

SCHEME INFORMATION DOCUMENT

IDFC FIXED TERM PLAN - SERIES 42

Close Ended Income Scheme from IDFC Mutual Fund

Offer of Units of face value of Rs.10 each during the New Fund Offer

New Fund Offer Opens on: October 04, 2013

New Fund Offer Closes on: October 08, 2013

This product is suitable for investors who are seeking*:

- Regular fixed income over medium term
- Investments in debt/money market instruments
- Principal at Low Risk  **(BLUE)**

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

Mutual Fund	:	IDFC Mutual Fund
Asset Management Company	:	IDFC Asset Management Company Limited
Trustee Company	:	IDFC AMC Trustee Company Limited
Address	:	One India Bulls Centre, Tower 1, Floor 6 Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013
Website	:	www.idfcmf.com

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective Investor ought to know before investing. Before investing, Investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of IDFC Mutual Fund, Tax and Legal issues and general information on www.idfcmf.com

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document should be read in conjunction with the SAI and not in isolation

This Scheme Information Document is dated September 23, 2013

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HIGHLIGHTS/SUMMARY OF THE SCHEME(S)

Name of the Schemes/Series	IDFC Fixed Term Plan - Series 42
Nature of the Schemes/Series	Close Ended Income Scheme
Investment Objective	The investment objective of the Scheme is to seek to generate income by investing in a portfolio of debt and money market instruments maturing on or before the maturity of series under the scheme. There is no assurance or guarantee that the objectives of the scheme will be realized.
Details of scheme (including Tenure, liquidity and NAV disclosure)	Tenure of the Scheme / Series: 369 days from the date of allotment. The scheme shall mature on October 13, 2014. If the maturity date falls on a non business day, the maturity date shall be the next business day. The unitholders will be given an Option to hold the units in physical form or in Dematerialized ('Demat') form. Account statements will be issued to Unit holders who have opted to hold the units in physical form. Unit holders opting to hold the units in demat form must provide their Demat account details in the specified section of the application form. No Redemption/ repurchase of units shall be allowed prior to the maturity of the scheme. Unitholders who wish to exit may do so through the Stock Exchange mode. NAV shall be computed and published on all business days. Since the scheme is proposed to be listed on the stock exchange, the listed price will be available on that stock exchange. The scheme is proposed to be listed on NSE. The In – principle approval from NSE has been received for listing of units of the above scheme. The AMC will calculate and disclose the NAVs on all Business Days. The NAV of the Scheme shall be published at least in two daily newspapers. The first NAV shall be calculated and disclosed within 5 business days of allotment. The AMC shall update the NAVs on its website (www.idfcmf.com) and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) before 9.00 p.m. on every Business Day. In case the NAV is not uploaded by 9.00 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 Mutual Fund shall within one month of the close of each half year i.e., 31st March and 30th September, upload the soft copy of its unaudited financial results containing the details specified in Regulation 59 on its website and shall publish an advertisement disclosing uploading of such financial results on its website, in one English newspaper having nationwide circulation and in one

	regional newspaper circulating in the region where the head office of the Mutual Fund is situated. The Scheme shall mail/e-mail (if an e-mail address is provided with the consent of the Unitholder) to all unitholders or publish, by way of an advertisement, in one English daily circulating in the whole of India and in a newspaper published in the language of the region where the head office of the Mutual Fund is situated the complete scheme portfolio before the expiry of one month of the close of each half year i.e., 31st March and 30th September. These shall also be displayed on the website of the Mutual Fund and that of AMFI. Additionally, the Mutual Fund shall disclose the scheme portfolios as on the last day of the month on its website on or before the tenth day of the succeeding month.
Plans & Options	Regular Plan: Regular plan is for investors purchasing / subscribing units in this scheme through distributors. 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. Both the Plans will have common portfolio and separate NAV. Investors subscribing under Direct Plan of a Scheme will have to indicate “Direct Plan” in the application form e.g. “IDFC FTP – Series 42 - Direct Plan”. 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. Growth Option: The income earned in the scheme shall remain invested in the option. Generally, no dividend shall be declared in this option. Dividend Option: Suitable for investors seeking income by way of dividend. The Investors should note that NAVs of the Dividend Options (each dividend option) and the Growth Option will be different after the declaration of dividend under the Scheme. The dividend option offers below choices: Quarterly Dividend Option: The scheme currently offers Quarterly dividend option (payout).

	Under this option the investor shall receive quarterly dividend, subject to availability of distributable surplus. Half Yearly Dividend Option: The scheme currently offers Half yearly dividend option (payout). Under this option the investor shall receive half yearly dividend, subject to availability of distributable surplus. Periodic Dividend Option: The scheme currently offers periodic dividend option (payout). Under this option the investor shall receive dividend periodically as decided by the AMC, subject to availability of distributable surplus. The above dividend options are available under the direct and regular plans. Default Option: In case the investor does not select any option, the default shall be considered as growth option. Within dividend option if the investor does not select any option the default option shall be half yearly dividend option
Minimum Application Amount	Rs 10,000 and multiples of Rs. 10/- thereafter for both the plans - direct and regular
Target Amount to be Raised	Rs 20,00,00,000/-
New fund offer expenses	New Fund Offer expenses will be borne by the AMC
New Fund Offer Price	Rs. 10/- per Unit
NAV Declaration	NAV calculated up to four decimal places and declared on daily basis. Since the scheme is proposed to be listed on a stock exchange, the listed price will be available on that stock Exchange.
Dematerialization of Units	The Unit holders are given an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the Series) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant held with the DP. In case the unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade in the stock exchange till their holdings are converted into demat form. No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Unit holders wishing to exit may do so through the Stock Exchange mode.

Transfer of Units	Units held by way of account statement cannot be transferred. Units held in demat form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. Transfer can be made only in favour of transferees who are capable of holding units and having a Demat Account. The delivery instructions for transfer of units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be affected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode
Repatriation Facility	NRIs, FIIs and PIOs may invest in the scheme on a full repatriation basis. (Investment will be governed by rules laid down by RBI/SEBI in this regard.
Taxation (As per Tax laws)	As per the present tax laws, the income distributed by the Scheme is exempt in the hands of investors. However, the scheme is liable to pay Dividend Distribution Tax (as applicable). Units of the Scheme are not subject to Wealth Tax and Gift Tax. There will also be no tax deduction at source on redemption irrespective of the redemption amount for resident investors.
Benchmark Index	The Benchmark Index for the Scheme would be : Crisil Short-Term Bond Fund Index The fund reserves the right to change the said benchmark and/or adopt one/more other benchmarks to compare the performance of the Scheme.
Repurchase facility	No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode.
Load structure	Entry Load: Nil Exit Load : Nil

I. INTRODUCTION

A. RISK FACTORS

Standard Risk Factors:

- Mutual Funds and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved.
- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down depending on the factors and forces affecting the capital markets.
- Past performance of the Sponsor and other affiliates/AMC/Mutual Fund (or any of its schemes) does not guarantee future performance of the scheme.
- The name of the scheme does not in any manner indicate either the quality of the scheme or its future prospects and returns.
- The sponsor is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs.30,000 made by it towards setting up the Fund.

- The present scheme is not a guaranteed or assured return scheme.

Scheme Specific Risk Factors

- **Price-Risk or Interest-Rate Risk:** Fixed income securities such as Bank CD 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.
- **Re-investment Risk:** Investments in fixed income securities may carry re-investment 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.
- **Basis Risk (Interest - rate movement):** Basis risk in finance is the risk associated with imperfect hedging. It could arise because of difference in performance of both the asset classes (For eg long 5 year bond at 9% and pay 5 year OIS at 7.00%, giving spot spread of 200 bps, this spread may increase or decrease in future depending upon market conditions as both these asset classes may not move in identical manner)
- **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.
- **Liquidity Risk:** Due to the evolving nature of the floating rate market, there may be an increased risk of liquidity risk in the portfolio from time to time.
- **Other Risk:** In case of downward movement of interest rates, floating rate debt instruments will give a lower return than fixed rate debt instruments.
- **Credit Risk:** In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government Securities, there is no credit risk to that extent. Different types of securities in which the scheme would invest as given in the scheme information document carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated. Similarly, unrated securities may be comparatively more risky than rated securities.
- **Quality Risk:** This is the risk of investing in unsustainable/weak companies.
- **Price/timing risk:** This is the risk of Risk of buying the bonds at lower yields compared to fair value due to timing of purchases. Being a close-ended fund, the portfolio is built at the same time and investors are exposed to timing risks.

Listing related risks

Listing of the units of the fund does not necessarily guarantee their liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained. Consequently, the Fund may quote below its face value / NAV.

Trading in Units of the Scheme/Series on the Exchange may be halted because of market conditions or for reasons that in view of Exchange Authorities or SEBI, trading in Units of the Scheme/Series is not advisable. In addition, trading in Units of the Scheme is subject to trading halts caused by extraordinary market volatility and pursuant to Exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of Exchange necessary to maintain the listing of Units of the Scheme/Series will continue to be met or will remain unchanged. Any

changes in trading regulations by the Stock Exchange(s) or SEBI may inter-alia result in wider premium/ discount to NAV. The Units of the Series may trade above or below their NAV. The NAV of the Scheme/Series will fluctuate with changes in the market value of Series' holdings. The trading prices of Units of the Scheme/Series will fluctuate in accordance with changes in their NAV as well as market supply and demand for the Units of the Scheme/Series. The Units will be issued in demat form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund on the maturity date will depend upon the confirmations to be received from depository (ies) on which the Mutual Fund has no control.

The market price of the Units of the Scheme/Series, like any other listed security, is largely dependent on two factors, viz., (1) the intrinsic value of the Unit (or NAV), and (2) demand and supply of Units in the market. Sizeable demand or supply of the Units in the Exchange may lead to market price of the Units to quote at premium or discount to NAV. As the Units allotted under the Series of the Scheme will be listed on the Exchange, the Mutual Fund shall not provide for redemption / repurchase of Units prior to maturity date of the Scheme/Series.

Risk Mitigation Strategies:

The Fund by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in debt markets. The risk control process involves identifying & measuring the risk through various risk measurement tools.

The Fund has identified following risks of investing in bonds and designed risk management strategies, which are embedded in the investment process to manage such risks.

- Credit / Quality risk - Stringent credit evaluation process to ensure high quality portfolio.
- Price/ timing risk - The purchases can be spread over a shorter time frame to ensure the impact is minimised.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme and individual Plan under the Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme/Plan. These conditions will be complied with immediately after the close of the NFO itself i.e. at the time of allotment. In case of non-fulfilment with the condition of minimum 20 investors at the scheme level, shall be wound up in accordance with Regulation 39 (2) (c) of SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfilment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within five business days of the date of closure of the New Fund Offer.

In case the scheme is not able to achieve the requirement of minimum investors/maximum holding, there is a risk that the scheme may have to be wound up and the investors will be returned their investments at the applicable NAV. In such case the investors run the risk that their investment objective may not be met and that they may need to identify alternate investment opportunities at that stage.

C. SPECIAL CONSIDERATIONS, if any

All the above factors not only affect the prices of securities but may also affect the time taken by the Fund for redemption of units, which could be significant in the event of receipt of a very large

number of redemption requests or very large value of redemption requests. The liquidity of the assets may be affected by other factors such as general market conditions, political events, bank holidays and civil strife. In view of this, the Trustee has the right in its sole discretion to limit redemption (including suspension of redemption) under certain circumstances as described in the SAI.

The liquidity of the Scheme's investments may be restricted by trading volumes, settlement periods and transfer procedures. In the event of an inordinately large number of redemption requests or of a restructuring of the Scheme's portfolio, the time taken by the Scheme for redemption of Units may become significant. In view of this, the Trustee has the right in its sole discretion to limit redemption (including suspension of redemption) under certain circumstances as described in the SAI.

Redemptions due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any such tax consequences that may arise.

