Street, T Nagar,Rajahmundry,AndhraPradesh,533101 • Rajapalayam: No 59 A/1, Railway Feeder Road(Near Railway Station)RajapalayamTamilnadu626117 • Rajkot: CAMS SERVICE CENTER,Office 207 - 210, Everest BuildingHarihar ChowkOpp Shastri Maidan,Limda Chowk,Rajkot,Gujarat,360001 • Ranchi: CAMS SERVICE CENTER,No.4,HB RoadNo: 206,2nd Floor Shri Lok ComplexH B Road Near Firayalal,Ranchi,Jharkhand,834001 • Ratlam: Dafria & Co.No.18, Ram Bagh, Near Scholar's School,Ratlam, MadhyaPradesh 457001 • Ratnagiri: Orchid Tower, Ground Floor, Gala No 06, S.V.No.301/Paiki 1/2, Nachane Munciple Aat, ArogyaMandir, Nachane Link Road, Ratnagiri, Maharashtra - 415 612 • Rohtak: CAMS SERVICE CENTRE,SCO 06,Ground Floor,MR Complex,Near Sonipat Stand Delhi Road,Rohtak-124001 • Roorkee: 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee,Uttarakhand 247667 • Rourkela: CAMS SERVICE CENTRE,2nd Floor,J B S Market Complex, Udit Nagar, Rourkela-769012 • Sagar: Opp. Somani Automobile,s Bhagwananj Sagor, MadhyaPradesh 470002 • Saharanpur: I Floor, Krishna Complex Opp. Hathi Gate Court Road,Saharanpur,Uttarpradesh,247001 • Salem: No.2, I Floor Vivekananda Street,New Fairlands,Salem,Tamilnadu,636016 • Sambalpur: C/o Raj Tibrewal & Associates Opp.Town High School,Sansarak Sambalpur,Orissa,768001 • Sangli: Jiveshwar Krupa BldgShop. NO.2, Ground Floor, Tilak ChowkHarbhat Road,Sangli,Maharashtra-416416 • Satara: 117 / A / 3 / 22, Shukrawar Peth,Sargam Apartment, Satara, Maharashtra, 415002 • Shahjahanpur: Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur Uttarpradesh-242001 • Shillong: 3rd Floor RPG Complex, Keating Road, Shillong,Meghalaya,793001 • Shimla: I Floor, Opp. Panchayat Bhawan Main gate Bus stand,Shimla,HimachalPradesh,171001 • Shimoga: No.65 1st FloorKishnappa Compound1st Cross, Hosmane Extn,Shimoga,Karnataka,577201 • Siliguri: CAMS SERVICE CENTER,No.78, Haren Mukherjee Road,1st Floor, Beside SBI Hakimpura,Siliguri-734001 • Sirsa: Ground floor of CA Deepak Gupta, M G Complex, Bhawna marg, Beside Over Bridge,bansal Cinerma Market, Sirsa Haryana,125055 • Sitapur: Arya Nagar Near Arya Kanya School Sitapur Uttarpradesh-261001 • Solan: 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall,Solan, Himachal Pradesh 173212 • Solapur: Flat No 109, 1st Floor A Wing, Kalyani Tower126 Siddheshwar Peth,Near Pangal High SchoolSolapur,Maharashtra,413001 • Sri Ganganagar: 18 L BlockSri Ganganagar, Rajasthan,335001 • Srikakulam: Door No 4—4-96,First Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam, Andhra Pradesh 532001 • Sultanpur: 967, Civil Lines Near Pant Stadium Sultanpur Uttarpradesh-228001 • Surat: CAMS SERVICE CENTRE,Shop No.G-5,International Commerce Center, Nr.Kadiwala School, Majura Gate, Ring Road,Surat-395002 • Surendranagar: 2 M I Park, Near Commerce College, Wadhwan City,Surendranagar Gujarat 363035 • Tambaram: CAMS SERVICE CENTER,3rd Floor, B R Complex,No.66,Door No.11A,Ramakrishna Iyer Street,Opp.National Cinema Theatre,West Tambaram,Chennai-600045 • Thane: CAMS SERVICE CENTER,Dev Corpora,1st Floor,Office No. 102,Cadbury Junction,Eastern Express Way,Thane-400601 • Tinsukia: CAMS Transaction Point, Bhowal Complex Ground Floor, Near Dena Bank, Rongagora Road PO / Dist - Tinsukia Assam PIN -786 125 • Tirunelveli: CAMS SERVICE CENTRE,No.F4,Magnam Suraksaa Apatments, Tiruvananthapuram Road, Tirunelveli-627002 • Tirupati: Shop No : 6,Door No: 19-10-8,(Opp to Passport Office),AIR Bypass Road, Tirupati-517501, AndhraPradesh • Tirupur: 1(1), Binny Compound,II Street, Kumaran Road,Tirupur,Tamilnadu,641601 • Tiruvalla: 1st Floor, Room No - 61(63), International Shopping Mall, Opp St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Tiruvalla, Kerala - 689105 • Trichur: Room No. 26 & 27 Dee Pee Plaza, Kakkalai, Trichur,Kerala,680001 • Trichy: No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy,Tamilnadu,620018 • Trivandrum: R S Complex, Opp of LIC Building, Pattom PO, Trivandrum,Kerala,695004 • Tuticorin: 4B/A16, Mangal Mall Complex,Ground Floor, Mani Nagar, TuticorinTamilnadu628003 • Udaipur: CAMS SERVICE CENTRE, No.32, Ahinsapur,Fatehpura Circle,Udaipur-313001 • Ujjain: 123, 1st Floor, Siddhi Vinayaka Trade CENTER, Saheed Park,UjjainMadhya Pradesh456010 • Vadodara: CAMS SERVICE CENTER, No.103, Aries Complex, Bpc Road, Off R.C.Dutt Road,Alkapuri,Vadodara,Gujarat,390007 • Valsad: 3rd floor,Gita Nivas, opp Head Post Office,Halar Cross LaneValsad,Gujarat,396001 • Vapi: 208, 2nd Floor HEENA ARCADE,Opp. Tirupati Tower Near G.I.D.C. Char Rasta, Vapi, Gujarat,396195 • Varanasi: Office no 1, 2nd floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh-221010 • Vasco (Parent Goa): No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank,Vasco,Goa,403802 • Vashi: CAMS SERVICE CENTER, BSEL Tech Park, B-505, Plot No.39/5 & 39/5A,Sector 30A, Opp.Vashi Railway Station, Vashi, Navi Mumbai-400705 • Vellore: CAMS SERVICE CENTRE, AKT Complex,2nd Floor,No.1,3,New Sankaranpalayam Road Tolgate,Vellore-632001 • Vijayawada: CAMS SERVICE CENTER,40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada, AndhraPradesh,520010 • Visakhapatnam: CAMS SERVICE CENTER,Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza,Near Visakha Library, Srinagar, Visakhapatnam- 530 016 • Warangal: F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal.Telangana- 506001 • Yamuna Nagar: 124-B/R,Model TownYamunanagar,Yamuna Nagar,Haryana,135001 • Yavatmal: Pushpam, Tilakwadi,Opp. Dr. Shrotri Hospital,Yavatmal,Maharashtra 445001.

