



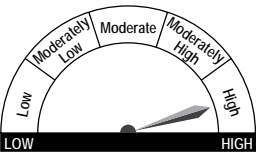
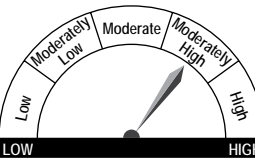
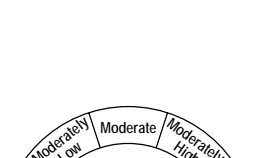
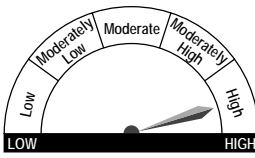

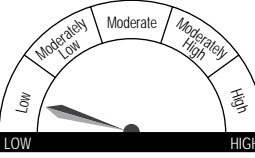


# KEY INFORMATION MEMORANDUM & FORMS

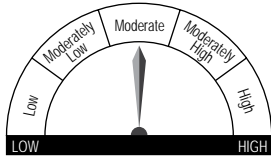
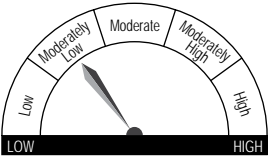
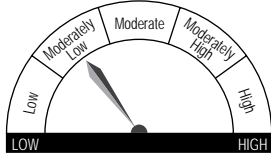
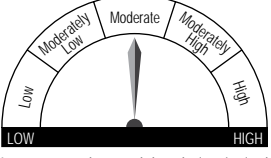
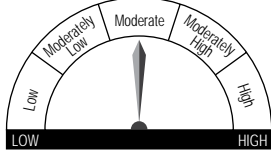

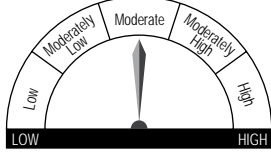
## Offer of Units at NAV based prices during Ongoing Offer

<b>Name of the Mutual Fund</b> <b>DHFL Pramerica Mutual Fund</b> (erstwhile Pramerica Mutual Fund) 2nd floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030. Tel. +91-22-61593000 • Fax +91-22-61593100. Website : www.dhflpramericamf.com	<b>Investment manager</b> <b>DHFL Pramerica Asset Managers Private Limited</b> (Erstwhile Pramerica Asset Managers Private Limited) 2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030.
<b>Sponsor</b> <b>Prudential Financial, Inc. (U. S. A.)*</b> 751, Broad Street Newark, New Jersey 07102 (*Prudential Financial, Inc. of the United States is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.) <b>Dewan Housing Finance Corporation Limited.</b> 2nd Floor, Warden House, Sir P. M. Road, Fort, Mumbai- 400001	<b>Custodian</b> <b>Citibank N.A.</b> Trent House, 3rd Floor G-60, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. <b>Standard Chartered Bank</b> Crescenzo, 3A Floor, C-38/39, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051.
<b>Trustee</b> <b>DHFL Pramerica Trustees Private Limited</b> (Erstwhile Pramerica Trustees Private Limited) 2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030.	<b>Registrar</b> <b>KARVY COMPUTERSHARE PRIVATE LIMITED</b> <b>Unit - DHFL Pramerica Mutual Fund, Karvy Selenium Tower B, Plot No 31 &amp; 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 008.</b>

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.dhflpramericamf.com](http://www.dhflpramericamf.com). The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certificated the accuracy or adequacy of this KIM.**

This KIM is dated March 16, 2016.