The tax benefits described in this Scheme Information Document are as available under the present taxation laws and are available subject to conditions. The information given is included for general purpose only and is based on advice received by the AMC regarding the law and practice in force in India and the Unitholders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unitholder is advised to consult his/ her own professional tax advisor.

No person has been authorised to give any information or to make any representations not confirmed in this Scheme Information Document in connection with the Scheme Information Document or the issue of Units, and any information or representations not contained herein must not be relied upon as having been authorised by the Mutual Fund or the Asset Management Company

Foreign Account Tax Compliance Act ("FATCA")

Under the FATCA provisions of the US Hiring Incentives to Restore Employment ("HIRE") Act, a withholding tax will be levied on certain US sourced income / receipt of the scheme unless the Scheme complies with FATCA. These provisions would be applicable in a phased manner as per the dates proposed by the US authorities.

For complying with FATCA, the Mutual Fund / AMC may need to enter into an agreement with the US Internal Revenue Service ("IRS") under which it may require certain US tax reporting with respect to the holdings of and payments to US Persons in the Scheme. For this purpose, the term 'US Person' shall mean a United States Persons as defined under the applicable extant laws of the United States of America.

The Scheme currently intends to be FATCA-compliant. However, given the complexity of the FATCA requirements, there is no assurance or guarantee that the scheme will be able to comply with the requirements of FATCA. Prospective investors are advised to consult their own advisors regarding the possible implications of FATCA on their investment in the Scheme.

DISCLAIMER CLAUSE OF NSE

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/214262-T dated August 26, 2013 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinised this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

D. DEFINITIONS AND ABBREVIATIONS.

In this document, the following words and expressions shall have the meaning specified herein, unless the context otherwise requires:

ABBREVIATIONS	DEFINITIONS
AMC	IDFC Asset Management Company Limited previously known as Standard Chartered Asset Management Company Private Limited (which was earlier known as ANZ Grindlays Asset Management Company Private Limited), a company set up under the Companies Act, 1956, and approved by SEBI to act as the Asset Management Company for the Schemes of IDFC Mutual Fund
Applicable NAV	Unless stated otherwise in the Scheme Information Document, Applicable NAV is the Net Asset Value as of the Day as of which the purchase or redemption is sought by the investor and determined by the Fund.
Business Day	A day other than (i) Saturday or Sunday or (ii) a day on which the Reserve Bank of India &/or Banks in Mumbai are closed for business or clearing or (iii) a day on which there is no RBI clearing / settlement of securities or (iv) a day on which the Bombay Stock Exchange and/or National Stock Exchange are closed or (v) a day on which the Redemption of Units is suspended by the Trustee / AMC or (vi) a day on which normal business could not be transacted due to storms, floods, other natural calamities, bandhs, strikes or such other events or as the AMC may specify from time to time. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all collection &/or Official points of acceptance of transactions

Custodian	Deutsche Bank, Mumbai, acting as Custodian to the Scheme, or any other custodian who is approved by the Trustee.
Distributor	Such persons/firms/ companies/ corporates who fulfil the criteria laid down by SEBI/AMFI from time to time and as may be appointed by the AMC to distribute/sell/market the Schemes of the Fund
FIIs	Foreign Institutional Investors, registered with SEBI under the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995
Fixed Income Securities	Debt Securities created and issued by, inter alia, Central Government, State Government, Local Authorities, Municipal Corporations, PSUs, Public Companies, Private Companies, Bodies Corporate, Unincorporated SPVs and any other entities which may be recognised/permitted which yield at fixed or variable rate by way of interest, premium, discount or a combination of any of them.
Fund or Mutual Fund	IDFC Mutual Fund (“the Mutual Fund” or “the Fund”) previously known as Standard Chartered Mutual Fund (which was earlier known as ANZ Grindlays Mutual Fund), had been constituted as a trust in accordance with the provisions of the Indian Trusts Act, 1882 (2 of 1882) vide a trust Deed dated December 29, 1999. The office of the Sub-Register of Assurances at Mumbai had registered the Trust Deed establishing the Fund under the Registration Act, 1908. The Fund was registered with SEBI vide Registration No. MF/042/00/3 dated March 13, 2000. A deed of amendment to the Trust Deed had been executed and registered to recognize the change in sponsor of the Mutual Fund.
The Schemes	IDFC Fixed Term Plan - Series 42
Plans	Regular Plan & Direct Plan
New Fund Offer	Offer of the Units under: IDFC Fixed Term Plan - Series 42
Gilt or Govt. Securities	Securities created and issued by the Central Government and/or a State Government (including treasury bills and cash management bills)
New Fund Offer Period	The dates on or the period during which the initial subscription to Units of the Series under this Scheme can be made. New Fund Offer Period for the Series will be announced at the time of the launch subject to the earlier closure, if any; such offer period not being more than 15 days.
Investment Management Agreement	The Agreement dated January 3, 2000 entered into between IDFC AMC Trustee Company Limited previously known as Standard Chartered Trustee Company Private Limited (which was earlier known as ANZ Grindlays Trustee company Private Limited) and IDFC Asset Management Company Limited previously known as Standard Chartered Asset Management Company Private Limited (which was earlier known as ANZ Grindlays Asset Management Company Private Limited) as amended from time to time.

Official Points of acceptance of Transactions	All applications for purchase/redemption of units should be submitted by investors at the official point of acceptance of transactions at the office of the registrar and/or AMC as may be notified from time to time. For details please refer to the application form and/or website of the Mutual Fund at www.idfcmf.com
Load	A charge that may be levied as a percentage of NAV at the time of exiting from the Scheme
Money Market Instruments	Commercial Papers, Commercial Bills, Treasury Bills, Cash Management Bills, Government Securities having an unexpired maturity up to one year, call or notice money, Certificate of Deposit, Usance Bills, and any other like instruments as specified by the Reserve Bank of India from time to time.
NAV	Net Asset Value of the Units of the Scheme / Series/Plan and Options therein, shall be calculated daily in the manner provided in this Scheme information document or as may be prescribed by Regulations from time to time.
Scheme Information Document	This document is issued by IDFC Mutual Fund, offering Units of Plan under: IDFC Fixed Term Plan - Series 42
NRIs	Non-Resident Indians
Person of Indian Origin	A citizen of any country other than Bangladesh or Pakistan, if- a) he at any time held an Indian passport, or b) he or either of his parents or any of his grand-parents was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955) or c) the person is a spouse of an Indian citizen or a person referred to in sub clause (a) or (b)
Repo / Reverse Repo	Sale / Purchase of Government Securities / corporate bonds as may be allowed by RBI from time to time with simultaneous agreement to repurchase / resell them at a later date
SEBI	Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992 as amended from time.
The Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
Trustee	IDFC AMC Trustee Company Limited previously known as Standard Chartered Trustee Company Private Limited (which was earlier known as ANZ Grindlays Trustee company Private Limited) a company set up under the Companies Act, 1956, and approved by SEBI to act as the Trustee for the Scheme/s of IDFC Mutual Fund.
Trust Deed	The Trust Deed dated December 29, 1999 establishing IDFC Mutual Fund previously known as Standard Chartered Mutual Fund (which was earlier known as ANZ Grindlays Mutual Fund) as amended from time to time
Trust Fund	Amounts settled/contributed by the Sponsor towards the corpus of the IDFC Mutual Fund and additions/ accretions thereto.
Unit	The interest of an investor that consists of one undivided share in the Net Assets of the Scheme.

Unitholder	A person holding Unit in the Scheme / Series/ Plan of IDFC Mutual Fund offered under this Scheme information Document.
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INTERPRETATION

For all purposes of this Scheme information document, except as otherwise expressly provided or unless the context otherwise requires:

- the terms defined in this Scheme information document include the plural as well as the singular
- pronouns having a masculine or feminine gender shall be deemed to include the other
- all references to "Sterling Pounds" refer to United Kingdom Sterling Pounds , "dollars" or "\$" refer to United States Dollars and "Rs" refer to Indian Rupees. A "crore" means "ten million" and a "lakh" means a "hundred thousand"

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

(i) the draft Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.

(ii) all legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

(iii) the disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.

(iv) the intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

**For IDFC Asset Management Company Limited
(Investment Manager of IDFC Mutual Fund)**

Sd/-

**Mr. Ketav Chaphekar
Compliance Officer**

Date: August 28, 2013

Place: Mumbai

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME – A Close Ended Income scheme

B. INVESTMENT OBJECTIVE

The investment objective of the Scheme is to seek to generate income by investing in a portfolio of debt and money market instruments maturing on or before the maturity of series under the scheme. There is no assurance or guarantee that the objectives of the scheme will be realized

C. ASSET ALLOCATION

The asset allocation under the scheme will be as follows:

Instruments	Indicative Allocation (%) of total assets)		Risk Profile
	Maximum	Minimum	
Debt and Money Market	100	0	Low To Medium

The scheme shall not invest in securitised debt, repo in corporate debt securities, Credit Default Swaps (CDS), derivatives and foreign securities, and shall not undertake securities lending & borrowing.

Change in Investment Pattern

Subject to the SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only which would be rebalanced immediately within 30 days from the date of deviation. In case the same is not aligned to the above asset allocation pattern within 30 days as indicated above, justification shall be provided to the Investment committee. The Investment committee shall then decide on the course of action.

NOTE ON DEBT MARKET & MONEY MARKET IN INDIA

The Indian debt markets are one of the largest such markets in Asia. Government and Public Sector enterprises are predominant borrowers in the market. While interest rates were regulated till a few years back, there has been a rapid deregulation and currently both the lending and deposit rates are market determined.

The debt markets are developing fast, with the rapid introduction of new instruments including Foreign Institutional Investors are also allowed to invest in Indian debt markets now. There has been a considerable increase in the trading volumes in the market. The trading volumes are largely concentrated in the Government of India Securities, which contribute a significant proportion of the daily trades.

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), repo transactions (temporary sale with an agreement to buy back the securities at a future date at a specified price), commercial papers

(CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks) and Treasury Bills & Cash Management Bills (issued by RBI). In a predominantly institutional market, the key money market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and corporates.

Following table exhibits various debt instruments along with indicative yields as on August 30, 2013

Instruments	Yield Range (% per annum)
G – Sec 5 year	9.40%
G – Sec 10 year	8.89%
Corporate Debentures AAA 3 year	10.60%
Corporate Debentures AAA 5 year	10.15%
CP's 3 months	12.75%
CD's 3 months	11.80%
CP's 1 year	12.00%
CD's 1 year	10.70%

The actual yields will, however, vary in line with general levels of interest rates and debt/money market conditions prevailing from time to time.

The mutual fund or AMC and its empanelled 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.

D. WHERE WILL THE SCHEME INVEST?

The corpus of the Series under the Scheme will be invested in debt and money market instruments. Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

1. Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds, treasury bills and cash management bills)
2. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds, treasury bills and cash management bills)
3. Debt instruments issued by Companies / institutions promoted / owned by the Central or State Governments and statutory bodies, which may or may not carry a Central/State Government guarantee.
4. Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, Strips, etc.
5. Debt instruments issued by banks (both public and private sector) and development financial institutions.
6. Money market instruments permitted by SEBI, or in alternative investments for the call money market as may be provided by RBI to meet the liquidity requirements.
7. Certificate of Deposits (CDs).
8. Commercial Paper (CPs).
9. Any other like instruments as may be permitted by SEBI/ RBI from time to time.

The securities mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity on or before the maturity of the scheme. The securities may be acquired through Initial

Public offerings (IPOs), secondary market operations, private placement, rights offers or negotiated deals.

The Scheme may also enter into repurchase and reverse repurchase obligations in Government Securities held by it as per the guidelines and regulations applicable to such transactions.

The Scheme will not make investments in Foreign Securitized Debt.

E.INVESTMENT STRATEGIES AND RISK CONTROL

Investment Strategy

The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The aim of the Investment Manager will be to allocate the assets of the Scheme between various money market and fixed income securities with the objective of achieving optimal returns with a highly liquid portfolio. The actual percentage of investment in various fixed income securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets.