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| Amritsar | : Unit No. SF-1, 2nd Floor, Eminent Mall, Mall Road, Amritsar - 143001. Mobile: 09356126222, Tel.: +91-183-5030393. |
| Bangalore | : 6th Floor, East Wing, Raheja Towers, #26 & 27, M. G. Road, Bangalore - 560 001. Tel.: +91-80-43079000. |
| Bhilai | : 26, Commercial Complex, Nehru Nagar (E), Bhilai, Chhattisgarh- 490020. Tel.: 0788 4060065 |
| Bhopal | : Plot No. 49, 1st floor, Above Tata Capital Ltd., Zone - II, M.P Nagar, Bhopal (M.P.) - 462011 Tel.: +91- 0755 - 428 1896. |
| Bhubaneswar | : Rajdhani House, 1st Floor, 77 Kharvel Nagar, Janpath, Bhubaneswar - 751001. Tel.: 0674 6444252 /0674 2531048 / 0674 2531148. |
| Chandigarh | : SCO No. 2469-70, 1st Floor, Sector - 22C, Chandigarh - 160 022. Chandigarh - 160 022. Tel.: +91-172-5071918/19/21/22, Fax: +91-172-5071918. |
| Chennai | : 4 Floor, Capitale Tower, 555 Anna Salai, Thiru Vi Ka Kudiyruppu, Teynampet, Chennai - 600018, Tamil Nadu. Tel.: +91-44-45644201/202. |
| Cochin | : 39/3993 B2, Gr. Floor, Vantage Point, VRM Rd, Ravipuram, Cochin - 682 016. Tel: +91- 484-3012639/4029291, Fax: +91-484-2358639. |
| Coimbatore | : A2 Complex, No. 49, Father Randy Street, Azad Road, R. S. Puram, Coimbatore - 641 002. Tel.: +91-422-2542645, 2542678. |
| Dehradun | : G-12 B NCR Plaza, Ground Floor, 24 A, 112/28, Ravindranath Tagore Marg, New Cantt Road, Dehradun - 248 001. Tel.: +91-9897934555, 8171872220 |
| *Durgapur | : 6/2A, Suhatta, 6th Floor, City Centre, Durgapur - 713216. Tel.: +91 8537867746. |
| Goa | : F-27 & F-28, 1st Floor, Alfran Plaza, M.G Road, Opp. Don Bosco High School, Panjim, Goa - 403 001. Tel.: 0832-2231603. |
| Guwahati | : 4E, 4th Floor, Ganapati Enclave, G. S. Road, Ulubari, Opp. Bora Service Station, Guwahati - 781 007. Tel.: 0361-2132178/88. |
| Hyderabad | : 3rd floor, SB towers, Banjara Hills Road no. 1, Nearby Nagarjuna circle, Hyderabad - 500034. Tel.: +91- 40 - 23350744. |
| Indore | : 405, 4th Floor, 21/ 1, D. M. Tower, Race Course Road, Indore - 452 001. Tel.: +91-731-4206927/ 4208048. Fax: +91-731-4206923. |
| Jaipur | : 301-A, 3rd Floor, Ambition Tower, Agersen Circle, Malan Ka Chaurah, Subash Marg, C-Scheme, Jaipur-302001. Tel.: +91-0141-2360945, 0141-2360947, 0141-2360948. |
| Jalandhar | : 1st Floor, Satnam Complex, BMC Chowk, G.T.Road, Jalandhar-144001. Punjab-India. Tel. : 01815018264 / 01815061378/88. |
| Jamshedpur | : Room No - 111, 1st Floor, Yash Kamal Complex, Main Road, Bistupur, Jamshepdur - 831 001. Tel.: 0657-2230112/111/222. |
| Kanpur | : Office No. 214-215, 11nd Floor, KAN Chambers, 14/113, Civil Lines, Kanpur - 208 001. Tel.: +91 512-2331071, 2331119. |