<b>DHFL Pramerica Large Cap Fund</b> (An Open Ended Equity Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Capital growth over the long term</li> <li>Investment in equity and equity related securities.</li> <li>Degree of risk – <b>MODERATELY HIGH</b></li> </ul>	 Investors understand that their principal will be at moderately high risk	<b>DHFL Pramerica Arbitrage Fund</b> (An Open Ended Equity Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income over short term</li> <li>Income through arbitrage opportunities between the equity spot and equity derivatives market and arbitrage opportunities within the equity derivatives segment</li> <li>Degree of risk – <b>MODERATELY LOW</b></li> </ul>	 Investors understand that their principal will be at moderately low risk
<b>DHFL Pramerica Diversified Equity Fund</b> (An Open Ended Equity Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Capital appreciation over long term.</li> <li>To generate income and capital appreciation by predominantly investing in an actively managed diversified portfolio of equity and equity related instruments including derivatives.</li> <li>Degree of risk – <b>MODERATELY HIGH</b></li> </ul>	 Investors understand that their principal will be at moderately high risk	<b>DHFL Pramerica Equity Income Fund</b> (An Open Ended Equity Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Capital appreciation and Income distribution over the medium term</li> <li>Investment primarily in equity and equity related securities and a small allocation to debt securities</li> <li>Degree of risk – <b>MODERATELY HIGH</b></li> </ul>	 Investors understand that their principal will be at moderately high risk
<b>DHFL Pramerica Midcap Opportunities Fund</b> (An Open Ended Equity Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Capital appreciation over long run.</li> <li>To achieve long term capital appreciation by predominantly investing in equity and equity related instruments of mid cap companies.</li> <li>Degree of risk – <b>HIGH</b></li> </ul>	 Investors understand that their principal will be at high risk	<b>DHFL Pramerica Top Euroland Offshore Fund</b> (An Open-Ended Overseas Fund of Funds Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Capital growth over the long term</li> <li>Investment in units of overseas mutual funds having diversified portfolio.</li> <li>Degree of risk – <b>HIGH</b></li> </ul>	 Investors understand that their principal will be at high risk
<b>DHFL Pramerica Tax Savings Fund</b> (An Open Ended Equity Linked Savings Scheme with a lock-in period of 3 years) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Long-term capital appreciation</li> <li>To generate long-term capital appreciation by predominantly investing in equity &amp; equity related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time.</li> <li>Degree of risk – <b>MODERATELY HIGH</b></li> </ul>	 Investors understand that their principal will be at moderately high risk	<b>DHFL Pramerica Global Agribusiness Offshore Fund</b> (An Open-Ended Overseas Fund of Funds Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Capital growth over the long term</li> <li>Investment in units of overseas mutual funds that invest in equity securities of companies in Agriculture and related businesses.</li> <li>Degree of risk – <b>HIGH</b></li> </ul>	 Investors understand that their principal will be at high risk
<b>DHFL Pramerica Balanced Advantage Fund</b> (An Open Ended Balanced Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Capital growth over the long term</li> <li>Investment in equity and equity related securities.</li> <li>Degree of risk – <b>MODERATELY HIGH</b></li> </ul>	 Investors understand that their principal will be at moderately high risk	<b>DHFL Pramerica Insta Cash Plus Fund</b> (An Open Ended Liquid Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Liquidity and generate income in the short term</li> <li>Investment in debt and money market securities with maturity upto 91 days only</li> <li>Degree of risk – <b>LOW</b></li> </ul>	 Investors understand that their principal will be at low risk
<b>DHFL Pramerica Tax Plan**</b> (An Open Ended Equity Linked Saving Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Capital growth over the long term</li> <li>Investment in equity and equity related securities.</li> <li>Degree of risk – <b>MODERATELY HIGH</b></li> </ul>	 Investors understand that their principal will be at moderately high risk	<b>DHFL Pramerica Ultra Short Term Fund</b> (An Open Ended Income Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income over the short term</li> <li>Investment in short term debt and money market instruments</li> <li>Degree of risk – <b>MODERATELY LOW</b></li> </ul>	 Investors understand that their principal will be at moderately low risk