The Fund has put in place detailed Investment manual defining the prudential and concentration limits for the portfolio limits. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. All investment decisions are recorded by the fund manager.

Investment Management Committee (IMC) in its periodic meetings will track portfolio investment rationale, portfolio composition, performance etc. Any modification to the Investment manual are made by the IMC and is duly informed to the board. The performance of the fund will be monitored against its peer group in the industry and presented and reviewed at every Board meeting.

The AMC may approach rating agencies such as CRISIL, ICRA, etc for ratings of the scheme. IDFC Mutual Fund shall follow two way approach towards debt evaluation by an underlying issuer

1. Financial statement analysis
 - Balance sheet analysis (Debt equity ratios, Net worth, etc)
 - Profit & Loss statement analysis (Interest coverage ratios, ROA, Gross and net margins)
 - Cash flow analysis
2. Qualitative analysis by meeting the key officials of the company on a periodic basis to get a better understanding.

The scheme shall invest in various securities/ instruments as mentioned below with the ratings mentioned against the type of instrument. As per the regulations, the scheme is allowed to invest within a range of 5% of the intended allocation (floor and cap) against each sub asset class/credit rating.

Instruments	Rating							
	AAA	AA	A	BBB	A1+	A2	Unrated	Not Applicable
CD's	-	-	-	-	40 - 45%	-	-	-
CP's	-	-	-	-	25 - 30%	-	-	-
NCD's	-	25 - 30%	-	-	-	-	-	-

1. The Fund manager shall reserve the right to improve the portfolio credit quality by deviating the asset allocation in favour of higher credit rated instruments in the same category of instruments at the time of launch of the scheme.
2. All investment shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publically available rating would be considered.
3. In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced immediately within 30 days from the date of deviation. Such changes in the investment pattern will be for a short term and for defensive consideration and the intention being at all times to seek to protect the interest of unitholders.
4. In case of non availability and taking into account the risk reward analysis of NCDs and CPs the scheme may invest in treasury bills, cash management bills, CBLO or bank CDs of highest credit rating i.e A1+. Such deviation may exist till suitable NCD/CP of desired credit quality are not available.
5. The scheme shall not invest in repo in corporate debt securities.
6. Gross exposure to debt, money market shall not exceed 100% of the net assets of the scheme.
7. The scheme shall not invest in real estate, airlines and telecom sector.
8. The ratings mentioned shall include the modifiers (+/-). E.g., the ratings AA, A mentioned above shall include AA+ / - or A+/- respectively.
9. At the time of building up the portfolio and towards the end of the maturity of the scheme, the portfolio may have higher allocation to cash and cash equivalent instruments.

There shall not be any deviations in the intended allocation and actual allocation post NFO other than the scenario envisaged in 3 & 4 above due to unavailability of securities with the desired credit quality

Risk Control

Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC may also implement certain internal control procedures / risk & exposure limits etc., which may be varied from time to time

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC.

Credit Evaluation Policy

The credit evaluation policy of the AMC entails evaluation of credit fundamentals of each underlying exposure. Some of the major factors that are evaluated are:

- a) Outlook on the sector

- b) Strength & Support of the Parent
- c) Quality of management
- d) Overall financial strength of the credit as determined by key financial ratios.

Ratings of recognized rating agencies are taken as a reference point in the credit evaluation process. Investments in bonds and debenture are made usually in instruments that have high investment grade ratings by a recognized rating agency

PORTFOLIO TURNOVER

The AMC's portfolio management style is conducive to a relatively low portfolio turnover rate. However, the AMC will take advantage of the opportunities that present themselves from time to time because of the conditions prevailing / inefficiencies in the securities markets. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.

F: FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

- (i) Type of Schemes
Close-Ended Income Schemes.
- (ii) Investment Objectives & Policies
The investment objective of the Scheme is to seek to generate income by investing in a portfolio of debt and money market instruments maturing on or before the maturity of the scheme. There is no assurance or guarantee that the objectives of the scheme will be realized. Asset Allocation Pattern as defined in Section C.
- (iii) Terms of Issue
Repurchase and Redemption of Units as detailed in Section III B of this document
Fees and expenses as specified in Section IV B of this document

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the scheme there under or the trust or fee and expenses payable or any other change which would modify the Scheme and the Series / Plan(s) / Option(s) there under and affect the interests of Unitholders is carried out unless:

- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The Benchmark Index for the Scheme would be Crisil Short-Term Bond Fund Index.

The fund reserves the right to change the said benchmark and/or adopt one/more other benchmarks to compare the performance of the Scheme.

H. WHO MANAGES THE SCHEME?

The Fund Manager of the scheme is Mr. Harshal Joshi

His particulars are given below:

Name /Designation	Age/ Qualification	Brief Experience
Harshal Joshi - Senior Manager – Fund Management	28 Years - PGDBM from N.L. Dalmia Institute of Management Studies and Research, Mumbai	He has been working in IDFC Mutual Fund since December 2008 with fixed income investment team. Prior to joining IDFC Mutual Fund have worked in ICAP India Pvt Ltd from 2006 to 2007. He has an overall experience of 5.5 years.

Mr. Harshal Joshi also manages following schemes of IDFC Mutual Fund:

IDFC FTP S – 35, 36, 37, 38 & 40

INVESTMENT BY THE AMC IN THE SCHEME

The AMC may invest in the Scheme from time to time. As per the Regulations, such investments are permitted subject to disclosure being made in the Scheme Information Document. However, the AMC shall not be entitled to charge any management fee on its investments in the Scheme.

I. WHAT ARE THE INVESTMENT RESTRICTIONS?

Pursuant to the Regulations and amendments thereto, the following investment restrictions are presently applicable to the Scheme:

1. The Scheme shall not invest more than 15% of its NAV in debt instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorized to carry out such activities under the SEBI Act, 1992. Such investment limit may be extended to 20% of the NAV of the Scheme with the prior approval of the Board of Trustee and the Board of AMC.

Provided that such limit shall not be applicable for investment in Government Securities.

The scheme shall not invest more than thirty percent of its net assets in money market instruments of an issuer. Provided that such limit shall not be applicable for investments in Government securities, treasury bills and collateralized borrowing and lending obligations.

2. The Scheme shall not invest more than 10% of its NAV in un-rated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the Scheme.

All such investments shall be made with the prior approval of the Trustee and Board of AMC.

3. The Scheme may invest in other schemes of the Mutual Fund or any other mutual fund without charging any fees, provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund.

4. The Scheme shall not make any investment in :

- any unlisted security of an associate or group company of the sponsor; or
- any security issued by way of private placement by an associate or group company of the sponsor; or
- the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.

5. The Mutual Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long term nature.

6. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:

a) such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and

b) the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.

7. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

The sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the RBI in this regard.

8. The Scheme shall not make any investment in any fund of funds scheme.

9. Pending deployment of the funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007 as may be amended from time to time:

The Scheme will comply with the following guidelines/restrictions for parking of funds in short term deposits:

i. "Short Term" for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.

ii. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.

iii. Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.

iv. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.

v. The Scheme shall not park funds in short term deposit of a bank which has invested in that

Scheme.

10. The Scheme shall not advance any loans.

11. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of Repurchase/Redemption of Unit or payment of interest and/or Dividend to the Unit holder.

The Fund shall not borrow more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.

12. The scheme shall invest only in such security which matures on or before the maturity of the scheme.

13. The scheme would not invest more than 30% of net assets in any sector. For the purpose of identifying sector, we would use AMFI sector definitions. However, this limit is not applicable for:

- AAA rated instruments of PFIs and AAA rated instruments of PSU Banks.
- CBLO
- Bank Certificate of Deposits
- Government of India securities
- Treasury Bills

Provided that an additional exposure to financial services sector (over and above the limit of 30%) 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;

Provided further 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 30% of the net assets of the scheme.

The Scheme will comply with the other Regulations applicable to the investments of Mutual Funds from time to time. All the investment restrictions will be applicable at the time of making investments.

Apart from the Investment Restrictions prescribed under the Regulations, internal risk parameters for limiting exposure to a particular scrip or sector may be prescribed from time to time to respond to the dynamic market conditions and market opportunities.

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective

J. HOW HAS THE SCHEME PERFORMED?

This scheme is a new scheme and does not have any performance track record

III. UNITS AND OFFER

This section provides details you need to know for investing in the scheme.

A. NEW FUND OFFER (NFO)

PARTICULARS	DETAILS
New Fund Offer Period	This is the period during which a new scheme sells its units to the investors NFO opens on: October 04, 2013 NFO closes on: October 08, 2013 The Trustee reserves the right to extend the closing date, subject to the condition that the subscription list shall not be kept open for more than 15 days.
New Fund Offer Price	Rs. 10 Per Unit
Minimum Amount for Application	Rs 10000 and multiples of Re 10/- for both the plans, Direct and Regular. There will be no maximum limit
Minimum Target Amount	Rs 20,00,00,000/-. In accordance with the Regulations, if the Scheme fails to collect the minimum subscription amount as specified above, the Fund shall be liable to refund the money to the applicants. In addition to the above, refund of subscription money to applicants whose applications are invalid for any reason whatsoever will commence immediately after the allotment process is completed. Refunds will be completed within five business days of the close of the New Fund Offer Period. If the Fund refunds the amount after five business days, interest @ 15% per annum shall be paid by the AMC. Refund orders will be marked "Account Payee only" and drawn in the name of the applicant in the case of the sole applicant and in the name of the first applicant in all other cases.
Maximum Amount to be raised (if any)	Not Applicable. The AMC retains the right to specify maximum amount to be raised, at the time of the New Fund Offer.
Plans & Options	Regular Plan: Regular plan is for investors purchasing / subscribing units in this scheme through distributors. 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 (i) Growth Option The Scheme will generally not declare any dividend under this option. The income attributable to Units under this Option will continue to remain invested in the Scheme and will be reflected in the Net Asset Value of Units under this option. (ii) Dividend Option Under this option, the Fund will endeavour to declare dividends as and when deemed fit by the Fund and/or on &/or before the closure of the scheme. In case no dividend is declared during the

	tenure of the scheme or at closure, the net surplus, if any, will remain invested and be reflected in the NAV. 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. Unitholders are entitled to receive dividend within 30 days of the date of declaration of the dividend. However, the Mutual Fund will endeavour to make dividend payments sooner to Unitholders. 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. The AMC(s) shall be liable to pay interest @ 15 per cent per annum to the unit holders for the period of delay in dispatch of dividend. Such interest shall be borne by the AMC(s). For details on taxation of dividend, please refer to the section on 'Tax Benefits of Investing in the Mutual Fund' in the Statement of Additional Information. The Investors should note that NAVs of the Dividend Options (each dividend option) and the Growth Option will be different after the declaration of dividend under the Scheme. The dividend option offers the following choices: Quarterly Dividend Option: The scheme currently offers Quarterly dividend option (payout). Under this option the investor shall receive quarterly dividend, subject to availability of distributable surplus. Half Yearly Dividend Option: The scheme currently offers Half yearly dividend option (payout). Under this option the investor shall receive half yearly dividend, subject to availability of distributable surplus. Periodic Dividend Option: The scheme currently offers periodic dividend option (payout). Under this option the investor shall receive dividend periodically as decided by the AMC, subject to availability of distributable surplus. The above dividend option is available under the plans direct and regular. All the plans and options will have a common portfolio and separate NAV. Default Option: In case the investor does not select any option, the default shall be considered as growth option. Within dividend option if the investor does not select any option the default option shall be half yearly dividend option.
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Dividend Policy

Dividend declaration and distribution shall be in accordance with SEBI Regulations as applicable from time to time. The AMC reserves the right to declared dividend from time to time, depending on availability of distributable surplus.

Allotment

Full allotment will be made to all valid applications received during the New Fund Offer Period of scheme. Allotment of Units shall be completed not later than five business days after the close of the New Fund Offer Period.