| Kolkata | : Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel.: +91-33-40171000/1/2/3/4/5. |
| Lucknow | : 1st Floor, Aryan Business Park, Exchange cottage, 90MG Marg, Park Road, Lucknow-226 001. Tel.: +915224928100/106. |
| Ludhiana | : SCO 124, 1st Floor, Feroze Gandhi Market, Ludhiana - 141 001. Tel.: +91-161-5022155/56/57. |
| *Madurai | : No.278, 1st Floor, Nadar Lane, North Perumal Maistry Street, Madurai-625 001. Tel. No. : 0452 -6455530. |
| Mangalore | : 1st Floor, Crystal Arcade, Balmatta Road, Hampankatta, Mangalore - 575001. Tel.: +91 8242980769. |
| Mumbai | : 2nd Floor, Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Opp. Aakash Wani, Churchgate, Mumbai - 400 020. Tel.: +91-22-22021413/22020748. |
| Mumbai | : Office No. 308, Zest Business Spaces, M. G. Road, Ghatkopar (East), Mumbai- 400077. |
| Mumbai | : Ground Floor, Kapoor Apartment CHS, Near Punjabi Lane, Chandavarkar Road, Borivali (West) Mumbai - 400092. Tel.: 022 48794555. |
| Nagpur | : P. N. 6, First Floor, Vasant Vihar, West High Court Road, Shankar Nagar, Nagpur-440010. Tel.: +91-712-6451428/ 2525657. |
| Nashik | : Shop No - 6, Rajvee Enclave, New Pandit Colony, Off. Sharanpur Road, Nashik - 422002. Tel. No. : 0253-2314611 / 9823456183. |
| New Delhi | : 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel.: +91-11-47311301/ 02/ 03/ 04/ 05. |
| Pitampura Delhi | : Shop No. 01 and 02, Ground Floor, Pearls Best Heights-II, Plot No. C-9, Pitampura, Delhi. Tel.: +7065551661 |
| Patna | : 406, Ashiana Hariniwas, New Dakbanglow Road, Patna - 800 001. Tel.: +91-612-6510353. |
| Pune | : 1st Floor, Dr. Herekar Park Building, Next to Kamala Nehru Park, Off. Bhandarkar Road, Pune - 411 004. Tel.: +91-20-66020965/ 4. |
| Raipur | : Office No: T-19, III Floor, Raheja Tower, Near Hotel Celebration, Jail Road, Raipur (C.G.) - 492 001. Tel.: +91-0771-4218890. |
| Rajkot | : "Star Plaza", 2nd Floor, Office No. 201, Phulchab Chowk, Rajkot - 360 001. Tel.: +91-281-6626012. |
| Ranchi | : Shop No. 104 and 105, 1st Floor, Satya Ganga Arcade, Vinod Ashram Road, Ranchi - 834001. Tel.: 0651-2212591/92. |
| Surat | : HG-12, Higher Ground Floor, International Trade Centre, Majura Gate Crossing, Ring Road, Surat- 395002. Tel.: +91-261-2475060, 2475070. |
| Thane | : Shop No. 1, Konark Towers, Ghantali Devi Road, Thane (West) 400602. |
| Vadodara | : 301 2nd Floor, Earth Complex, opposite Vaccine Ground, Above Indian Overseas Bank, Old Padra Road, Vadodara - 390015. Tel.: +91-0265-2339623/2339624/2339325. |
| Varanasi | : 3rd Floor, Premise No. D-64/127, CH, Arihant Complex, Sagra Varanasi - 221010 (U.P) Phone No. 05422226527. |