The Units will be computed and accounted for up to whole numbers (complete integers) only and no fractional units will be allotted. If any fractional units are calculated as a result of the application money/switch units received from the investors, the Units would be allotted to the extent of whole numbers (complete integers) only and the excess of application money/units corresponding to the fractional Units will be paid / refunded to the investor.

ACCOUNT STATEMENTS

For normal transactions:

- 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 NFO
- The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T.

Option to hold Units in dematerialized (demat) form

Unit holder has an option to subscribe in dematerialized (demat) form the units of the Scheme/Series viz. open ended, close ended, Interval shall be provided to the investors effective October 1, 2011.

Consequently, the Unit holders under the Scheme shall have an option to subscribe/ hold the Units in demat form in accordance with the provisions laid under the Scheme and in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time.

In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted along with a Demat/Remat Request Form to their Depository Participants.

Units held in demat form will be transferable subject to the provisions laid under the Scheme and in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996 as may be amended from time to time.

Allotment of Units and dispatch of Account Statements to FIIs will be subject to RBI approval.

UNIT CERTIFICATES

No Unit Certificates will be issued. An investor who wishes to trade in units would require to have a demat account.

Refund

In accordance with the Regulations, if the Scheme fails to collect the minimum subscription amount as specified above, the Fund shall be liable to refund the money to the applicants.

In addition to the above, refund of subscription money to applicants whose applications are invalid for any reason whatsoever will commence immediately after the allotment process is completed. Refunds will be completed within five business days of the close of the New Fund Offer Period. If the Fund refunds the amount after five business days, interest @ 15% per annum shall be paid by the AMC. Refund orders will be marked "Account Payee only" and drawn in the name of the applicant in the case of the sole applicant and in the name of the first applicant in all other cases.

WHO CAN INVEST

The following persons may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of Mutual Funds being permitted under respective constitutions, relevant statutory regulations and with all applicable approvals):

- Resident adult individuals either singly or jointly
- Minor through parent/lawful guardian
- Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals whether incorporated or not and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions).
- Trustee(s) of Religious and Charitable and Private Trusts under the provision of Section 11(5) (xii) of the Income Tax Act, 1961 read with Rule 17C of Income Tax Rules, 1962 (subject to receipt of necessary approvals as "Public Securities" where required)
- The Trustee of Private Trusts authorized to invest in mutual fund Schemes under their trust deed.
- Partner(s) of Partnership Firms.
- Karta of Hindu Undivided Family (HUF).
- Banks (including Co-operative Banks and Regional Rural Banks), Financial Institutions and Investment Institutions.
- Non-resident Indians/Persons of Indian origin residing abroad (NRIs) on full repatriation basis or on non-repatriation basis.
- Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis.
- Army, Air Force, Navy and other para-military funds.
- Scientific and Industrial Research Organizations.
- Mutual fund Schemes.
- Provident/Pension/Gratuity and such other Funds as and when permitted to invest.
- International Multilateral Agencies approved by the Government of India.
- Others who are permitted to invest in the Scheme as per their respective constitutions
- Other Schemes of IDFC Mutual Fund subject to the conditions and limits prescribed in SEBI Regulations and/or by the Trustee, AMC or sponsor may subscribe to the units under this Scheme.

WHO CAN NOT INVEST

The following persons are not eligible to subscribe to the Units of the Scheme:

- 1) Qualified Foreign Investor (QFI) which includes a person resident in a country outside India that is compliant with Financial Action Task Force (FATF) standards and that is a

signatory to International Organization of Securities Commission's (IOSCO's) Multilateral Memorandum of Understanding but does not include a FII or sub-account registered with SEBI

- 2) Residents in Canada
- 3) Any entity who is not permitted to invest in the Scheme as per their respective constitutions and applicable regulations

The Fund reserves the right to include / exclude new / existing categories of investors to invest in this Scheme from time to time, subject to regulatory requirements, if any.

This is an indicative list and investors are requested to consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.

Where can you submit the filled up applications.

Filled up applications can be submitted at the Official points of acceptance, as per the details given on the page no's 47- 51 of this document including the back cover page.

HOW TO APPLY?

Please refer to the SAI and Application form for the instructions.

Mode of Payment

1. NFO Collection Bankers: Standard Chartered Bank, HDFC Bank Ltd, Kotak Mahindra Bank.
2. Payment shall be accepted through RTGS/NEFT as well as cheques drawn on the NFO collection bankers mentioned in point (1) above throughout the NFO of the schemes. Please note that the cheques drawn on banks other than the ones mentioned in point (i) shall be accepted only on October 04, 2013 for this scheme.

Cheques/Pay Orders/Demand Drafts should be drawn as follows:

1. The Cheque/DD/Payorder should be drawn in favour of **"IDFC Fixed Term Plan Series 42 – Regular Plan / Direct Plan"** as mentioned in the application form/addendum at the time of the launch. Please note that all cheques/DDs/payorders should be crossed as "Account payee".
2. Centers other than the places where there are Official point of acceptance of transactions as designated by the AMC from time to time, are Outstation Centres. Investors residing at outstation centres should send demand drafts drawn on any bank branch which is a member of Bankers Clearing House payable at any of the places where an Official point of acceptance of transactions is located.

Payments by cash, money orders, postal orders, stock invests and out-station and/or post dated cheques will not be accepted.

Applications Supported by Blocked Amount (ASBA) facility:

ASBA facility will be provided to the investors subscribing to NFO of the Scheme. It shall co-exist with the existing process, wherein cheques/demand drafts are used as a mode of payment. Detailed provision of such facility will be provided in SAI.

MANDATORY QUOTING OF BANK MANDATE AND PAN NUMBER BY INVESTORS

As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications and therefore, investors are requested to fill-up the appropriate box

in the application form failing which applications are liable to be rejected.

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

In terms of SEBI circulars dated April 27, 2007, April 03, 2008 and June 30, 2008 read with SEBI letter dated June 25, 2007, Permanent Account Number (PAN) would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, except (a) investors residing in the state of Sikkim; (b) Central Government, State Government, and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) and (c) investors participating only in micro-pension. SEBI, in its subsequent letters dated June 19, 2009 and July 24, 2012 has conveyed that systematic investment plans (SIP) and lumpsum investments (both put together) per mutual fund up to Rs.50,000/- per year per investor shall be exempted from the requirement of PAN.

Accordingly, investments in IDFC Mutual Fund (including SIP investment where the aggregate of SIP instalments in a rolling 12 months period or in a financial year i.e April to March) of upto Rs 50,000/- per investor per year shall be exempt from the requirement of PAN.

However, eligible Investors (including joint holders) should comply with the KYC requirement through registered KRA by submitting Photo Identification documents as proof of identification and the Proof of Address [self-attested by the investor / attested by the ARN Holder/AMFI distributor]. These exempted investors will have to quote the “PERN (PAN exempt KYC Ref No) in the application form. This exemption of PAN will be applicable only to investments by individuals (including NRIs but not PIOs), joint holders, Minors and Sole proprietary firms. PIOs, HUFs and other categories of investors will not be eligible for this exemption.

Thus, submission of PAN is mandatory for all other investors existing as well as prospective investors (except the ones mentioned above) (including all joint applicants/holders, guardians in case of minors, POA holders and NRIs but except for the categories mentioned above) for investing with mutual funds from this date. Investors are required to register their PAN with the Mutual Fund by providing the PAN card copy (along with the original for verification which will be returned across the counter). All investments without PAN (for all holders, including Guardians and POA holders) are liable to be rejected.

Application Forms without quoting of PERN shall be considered incomplete and are liable to be rejected without any reference to the investors. The procedure implemented by the AMC and the decisions taken by the AMC in this regard shall be deemed final.

LISTING AND TRANSFER OF UNITS

LISTING

The units of the scheme shall be listed. The units are proposed to be listed on the NSE. The In – principle approval from NSE has been received for listing of units of the scheme.

Buying or selling of Units by investors can be made from the secondary market on the NSE. Units can be bought or sold like any other listed stock on the Exchange at market prices. The minimum number of Units that can be bought or sold on the Exchange is 1 (one) unit. Investors can purchase Units at market prices, which may be at a premium/discount to the NAV of the Scheme depending upon the demand and supply of Units at NSE. Unitholders who wish to trade in units would be required to have a demat account. All investors may buy/sell Units on NSE on all the trading days of NSE as per the settlement cycle of the Stock Exchange.

Since the Scheme is proposed to be listed, for declaration of dividend, the Scheme shall follow the requirements stipulated in the listing agreement.

Although Units are proposed to be listed on NSE, there can be no assurance that an active secondary market will develop or be maintained. Trading on NSE may be halted because of market conditions or for reasons that in the view of the market authorities or SEBI, trading in the Units is not advisable. There can be no assurance that the requirements of the market necessary to maintain the listing of the Units will continue to be met or will remain unchanged. The AMC and the Trustees will not be liable for delay in trading of Units on NSE due to the occurrence of any event beyond their control.

TRANSFER

On listing, the units of scheme / Series would be transferable. Transfers should be only in favour of transferees who are eligible for holding Units under the Scheme. The AMC shall not be bound to recognise any other transfer. For effecting the transfer of Units held in electronic form, the Unitholders would be required to lodge delivery instructions for transfer of Units with the DP in the requisite form as may be required from time to time and the transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialised mode.

If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Fund subject to production of satisfactory evidence.

Special Products / facilities available during the NFO

This being a close ended scheme, facilities like Systematic Investment Plan, Systematic Transfer Plan Systematic Withdrawal Plan is not available to investors.

PLEDGE OF UNITS FOR LOANS

The Units can be pledged by the Unitholders as security for raising loans subject to the conditions of the lending institution. The Registrar will take note of such pledge (by marking a lien etc.) / charge in its records. Disbursement of such loans will be at the entire discretion of the lending institution and the fund assumes no responsibility thereof.

The pledgor will not be able to redeem Units that are pledged until the entity to which the Units are pledged provides written authorisation to the fund that the pledge/lien charge may be removed. As long as Units are pledged, the pledgee will have complete authority to redeem such Units. However, such redemption will be permitted only on maturity of the scheme. Decision of the AMC shall be final in all cases of lien marking.

In case of Units held in electronic form, the rules of Depository applicable for pledge will be applicable for Pledge/Assignment of the Units of the Scheme. Units held in electronic form can be pledged by completing the requisite forms/formalities as may be required by the Depository

PHONE TRANSACT

All individual investors in the scheme applying on "Sole" or "Anyone or Survivor" basis in their own capacity shall be eligible to avail of phone transact facilities for permitted transactions inter alia on the following terms and conditions:

“Terms and Conditions” mean the terms and conditions set out below by which the Facility shall be used/availed by the Unit holder and shall include all modifications and supplements made by AMC thereto from time to time.

In order to access the Facility, the Unit holder shall be required to give Basic Identification Data (BID) to IDFC Asset Management Company Ltd. (AMC) based on which the AMC may allow access to the Facility. The BID may be enhanced / modified by the AMC from time to time. The unitholder must provide additional BID as & when required by the AMC.

The AMC has a right to ask such information from the available data of the Unit holder before allowing him/her access to avail of the Facility. If for any reason, the AMC is not satisfied with the replies of the Unit holder, the AMC has at its sole discretion the right of refusing access without assigning any reasons to the Unit holder.

It is clarified that the Facility is only with a view to accommodate /facilitate the Unit holder and offered at the sole discretion of the AMC. The AMC is not bound and/or obliged in any ways to give access to Facility to Unit holder.

AMC may periodically provide the Unit holder with a written statement of all the transactions made by the Unit holder on a regular/as & when basis, as is being currently done.

The Unit holder shall check his/her account records carefully and promptly. If the Unit holder believes that there has been a mistake in any transaction using the Facility, or that unauthorised transaction has been effected, the Unit holder shall notify AMC immediately. If the Unit holder defaults in intimating the alleged discrepancies in the statement within a period of thirty days of receipt of the statements, he waives all his rights to raise the same in favour of the AMC, unless the discrepancy /error is apparent on the face of it.

By opting for the facility the Unit holder hereby irrevocably authorises and instructs the AMC to act as his /her agent and to do all such acts as AMC may find necessary to provide the Facility.

The Unit holder shall not disclose/divulge the BID to any person and shall ensure that no person gains access to it.

The Unit holder shall at all times be bound by any modifications and/or variations made to these Terms and Conditions by the AMC at their sole discretion and without notice to them.

The Unit holder agrees and confirms that the AMC has the right to ask the Unit holder for an oral or written confirmation of any transaction request using the Facility and/or any additional information regarding the Account of the Unit holder.

1. The Unit holder agrees and confirms that the AMC may at its sole discretion suspend the Facility in whole or in part at any time without prior notice if (i) the Unit holder does not comply with any of the Terms and Conditions or any modifications thereof, (ii) the AMC has the reason to believe that such processing is not in the interest of the Unit holder or is contrary to Regulation/Offer Documents/amendments to the Offer Documents and (iii) otherwise at the sole discretion of the AMC in cases amongst when the markets are volatile or when there are major disturbances in the market, economy, country, etc.
2. The Unit holder shall not assign any right or interest or delegate any obligation arising herein.

3. The Unit holder agrees that it shall be his/her sole responsibility to ensure protection and confidentiality of BID and any disclosures thereof shall be entirely at the Unit holder's risk.
4. The Unit holder shall take responsibility for all the transactions conducted by using the Facility and will abide by the record of transactions generated by the AMC. Further, the Unit Holder confirms that such records generated by the AMC shall be conclusive proof and binding for all purposes and may be used as evidence in any proceedings and unconditionally waives all objections in this behalf.
5. The Unit holder shall, in case of accounts opened in the names of minors and being the natural guardian of such minor, give all instructions relating to the operation of the account and shall not, at any point of time disclose the BID to the minor / any other person
6. AMC shall be notified immediately if a record of the BID, is lost or stolen or if the Unit holder is aware or suspects another person knows or has used his/her BID without authority.
7. The Unit holder agrees and acknowledges that any transaction, undertaken using the Unit holder's BID shall be deemed to be that of the Unit holder. If any third party gains access to the Facility, the Unit holder agrees to indemnify the AMC and its directors, employees, agents and representatives against any liability, costs, or damages arising out of claims or suits by such other third parties based upon or related to such access or use.
8. The Unit holder agrees that use of the Facility will be deemed acceptance of the Terms and Conditions and the Unit holder will unequivocally be bound by these Terms and Conditions.

9. Indemnities in favour of the IDFCAMC:

The Unit holder shall not hold the AMC liable for the following:

- i) For any transaction using the Facilities carried out in good faith by the AMC on instructions of the Unit holder.
 - ii) For the unauthorized usage/unauthorised transactions conducted by using the Facility.
 - iii) For any loss or damage incurred or suffered by the Unit holder due to any error, defect, failure or interruption in the provision of the Facility arising from or caused by any reason whatsoever.
 - iv) For any negligence / mistake or misconduct by the Unit holder and/or for any breach or non-compliance by the Unit holder of the rules/terms and conditions stated in this Agreement.
 - v) For accepting instructions given by any one of the Unit holder in case of joint account/s having mode of operations as "Either or Survivor" or "anyone or survivor".
 - vi) For not verifying the identity of the person giving the telephone instructions in the unit holder name.
 - vii) For not carrying out any such instructions where the AMC has reason to believe (which decision of the AMC the Unit holder shall not question or dispute) that the instructions given are not genuine or are otherwise improper, unclear, vague or raise a doubt.
10. The AMC may assign any of its rights under these terms and conditions without the consent of the Unit holder to any of the AMC's group companies, subsidiary or Associate

Company or such other company which the AMC deems suitable for provision of this Facility.

All other investors in the scheme/series/plan will be eligible to avail of phone transact facilities for permitted transactions (as may be decided by the AMC from time to time) by entering into an agreement with the AMC/Mutual Fund. Requests like change in bank mandate, change of nomination, change in mode of holding, change of address or such other requests as the AMC may decide from time to time will not be permitted using the phone transact facility. The AMC/Mutual Fund reserves the right to modify the terms and conditions of the service from time to time as may be deemed expedient or necessary.

The Unit holder shall register to avail the Phone Purchase facility by submitting the “One Time Debit Mandate Form for Phone Purchase” and submit the same to the AMC/ISC. The form can be downloaded from www.idfcmf.com. The terms and conditions for Phone Purchase are mentioned on the reverse of the form.

B. ONGOING OFFER DETAILS

Ongoing Offer Period

This is a close ended scheme. Units shall be on offer for subscription only during the New Fund Offer period.

New Fund offers (NFO) of each of the schemes under this Scheme Information Document will commence at any time within six months from the date SEBI gives a clearance to the Scheme Information Document

Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors. : *Not Applicable, as this is a close ended scheme and units are available for subscription only during the NFO.*

Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors:

No Redemption/ repurchase of units shall be allowed prior to the maturity of the scheme. Unitholders who wish to exit may do so through the Stock Exchange mode.

Switch outs to other schemes/plans of the Mutual Fund will be permitted only on maturity of the scheme.

SWITCH FACILITY

Switching from any Schemes of the Mutual Fund to this Scheme

Investors who hold Units in any open ended schemes launched or to be launched hereafter of the Mutual Fund may switch all or part of their holdings to any of the scheme available for subscription under this SID during the New Fund Offer Period of the scheme. Investors who hold Units in any close ended schemes launched or to be launched hereafter of the Mutual Fund may switch all or part of their holdings to any of the scheme/Plan available for subscription under this SID during the New Fund Offer Period of the scheme. However such Switch-out will be take place at the Applicable NAV of the respective (switch out scheme) subject to applicable cut off time and applicable load.

Investors so desiring to switch may submit a switch request, already available with them along

with an application form of the Scheme indicating there in the details of the scheme to which the switch is to be made. Applications for switch as above should specify the amount/Units to be switched from out of the Units held in any of the existing Schemes of the Fund. The switch request will be subject to the minimum application size and other terms and conditions of the SID of this Scheme and the scheme from which the amount is switched out.

The Applicable NAV for switching out of the existing open-ended funds will be the NAV of the Business Day on which the switch request, complete in all respects, is accepted by the AMC, subject to the cut-off time and other terms specified in the SID of the respective existing open-ended Schemes.

Similarly the applicable NAV for switching out of the existing close – ended funds will be the applicable NAV subject to applicable cut off time and applicable load of the close ended scheme, subject to the switch request, complete in all respects, being accepted by the AMC, and subject to other terms specified in the SID of the respective existing closed-end Schemes.

Investors should note that the amount invested under Sections 54EB in the Investment Plans of IDFC Super Saver Income Fund would have to be locked-in for a period of seven years and the Units so allotted cannot be switched to another Scheme/option during the lock-in period of seven years. This is subject to any change that may be effected in the Income-tax Act, 1961 or any guidelines / amendments / rules / clarifications issued by the Central Board of Direct Taxes.

Switch from this Scheme to any other eligible Schemes of the Mutual Fund

Investors who hold Units of the Scheme may switch all or part of their holdings to any (to be launched hereafter) other Open-end/close- ended Scheme/s (where switch-in is permitted) of the Mutual Fund. Such switch will be permitted only on the maturity of the Scheme. If the maturity date falls on a holiday, the maturity date would be the next business day.

Investors so desiring to switch may submit a switch request, already available with them, indicating there in the details of the Scheme or any other Scheme of the Mutual Fund to which the switch is to be made. Applications for switch as above should specify the amount/Units to be switched from out of the Units held. The switch request will be subject to the minimum application size and other terms and conditions under this Scheme information document and the terms and conditions of the Scheme to which the amount is switched into.

Cut off timing for / redemptions/ switches

The Scheme is a close ended scheme. No subscription facility is available, other than during the New Fund Offer.

No Redemption/ repurchase/ Switch out of units shall be allowed prior to the maturity of the scheme. Unitholders who wish to exit may do so through the Stock Exchange mode.

Minimum Application Amount (subscription)

Rs 10,000 and multiples of Rs.10/- for direct plan and regular plan

Special Products / facilities available during the Ongoing offer

This being a close ended scheme, facilities like Systematic Investment Plan, Systematic Transfer Plan and Systematic Withdrawal Plan are not available to investors

Accounts Statements

For normal transactions: sales (during the NFO) and on maturity:

- 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 from the date of allotment.
- The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. 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. The Unitholder may request the AMC / Registrar to provide him a fresh account statement by approaching any office of either the AMC or its registrar.

Consolidated Account Statement (CAS):

Pursuant to sub regulation (1), (2) and (4) of Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 read with SEBI gazette notification dated August 30, 2011, SEBI circular no. Cir/IMD/DF/16/ 2011 dated September 8, 2011 and addendum dated June 14, 2012 issued by the AMC, investors are requested to note the following regarding dispatch of account statements:

- i) The Consolidated Account Statement (CAS) for each calendar month is to be issued on or before tenth day of succeeding month to the investors who have provided valid Permanent Account Number (PAN). Due to this regulatory change, AMC shall now cease to send physical account statement to the investors after every financial transaction including systematic transactions. Further, CAS will be sent via email where any of the folios consolidated has an email id or to the email id of the first unit holder as per KYC records.
- ii) For folios not included in the Consolidated Account Statement (CAS), the AMC shall henceforth 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. In case of a New Fund Offer Period (NFO), the AMC shall send confirmation specifying the number of units allotted to the applicant by way of a physical account statement or an email and/or SMS's to the investor's registered address and/or mobile number not later than five business days from the date of closure of the NFO.
- iii) 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.

Dividend

The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend.

Redemption

The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.

Delay in payment of redemption / dividend proceeds

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).

C. PERIODIC DISCLOSURES

Net Asset Value (Redemption) Request

This is the value per unit of the scheme on a particular day. You can ascertain the value of your investment by multiplying the NAV with your unit balance.

NAV of units under the Scheme shall be calculated as shown below: **NAV (Rs.) =**

Market or Fair Value of Scheme's investments	+	Current Assets including Income	-	Current Liabilities and Provisions including accrued expenses
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No. of Units outstanding under Scheme

The NAV shall be calculated and announced / *and released to the Press* on a daily basis. The valuation of the Scheme's assets and calculation of the Scheme's NAV shall be subject to audit on an annual basis and shall be subject to such regulations as may be prescribed by SEBI from time to time.

The NAV shall be calculated and announced / *and released to the Press* on a daily basis. The NAVs of Growth Option and Dividend Option will be different after the declaration of the first dividend. NAV of the scheme shall be updated on AMFI's website www.amfiindia.com by 9.00 p.m. The NAVs shall also be updated on the website of the Mutual Fund, www.idfcmf.com.

The Net Asset Value of the scheme shall be calculated and published at least in two daily newspapers on daily basis and published in at least two daily newspapers having circulation all over India.

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

The mutual fund shall publish a complete statement of the scheme portfolio, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located.

Monthly portfolio disclosure:

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

Half Yearly 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 at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.

Annual Report

The Scheme wise annual report or an abridged summary hereinafter shall be sent by AMC/Mutual

Fund as under:

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

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

Associate Transactions

Please refer to Statement of Additional Information (SAI).

TAXATION

Taxation		Resident Investors	Mutual Fund
The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes. <i>(mention the tax rates as per the applicable tax laws)</i>	Tax on Dividend/Income	Nil	Refer note 3 below)
	Capital Gains: Long Term	10/20 % <i>(Please refer note below)</i>	N.A.
	Short Term	Slab/30%/40%	
	For further details on taxation please refer to the clause on Taxation in the SAI		

Note: Surcharge and Educational cess will be payable in addition to the applicable taxes, wherever applicable.

1) Long-term capital gains

For resident investors, as per section 112 of the Act, long term capital gains on transfer of units, are liable to tax at the rate of 20 per cent. Income tax on long term capital gains on transfer of units shall, however be limited to 10 per cent of the gains computed without the benefit of indexation.