Please note that the IDFC Branch offices at **• Allahabad • Durgapur and • Madurai** will not be an Official Point of Acceptance of transactions. Accordingly, no transaction applications / investor service requests shall be accepted at these branch offices and the same will continue to be accepted at Investor Service Centre (ISC) of Computer Age Management Services Pvt. Ltd. (CAMS), the Registrar of IDFC Mutual Fund.

Point of Service locations ("POS") of MF Utilities India Private Limited ("MFUI")

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

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

NSE MFSS / BSE STAR / ICEX - Eligible Brokers/Clearing Members/Depository Participants / Distributors will be considered as the Official Point of Acceptance for the transactions through NSE MFSS, BSE STAR and ICEX platforms.

Sponsor

IDFC Limited (IDFC Ltd.)

Registered Office

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

Trustee

IDFC AMC Trustee Company Limited (IDFC ATC)

6th Floor, Tower 1C, One World Center, Jupiter Mills Compound, 841 Senapati Bapat Marg, Mumbai - 400013.

Investment Manager

IDFC Asset Management Company Ltd. (IDFC AMC)

Registered & Corporate Office

6th Floor, Tower 1C, One World Center, Jupiter Mills Compound, 841 Senapati Bapat Marg, Mumbai - 400013.

Registrar

Computer Age Management Services Private Limited

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

Anna Salai, Chennai 600 002.

Registration No. INR 000002813

Custodian

Deutsche Bank AG

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

Auditors

Deloitte Haskins and Sells

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

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