For non-resident investors, , in case of listed units, long term capital gains are liable to tax at the rate of 20 per cent (with indexation benefit) or 10 per cent (without indexation benefit). In case of unlisted units, long term capital gains are liable to tax at the rate of 10 per cent (without indexation benefit).

Further, in case of individuals/HUF's, being residents, where the total income excluding long

term capital gains is below the maximum amount not chargeable to tax¹, then the difference between the maximum amount not chargeable to tax and total income excluding long term capital gains, shall be adjusted from long term capital gains. Therefore only the balance long term capital gains will be liable to income tax at the rate of 10/20 per cent.

2) Short-term Capital Gains

Short-term capital gains arising to domestic companies, are taxable as under:

Income	Rate of tax
in case where the income is less than or equal to Rs. 10 million in a year	30.90 % (30% tax plus surcharge of 3% by way of education cess on the tax plus surcharge)
in case where the income exceeds 10 million but up to Rs. 100 million in a year	32.445% (30% tax plus 5% surcharge thereon plus additional surcharge of 3% by way of education cess on the tax plus surcharge)
in case where the income exceeds 100 million in a year	33.99% (30% tax plus 10% surcharge thereon plus additional surcharge of 3% by way of education cess on the tax plus surcharge)

Short-term capital gains arising to partnership, including LLPs are taxable as under:

Income	Rate of tax
in case where the income is less than or equal to Rs. 10 million in a year	30.90 % (30% tax plus surcharge of 3% by way of education cess on the tax plus surcharge)
in case where the income exceeds 10 million in a year	33.99% (30% tax plus 10% surcharge thereon plus additional surcharge of 3% by way of education cess on the tax plus surcharge)

Short-term capital gains arising to FIIs, being foreign companies, are taxable as under:

Income	Rate of tax
in case where the income is less than or equal to Rs. 10 million in a year	30.90 % (30% tax plus surcharge of 3% by way of education cess on the tax plus surcharge)
in case where the income exceeds Rs. 10 million but up to Rs. 100 million in a year	31.518% (30% tax plus 2% surcharge thereon plus additional surcharge of 3% by way of education cess on the tax plus surcharge)
in case where the income exceeds Rs. 100 million in	32.445% (30% tax plus 5% surcharge

¹ The maximum amounts of total income, not chargeable to tax would be as under:

Type of person	Maximum amount of income not chargeable to tax
Senior citizens, of 60 years but below 80 years, being residents	Rs. 250,000
Senior citizens, of 80 years or more, being residents	Rs. 500,000
Other individuals and HUFs	Rs. 200,000

a year	thereon plus additional surcharge of 3% by way of education cess on the tax plus surcharge)
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Short-term capital gains arising to FIIs, other than foreign companies, are taxable as under:

Income	Rate of tax
in case where the income is less than or equal to Rs. 10 million in a year	30.90 % (30% tax plus surcharge of 3% by way of education cess on the tax plus surcharge)
in case where the income exceeds Rs. 10 million in a year	33.99% (30% tax plus 10% surcharge thereon plus additional surcharge of 3% by way of education cess on the tax plus surcharge)

Short-term capital gains arising to individuals and HUFs – residents as well as non residents are taxable on progressive basis, as per the slabs of income given below:

In case of persons other than resident senior citizens:

Where total income for a tax year (April to March) is less than or equal to Rs. 2,00,000	Nil
Where such total income is more than Rs. 200,000 but is less than or equal to Rs. 500,000	10 per cent of the amount by which the total income exceeds Rs. 2,00,000
Where such total income is more than Rs. 500,000 but is less than or equal to Rs. 10,00,000	Rs. 30,000 plus 20 per cent of the amount by which the total income exceeds Rs. 500,000
Where such total income is more than Rs. 10,00,000	Rs. 1,30,000 plus 30 per cent of the amount by which the total income exceeds Rs. 10,00,000

In case of resident senior citizens of 60 years but below 80 years of age

Where total income for a tax year (April to March) is less than or equal to Rs. 250,000	Nil
Where such total income is more than Rs. 250,000 but is less than or equal to Rs. 500,000	10 per cent of the amount by which the total income exceeds Rs. 250,000.
Where such total income is more than Rs. 500,000 but is less than or equal to Rs. 10,00,000	Rs.25,000 plus 20 per cent of the amount by which the total income exceeds Rs. 500,000
Where such total income is more than Rs. 10,00,000	Rs. 1,25,000 plus 30 per cent of the amount by which the total income exceeds Rs. 10,00,000

In case of resident senior citizens of 80 years of age or more

Where total income for a tax year (April to March) is less than or equal to Rs. 500,000	Nil
Where such total income is more than Rs. 500,000 but is less than or equal to Rs. 1,00,00,000	20 per cent of the amount by which the total income exceeds Rs. 500,000
Where such total income is more than Rs.	Rs. 1,00,000 plus 30 per cent of the amount by

1million	which the total income exceeds Rs. 1 million
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It is proposed that an individual resident, whose total income does not exceed Rs. 500,000, shall be eligible for a rebate of lower of - amount income-tax payable or Rs. 2,000.

A surcharge of 10 per cent is payable on the amount of tax payable, in case where the income exceeds 10 million.

An additional surcharge, by way of education cess, is payable at the rate of 3 per cent on the amount of tax payable plus surcharge, if any, as calculated above.

3) Income of the Mutual Fund (including dividend income) is exempt from income tax. However the scheme needs to pay distribution tax on the dividend paid by it to the investors as under:

Particulars	Rate in %
On income distributed to any individual or a Hindu Undivided family by a money market mutual fund or a liquid fund;	28.325 (aggregate of base tax of 25%, surcharge ² and education cess ³ on the base tax plus surcharge)
On income distributed to any other person, for instance, corporates, by a money market mutual fund or a liquid fund	33.99 (aggregate of base tax of 30%, surcharge ² and education cess ³ on the base tax plus surcharge)
On income distributed to any individual or a Hindu Undivided family by a debt fund other than a money market mutual fund or a liquid fund - Upto 31 May 2013 - 1 June 2013 and onwards (proposed)	14.1625 (aggregate of base tax of 12.5%, surcharge ² and education cess ³ on the base tax plus surcharge) 28.325 (aggregate of base tax of 25%, surcharge ² and education cess ³ on the base tax plus surcharge)
On income distributed to any other person, for instance, corporates, by a debt fund other a money market mutual fund or a liquid fund and infrastructure debt fund	33.99 (aggregate of base tax of 30%, surcharge ² and education cess ³ on the base tax plus surcharge)
On income distributed to a non resident (not being a Company) or a foreign company by an infrastructure debt fund - Upto 31 May 2013 - 1 June 2013 and onwards (proposed)	Rates as described above 5.665 (aggregate of base tax of 5%, surcharge ² and education cess ³ on the base tax plus surcharge)

4) Any income, including gains from redemption of units of scheme of Mutual Fund, received by any person for, or on behalf of, the New Pension System Trust⁴, is exempt in the hands of such person under section 10(44) of the Act.

² Surcharge proposed to be increased from 5 per cent to 10 per cent with effect from 1 April 2013. The effective rate takes into account the aforesaid increased surcharge.

³ Education Cess applicable at the rate of 3 percent on tax plus surcharge

⁴ As established under the provisions of Indian Trust Act, 1882, on 27 February 2008.

Investor Services

Investor Relations Officers:

Name	Region	Address and Contact Number	E-Mail
Neeta Singh	West-Maharashtra	Ramon House, 169 ,Backbay Reclamation, H.T Parekh Marg, Churchgate, Mumbai-400020.Tel.: 43422876	neeta.singh@idfc.com
Bansari Soni.	Gujarat and rest of West	B Wing - Third Floor, Chandan House, Opp Gruh Finance, Mithakhali Six Roads, Law Garden, Ahmedabad 380006.	bansari.soni@idfc.com
Jincy John	North- Delhi	4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel. : 011-47311323. Fax: 011-43523626, 41524332.	jincy.john@idfc.com
Baldev Shandil	Rest of North	Sco:2475-76,1St Floor, Sector-22-C Chandigarh-160022. Tel.:+911725071922, Ext-17205, Mobile: 8146388668	baldev.shandil@idfc.com
Vijith Raghavan	East	Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Phone: +91 33 4017 1000 to 1004. Fax: +91 33 3024 9793	vijith.raghavan@idfc.com
Sai Ramanan Chandrasekhar	South	IDFC AMC Ltd, 8th Floor, KRM Towers,No 1,Harrington Road,Chetpet,, Chennai 600031 Tel.:+914445644000 Extn.:44211	sai.ramanan@idfc.com
Debashree Chandra	South-Tamilnadu and Kerala	8th Floor, KRM Towers, No1,Harrington Road,Chetpet, Chennai 600031 Tel.:+914445644000 Extn.:44209	debashree.chandra@idfc.com
Dipesh K. Shah	South – Andhra Pradesh and Karnataka	:6th Floor, East Wing, Raheja Towers, #26 & 27, M. G. Road, Bangalore - 560 001. Tel.: +91-80-66111504/ 05/ 06	Dipesh.kshah@idfc.com
Ramya Adepu	South-Hyderabad	-3-902/ A, 4 th Floor Central Plaza, Raj Bhavan road, Somajiguda, Hyderabad – 500082. Phone +40 42014646.	ramya.adepu@idfc.com

D. COMPUTATION OF NAV

The NAV of the Units of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date. The Fund shall value its investments according to the valuation norms, as specified in Schedule VIII of the Regulations, or such norms as may be prescribed by SEBI from time to time.

All expenses and incomes accrued up to the valuation date shall be considered for computation of NAV. For this purpose, major expenses like management fees and other periodic expenses would be accrued on a day to day basis. The minor expenses and income will be accrued on a periodic basis, provided the non-daily accrual does not affect the NAV calculations by more than 1%.

Any changes in securities and in the number of units be recorded in the books not later than the first valuation date following the date of transaction. If this is not possible given the frequency of the Net Asset Value disclosure, the recording may be delayed upto a period of seven days following the date of the transaction, provided that as a result of the non-recording, the Net Asset Value calculations shall not be affected by more than 1%.

In case the Net Asset Value of a scheme differs by more than 1%, due to non - recording of the transactions, the investors or scheme/s as the case may be, shall be paid the difference in amount as follows:-

- (i) If the investors are allotted units at a price higher than Net Asset Value or are given a price lower than Net Asset Value at the time of sale of their units, they shall be paid the difference in amount by the scheme.
- (ii) If the investors are charged lower Net Asset Value at the time of purchase of their units or are given higher Net Asset Value at the time of sale of their units, Asset Management Company shall pay the difference in amount to the scheme. The asset management company may recover the difference from the investors

NAV of units under the Scheme shall be calculated as shown below: **NAV (Rs.) =**

Market or Fair Value of Scheme's investments	+	Current Assets including Accrued Income	-	Current Liabilities and Provisions including accrued expenses
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No. of Units outstanding under Scheme

The NAV of the Scheme will be calculated upto four decimal places and will be declared on all business days. The valuation of the Scheme's assets and calculation of the Scheme's NAV shall be subject to audit on an annual basis and shall be subject to such regulations as may be prescribed by SEBI from time to time.

IV. FEES AND EXPENSES

As per the provisions of the Regulations, read with the amendments thereto, the following fee and expenses will be charged to the series/plans under the Scheme:

- A. **NEW FUND OFFER (NFO) EXPENSES** (These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc.)

New fund offer expenses will be borne by the AMC.

B. TRANSACTION CHARGES

In accordance with SEBI circular no. CIR/ IMD/ DF/ 13/ 2011 dated August 22, 2011,

Transaction Charge per subscription of Rs.10,000/ – and above shall be charged from the investors and shall be payable to the distributors/ brokers (who have opted in for charging the transaction charge) in respect of applications routed through distributor/ broker relating to Purchases / subscription / new inflows only, subject to the following:

- For Existing / New investors: Rs.100 / Rs.150 as applicable per subscription of Rs. 10,000/ – and above
- There shall be no transaction charge on subscription below Rs.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 AMCs shall be responsible for any malpractice/mis-selling by the distributor while charging transaction costs.

C. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

As per SEBI (MF) Regulations, 1996, recurring expenses will not exceed the following limits:

1. on the first Rs. 100 crore of the Scheme's daily net assets, will not exceed 2.25%
2. on the next Rs. 300 crore of the Scheme's daily net assets, will not exceed 2.00%
3. on the next Rs. 300 crore of the Scheme's daily net assets, will not exceed 1.75% and
4. on the balance of the Scheme's daily net assets, will not exceed 1.50%.

However in this scheme the recurring expense shall not exceed 1% of the daily net assets.

In addition to the recurring expense mentioned above, additional expenses of 0.20% of daily net assets of the scheme shall be chargeable.

The total fees and expenses for operating the scheme as listed hereunder would be 1.20% (1% plus 0.20%) of the daily net assets which includes expenses towards management fees, commission, marketing expense and other expense relating to operating the scheme.

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Up to 1%
Trustee fee	
Audit fees	
Custodian fees	

RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps for cash market trades	
Service tax on expenses other than investment and advisory fees	
Service tax on brokerage and transaction cost	
Other Expenses	
Maximum total expense ratio (TER)	Up to 1%
Additional expenses under regulation 52 (6A) (c)	Up to 0.20%
Additional expenses for gross new inflows from specified cities	Up to 0.30%

The scheme can charge upto 1.20 % of the daily net assets as management fees.

The expense of 30 bps shall be charged if the new inflows from such cities as specified from time to time are at least -

(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:

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis.

Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from such cities. Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment;

In case inflows from beyond top 15 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows:

$$\frac{\text{Daily net assets} \times 30 \text{ basis points} \times \text{New inflows from beyond top 15 cities}}{365 \times \text{Higher of (i) or (ii) above}}$$

* 366, wherever applicable.

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.

At least 5% of the TER is charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission (at least 5 %) which is charged in the Regular Plan.

The Regular Plan and Direct Plan will have separate NAV.

Disclosure on service tax:

Service tax on investment management and advisory fees shall be in addition to the above expense.

Further, with respect to service tax on other than management and advisory fees:

- Service tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per regulation 52 of the Regulations.
- Service tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of service tax, if any, shall be credited to the scheme.
- Service tax on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

For the actual current expenses being charged, the investor should refer to the website of the mutual fund at www.idfcmf.com

As per the Regulations, the total recurring expenses that can be charged to the Scheme in this Scheme information document shall be subject to the applicable guidelines. Expenses over and above the permitted limits will be borne by the AMC. The total recurring expenses of the Scheme, will, however, be limited to the ceilings as prescribed under Regulation 52(6) of the Regulations.

D. LOAD STRUCTURE

Load is an amount which is paid by the investor to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.idfcmf.com) or may call at (toll free no.1-800-226622) or your distributor. There is no entry or exit load.

Entry Load & Exit Load: Nil

E. WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not applicable

V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

1. Penalties and action(s) taken against foreign Sponsor(s) limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Also, top 10 monetary penalties of foreign sponsor(s) during the last three years.

None

2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken

during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

The National Securities Clearing Corporation Ltd. informed that IDFC Enterprise Equity Fund had an open interest in stock futures segment in one of the securities where the exposure quantity which was in excess of 1% of the free float market capitalization (in terms of shares) and that the exposure was also in excess of 5% of open interest (in terms of number of shares) in all futures and option contracts in the underlying security. In accordance with the NSCCL circular dated June 17, 2003, the MF was levied a penalty of Rs. 1 Lakh. The penalty was imposed on September 22, 2006.

In case of IDFC Ltd., the sponsor of IDFC Mutual Fund, there was one instance of SGL bounce for which the RBI has imposed penalty of Rs.500,000 during the year ended March 31, 2013. The Sponsor has paid the penalty to the RBI.

3. Details of all enforcement actions(Including the details of violation, if any) taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party.

None

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party.

None

5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or notified by any other regulatory agency.

The Clearing Corporation of India Limited, Mumbai imposed a penalty on the AMC under CCIL's Bye – Laws, Rules & Regulation on account of short fall in CCIL securities segment margin. The penalty charged to the AMC amounted to approx. Rs 49,000. The AMC has taken adequate steps to ensure that no further breach shall take place. The penalty was imposed and paid on December 20, 2008.

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

Note: The Scheme Information Document containing details of the schemes of IDFC Mutual Fund, has been approved by the Board of IDFC AMC Trustee Company Limited (formerly known as Standard Chartered Trustee Company Limited) on June 16, 2008.

**For and on behalf of the Board of Directors of
IDFC Asset Management Company Limited**

Sd/-
Kalpen Parekh
CEO

Mumbai
Dated: September 23, 2013

Name, address and contact no. of Registrar and Transfer Agent (R&T), email id of R&T, website address of R&T, official points of acceptance, collecting banker details etc.

REGISTRAR:

Computer Age Management Services Private Limited (CAMS)
Ground Floor, 178/10, Kodambakkam High Road,
Opposite Palm Grove, Numgambakkam,
Chennai 600 034
Tel. + 91 – 44 – 28283606/07

E-Mail ID: p_madhu@camsonline.com
Website: www.camsonline.com

Official Points of Acceptance of Transactions, CAMS

Agartala : Advisor Chowmuhan (Ground Floor), Krishnanagar, Agartala, Tripura - 799001. • Agra : No.8, II Floor, Maruti Tower, Sanjay Place, Agra, Uttar Pradesh - 282002. • Ahmedabad :402-406, 4th Floor, Devpath Building, Off C. G. Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Gujarat - 380006. • Ajmer:AMC No.423/30, Near Church Brahampuri, Opp. T.B.Hospital, Jaipur Road, Ajmer, Rajasthan - 305001. • Akola: Opp.RLT Science College, Civil Lines, Akola, Maharashtra - 444001. • Aligarh:City Enclave, Opp.Kumar Nursing Home, RamghatRoad, Aligarh, Uttar Pradesh - 202001. • Allahabad : 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad, Uttar Pradesh - 211001. • Alleppey : Doctor'sTower Building, Door No.14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey, Kerala - 688011. • Alwar : 256A,Scheme No.1, Arya Nagar, Alwar, Rajasthan -301001. • Amaravati : 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra - 444601. • Ambala : Opposite PEER, Bal Bhavan Road, Ambala, Haryana - 134003. • Amritsar : SCO-18J, 'C'BLOCK, RANJIT AVENUE, Amritsar, Punjab - 140001. • Anand : 101, A.P.Tower, B/H Sardhar Gunj, Next to Nathwani Chambers, Anand, Gujarat - 388001. •Anantapur : 15-570-33, I Floor, Pallavi Towers, Anantapur, Andhra Pradesh - 515001. • Andheri : CTS No.411, Citipoint, Gundavali, Teli Gali, Above C.T.Chatwani Hall, Andheri, Maharashtra -400069. • Ankleshwar : Shop No.F-56, First Floor, Omkar Complex, Opp.Old Colony, Nr. Valia Char Rasta, GIDC,Ankleshwar-Bharuch, Gujarat - 393002. • Asansol:Block-G, 1st Floor,P.C.Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol, West Bengal - 713303. • Aurangabad:Office No.1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad,Maharashtra - 431001. • Balasore:B.C.Sen Road, Balasore, Orissa - 756001. • Bangalore: Trade Centre, 1st Floor, 45, Dikensen Road, Next to Manipal Centre, Bangalore, Karnataka - 560042. • Bareilly:F-62-63, Butler Plaza, Civil Lines, Bareilly, Uttar Pradesh - 243001. • Belgaum:1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum,Karnataka - 590006. • Bellary:60/5, Mullangi Compound, Gandhinagar Main Road (Old Gopalswamy Road), Bellary, Karnataka - 583101. • Berhampur: First Floor, Upstairs of AaroonPrinters, Gandhi Nagar Main Road, Orissa, Berhampur, Orissa - 760001. • Bhagalpur:Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bihar - 812002. • Bhatinda:2907 GH,GT Road, Near Zila Parishad, BHATINDA, Punjab - 151001. • Bhavnagar:305-306, Sterling Point, Waghawadi Road, Opp.HDFC BANK, Bhavnagar, Gujarat - 364002. • Bhilai:209,Khichariya Complex, Opp.IDBI Bank, Nehru Nagar Square, Bhilai, Chhattisgarh - 490020. • Bhilwara:Indraparstha Tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden,Bhilwara, Rajasthan - 311001. • Bhopal:Plot no.10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh - 462011. • Bhubaneswar:Plot No. 111,Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar Unit 3, Bhubaneswar, Orissa - 751001. • Bhuj:Data Solution, Office No.17, Ist Floor, Municipal Building, Opp.Hotel Prince,Station Road, Bhuj-Kutch, Gujarat - 370001. • Bikaner:F4,5 Bothra Complex, Modern

Market, Bikaner, Rajasthan - 334001. • Bilaspur:Beside HDFC Bank, Link Road, Bilaspur, Chattisgarh -495001. • Bokaro:Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand - 827004. • Burdwan:399, G.T.Road, Basement of Talk of the Town, Burdwan, WestBengal - 713101. • Calicut:29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut, Kerala - 673016. • Chandigarh:Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh, Punjab - 160017. • Chennai(OMR):Ground Floor, 148 Old Mahabalipuram Road, Okkiyam, Thuraipakkam, Chennai, Tamil Nadu - 600097. • Chennai:Ground Floor,No.178/10, Kodambakkam High Road, Opp.Hotel Palmgrove, Nungambakkam, Chennai, Tamil Nadu - 600034. • Cochin:Ittoop's Imperial Trade Center, Door No. 64/5871-D, 3rd Floor, MG. Road(North), Cochin, Kerala - 682035. • Coimbatore:Old #66 New #86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore, Tamil Nadu - 641002. • Cuttack:Near IndianOverseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa - 753001. • Davenegere:13, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere, Karnataka -577002. • Dehradun:204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun, Uttaranchal - 248001. • Deoghar:SSM Jalan Road, Ground floor, Opp.Hotel Ashoke, Caster Town,Deoghar, Jharkhand - 814112. • Dhanbad:Urmila Towers, Room No.111(1st Floor), Bank More, Dhanbad, Jharkhand - 826001. • Durgapur:City Plaza Building, 3rd floor, City Centre,Durgapur, West Bengal - 713216. • Erode:197, Seshaiyer Complex, Agraharam Street, Erode, Tamil Nadu - 638001. • Faridhabad:B-49, Ist Floor, Nehru Ground, Behind Anupam SweetHouse, NIT, Faridhabad, Haryana - 121001. • Ghaziabad:113/6, I Floor, Navyug Market, Gazhiabad, Uttar Pradesh - 201001. • Goa:No.108, 1st Floor, Gurudutta Bldg, Above Weekender,M.G.Road, Panaji, Goa - 403001. • Gorakhpur:Shop No.3, Second Floor, The Mall, Cross Road, A.D.Chowk, Bank Road, Gorakhpur, Uttar Pradesh - 273001. • Guntur:Door No.5-38-44, 5/1BRODIPET, Near Ravi Sankar Hotel, Guntur, Andhra Pradesh - 522002. • Gurgaon:SCO-16, Sector-14, First floor, Gurgaon, Haryana - 122001. • Guwahati:A.K.Azad Road, Rehabari,Guwahati, Assam - 781008. • Gwalior:G-6 Global Apartment, Kailash Vihar Colony, Opp.Income Tax Office, City Centre, Gwalior, Madhya Pradesh - 474002. • Hazaribag:Municipal Market Annanda Chowk, Hazaribagh, Jharkhand - 825301. • Hisar:12, Opp.Bank of Baroda, Red Square Market, Hisar, Haryana - 125001. • Hubli:No.204-205, 1st Floor, 'B' Block, KundagolComplex, Opp.Court, Club Road, Hubli, Karnataka - 580029. • Hyderabad:208, II Floor, Jade Arcade, Paradise Circle, Secunderabad, Andhra Pradesh - 500003. • Indore:101, ShalimarCorporate Centre, 8-B, South Tukogunj, Opp.Greenpark, Indore, Madhya Pradesh - 452001. • Jabalpur:8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town,Jabalpur, Madhya Pradesh - 482001. • Jaipur:R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan - 302001. • Jalandhar:367/8, Central Town,Opp.Gurudwara Diwan Asthan, Jalandhar, Punjab - 144001. • Jalgaon:Rustomji Infotech Services, 70, Navipeth, Opp.Old Bus Stand, Jalgaon, Maharashtra - 425001. • Jalna:Shop No.6,Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra - 431203. • Jammu:JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14,Nanak Nagar, Jammu, J&K - 180004. • Jamnagar:217/218, Manek Centre, P.N.Marg, Jamnagar, Gujarat - 361008. • Jamshedpur:Millennium Tower, "R" Road, Room No.15 First Floor,Bistupur, Jamshedpur, Jharkhand - 831001. • Jhansi:Opp.SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi, Uttar Pradesh - 284001. • Jodhpur:1/5, Nirmal Tower, IstChopasani Road, Jodhpur, Rajasthan - 342003. • Junagadh:202-A, 2nd Floor, Aastha Plus Complex, Opp.Jhansi Rani Statue Near Alkapuri, Sardarbaug Road, Junagadh, Gujarat - 362001. •Kadapa:Bandi Subbaramaiah Complex, D.No.3/1718, Shop No.8, Raja Reddy Street, Kadapa, Andhra Pradesh - 516001. • Kakinada:No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada,Andhra Pradesh - 533001. • Kalyani:A - 1/50, Block-A, Dist Nadia, Kalyani, West Bengal - 741235. • Kannur:Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kerala -670004. • Kanpur:I Floor, 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur, Uttar Pradesh - 208001. • Karimnagar:HNo.7-1-257, Upstairs SBH Mangammathota, Karimnagar,Andhra Pradesh - 505001. • Karur:126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Tamil Nadu - 639002. • Kharagpur:H.NO.291/1, ward no.15, malancha main

road, opposite UCO bank, Kharagpur, West Bengal - 721301. • Kolhapur: 2B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra - 416001. • Kolkata: Saket Building, 44 Park Street, 2nd Floor, Kolkata, West Bengal - 700016. • Kollam: Kochupilamoodu Junction, Near VLC, Beach Road, Kollam, Kerala - 691001. • Kota: B-33 Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota, Rajasthan - 324007. • Kottayam: KMC IX/1331 A, Opp. Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam, Kerala - 686001. • Kumbakonam: Jailani Complex, 47, Mutt Street, Kumbakonam, Tamil Nadu - 612001. • Kurnool: H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool, Andhra Pradesh - 518004. • Lucknow: Off #4, 1st Floor, Centre Court Building, 3/c, 5-Park Road, Hazratganj, Lucknow, Uttar Pradesh - 226001. • Ludhiana: U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar, Pulli Pakhowal Road, Ludhiana, Punjab - 141002. • Madurai: 1st Floor, 278, North Perumal Maistry street, Nadar Lane, Madurai, Tamil Nadu - 625001. • Mangalore: No.G4 & G5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore, Karnataka - 575003. • Margao: Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao, Goa - 403601. • Meerut: 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut, Uttar Pradesh - 250002. • Mehsana: 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Gujarat - 384002. • Moradabad: B-612 'Sudhakar', Lajpat Nagar, Moradabad, Uttar Pradesh - 244001. • Mumbai: Rajabhadur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra - 400023. • Muzzafarpur: Brahman toli, Durgasthan, Gola Road, Muzaffarpur, Bihar - 842001. • Mysore: No.1, 1st Floor, CH.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka - 570009. • Nagpur: 145 Lendra, New Ramdaspath, Nagpur, Maharashtra - 440010. • Nasik: Ruturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik, Maharashtra - 422005. • Navsari: Dinesh Vasani & Associates. 103-Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chinnabai Road, Navsari, Gujarat - 396445. • Nellore: 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore, Andhra Pradesh - 524001. • New Delhi: 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi - 110055. • Noida: C-81, 1st floor, Sector-2, Noida - 201301. • Palakkad: 10/688, Sreedevi Residency, Mettupalayam Street, Palakkad, Kerala - 678001. • Panipat: 83, Devi Lal Shopping Complex, Opp. ABN Amro Bank, G.T. Road, Panipat, Haryana - 132103. • Patiala: 35, New Lal Bagh Colony, Patiala, Punjab - 147001. • Patna: G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna, Bihar - 800001. • Pondicherry: S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. • Pune: Nirmiti Eminence, Off No.6, I Floor, Opp. Abhishek Hotel Mehendale Garage Road, Erandawane, Pune, Maharashtra - 411004. • Raipur: HIG, C-23, Sector-1, Devendra Nagar, Raipur, Chhattisgarh - 492004. • Rajahmundry: Door No.6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry, Andhra Pradesh - 533101. • Rajkot: Office 207-210, Everest Building, Harihar Chowk, Opp. Shastri Maidan, Limda Chowk, Rajkot, Gujarat - 360001. • Ranchi: 4, HB Road, No.206, 2nd Floor Shri Lok Complex, H.B. Road Near Firayalal, Ranchi, Jharkhand - 834001. • Rohtak: 205, 2ND Floor, Bldg. No.2, Munjal Complex, Delhi Road, Rohtak, Haryana - 124001. • Rourkela: 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela, Orissa - 769001. • Saharanpur: I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. • Salem: No.2, I Floor Vivekananda Street, New Fairlands, Salem, Tamil Nadu - 636016. • Sambalpur: C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur, Orissa - 768001. • Sangli: Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli, Maharashtra - 416416. • Satara: 117/A/3/22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra - 415002. • Shimla: I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Himachal Pradesh - 171001. • Shimoga: Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Karnataka - 577 201. • Siliguri: No 7, Swamiji Sarani, Ground Floor, Hakimpura, Siliguri, West Bengal - 734001. • Solapur: Flat No.109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur, Maharashtra - 413001. • Sriganganagar: 18 L Block, Sri Ganganagar, Rajasthan - 335001. • Surat: Plot No.629, 2nd Floor, Office No.2-C/2-D Mansukhlal

Tower, Beside Seventh Day Hospital, Opp. Dhiraj Sons, Athwalines, Surat, Gujarat - 395001. • Thane: 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane, Maharashtra - 400602. • Thiruppur: 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur, Tamil Nadu - 641601. • Thiruvalla: Central Tower, Above Indian Bank, Cross Junction, Thiruvalla, Kerala - 689101. • Tirunelveli: 1 Floor, Mano Prema Complex 182 / 6, S.N High Road, Tirunelveli, Tamil Nadu - 627001. • Tirupathi: Door No. 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, Tirumala Bypass Road, Tirupathi, Andhra Pradesh - 517501. • Trichur: Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur, Kerala - 680001. • Trichy: No. 8, IFloor, 8th Cross West Extn, Thillainagar, Trichy, Tamil Nadu - 620018. • Trivandrum: RS Complex, Opposite of LIC Building, Pattom PO, Trivandrum, Kerala - 695004. • Udaipur: 32 Ahinsapuri, Fatehpura Circle, Udaipur, Rajasthan - 313004. • Vadodara: 103, Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara, Gujarat - 390007. • Valsad: 3rd floor, Gita Nivas, opp. Head Post Office, Halar Cross Lane, Valsad, Gujarat - 396001. • Vapi: 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Gujarat - 396195. • Varanasi: C-28/142-2A, Near Teliya Bagh Crossing, Teliya Bagh, Varanasi, Uttar Pradesh - 221002. • Vellore: No. 1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore, Tamil Nadu - 632001. • Vijayawada: 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G. Road, Labbipet, Vijayawada, Andhra Pradesh - 520010. • Visakhapatnam: 47/9/17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam, Andhra Pradesh - 530016. • Warangal: A.B.K Mall, Near Old Bus Depot road, F-7, 1st Floor, Ramnagar Hanamkonda, Warangal, Andhra Pradesh - 506001. • Yamuna Nagar: 124-B/R, Model Town, Yamunanagar, Haryana - 135001.

IDFC AMC OFFICES:

Agra: IDFC Asset Management Company Limited, 9/4, Ground Floor, Shankar Point, Sanjay Place, Agra-282002 Tel.: +91 562 4064889. • **Ahmedabad:** B Wing, 3rd Floor, Chandan House, Opp. Gruh Finance, Mithakhali Sixth Road, Law Garden, Ahmedabad - 380 006. Tel.: +91-79-64505881/ 5857. • **Amritsar:** 6-FUF, 4th Floor, Central Mall, 32, Mall Road, Amritsar - 143 001. 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. • **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:** Shop No. 208, 2nd Floor, Janpath Tower, Ashok Nagar, Bhubaneswar - 751 002. Tel.: 0674-6444252/54/51. • **Chandigarh:** SCO 2475-76, 1st Floor, Sector 22 C, Chandigarh - 160 022. Tel.: +91-172-5071918/19/21/22, Fax: +91-172-5071918. • **Chennai:** KRM Tower, 8th floor, No. 1, Harrington Road, Chetpet, Chennai - 600 031. 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:** Red Rose Plaza, 509 H, II Floor, D. B. Road, R. S. Puram, Coimbatore - 641 002. Tel.: +91-422-2542645, 2542678. • **Dehradun:** 76/45, Saket, Lane No. 2, Rajpur Road, Dehradun 248 001. Tel.: +91-0135-2740129. • **Goa:** Advani Bussiness Centre, Neelkamal Arcade, A. B. Road, Panjim, Goa - 403 001. Tel.: +91-832-6650403, Fax: +91-832-6650310. Mobile: +91-9823289903. • **Guwahati:** 4E, 4th Floor, Ganapati Enclave, G. S. Road, Ulubari, Opp. Bora Service Station, Guwahati - 781 007. Tel.: 0361-2132178/88. • **Hyderabad:** 4th Floor, Central Plaza, #6-3-902/A, Raj Bhavan Road, Somajiguda, Hyderabad - 500 082. Tel.: +91- 40-42014646/47, Fax: +91-40-40037521. • **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:** G-7, G-8, Anukampa Towers, Church Road, Jaipur - 302 001. Tel.: +91-141-5105797, 5105798. • **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, II nd 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 122, 2nd Floor, Feroze Gandhi Market, Ludhiana - 140 001. Tel.: +91-161-5022155, 5022156. • **Madurai:** No.278, 1st Floor, Nadar Lane, North Perumal Maistry Street, Madurai-625 001. Tel. No. : 0452 -6455530. • **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 (Thane):** Shop No. 25, Rajdeep Society, Gokhale Road, Opp. Income Tax Office, Thane (West) - 400 602. Tel.: +91-22-66736421. • **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, Rajjee 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. • **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:** Shop No.227-228, 2nd Floor, Lalganga Shopping Mall, Near Coffee House, G. E. Road, Raipur - 492 001. Tel: +91-0771-4218890. • **Rajkot:** “Star Plaza”, 2nd Floor, Office No. 201, Phulchab Chowk, Rajkot - 360 001. Tel.: +91-281-6626012. • **Ranchi:** 306, Shrilok Complex,4 H.B. Road,Ranchi – 834001. Tel.: 0651-2212591/92. • **Surat:** U 15/16, Jolly Plaza, Athvagata, Surat - 395 001. Tel.: +91-261-2475060, 2475070. • **Trivandrum:** Cabin No. 502, 5th Floor, Karimpanal Statue Avenue, G. H. Road, Statue, Trivandrum - 695 001. Tel.: 0471-4010105 • **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, Kuber Complex Rathyatra, Varanasi-221 010. Tel.:0542-2226527/6540214. • **Visakhapatnam:** Visakha Executive Centre, 47-11-1/5, Eswar Arcade, Dwarakanagar, 1st Lane, Visakhapatnam - 530 016. Tel.: +91-9701163444