<b>DHFL Pramerica Low Duration Fund</b> (An Open Ended Income Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income over the short term</li> <li>Investment in debt and money market instruments</li> <li>Degree of risk – <b>MODERATE</b></li> </ul>	 <p>Investors understand that their principal will be at moderate risk</p>	<b>DHFL Pramerica Premier Bond Fund</b> (An Open Ended Income Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Regular income over the medium term</li> <li>Investment in debt securities and money market instruments</li> <li>Degree of risk – <b>MODERATELY LOW</b></li> </ul>	 <p>Investors understand that their principal will be at moderately low risk</p>
<b>DHFL Pramerica Short Term Floating Rate Fund</b> (An Open Ended Income Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income over the short term</li> <li>Investment in short term debt and money market instruments</li> <li>Degree of risk – <b>MODERATELY LOW</b></li> </ul>	 <p>Investors understand that their principal will be at moderately low risk</p>	<b>DHFL Pramerica Gilt Fund</b> (An Open Ended Gilt Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income over the medium term</li> <li>Investments only in Central/State securities of various maturities</li> <li>Degree of risk – <b>MODERATE</b></li> </ul>	 <p>Investors understand that their principal will be at moderate risk</p>
<b>DHFL Pramerica Short Maturity Fund</b> (An Open Ended Income Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income over the medium term</li> <li>Investment in short term debt and money market instruments</li> <li>Degree of risk – <b>MODERATE</b></li> </ul>	 <p>Investors understand that their principal will be at moderate risk</p>	<b>DHFL Pramerica Inflation Indexed Bond Fund</b> (An Open Ended Indexed Bond Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>To generate income and capital appreciation indexed to inflation over the short to medium term</li> <li>Investment predominantly in inflation indexed bonds issued by Central Government, State Government and / or Corporate Issuers</li> <li>Degree of risk – <b>MODERATE</b></li> </ul>	
<b>DHFL Pramerica Banking &amp; PSU Debt Fund</b> (An Open Ended Income Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income over the short term</li> <li>Investment in debt instruments and money market instruments issued by Banks and Public Sector companies</li> <li>Degree of risk – <b>MODERATELY LOW</b></li> </ul>	 <p>Investors understand that their principal will be at moderately low risk</p>	<b>DHFL Pramerica Income Advantage Fund</b> (An Open Ended Income Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Regular income and capital appreciation over the medium term</li> <li>Investment primarily in debt securities and a small allocation to equity and equity related securities</li> <li>Degree of risk – <b>MODERATE</b></li> </ul>	
<b>DHFL Pramerica Credit Opportunities Fund</b> (An Open Ended Income Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income and capital appreciation over medium to long term</li> <li>Investment predominantly in corporate bonds of various maturities and across ratings</li> <li>Degree of risk – <b>MODERATE</b></li> </ul>	 <p>Investors understand that their principal will be at moderate risk</p>		
<b>DHFL Pramerica Dynamic Bond Fund</b> (An Open Ended Income Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Regular income for short term.</li> <li>To generate optimal returns through active management of a portfolio of debt and money market instruments.</li> <li>Degree of risk – <b>MODERATE</b></li> </ul>			
<b>DHFL Pramerica Medium Term Income Fund</b> (An Open Ended Income Scheme) This product is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income and Capital appreciation over the medium term</li> <li>Investment in Debt and Money Market Instruments with a portfolio weighted average maturity between 3-7 years</li> <li>Degree of risk – <b>MODERATE</b></li> </ul>			

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

\*\* In order to comply with the requirements of ELSS guidelines, further subscription / switch into DHFL Pramerica Tax Plan is restricted w.e.f. March 08, 2016.



Gross Annual Income [Please tick (✓)]							
Sole / 1 <sup>st</sup> Applicant / Guardian	<input type="radio"/> Below 1 Lac	<input type="radio"/> 1-5 Lacs	<input type="radio"/> 5-10 Lacs	<input type="radio"/> 10-25 Lacs	<input type="radio"/> >25 Lacs-1 crore	<input type="radio"/> >1 crore	
OR Net worth (Mandatory for Non-Individuals) ₹						as on	DDMMYY (Not older than 1 year)
2 <sup>nd</sup> Applicant	<input type="radio"/> Below 1 Lac	<input type="radio"/> 1-5 Lacs	<input type="radio"/> 5-10 Lacs	<input type="radio"/> 10-25 Lacs	<input type="radio"/> >25 Lacs-1 crore	<input type="radio"/> >1 crore OR Net worth ₹	
3 <sup>rd</sup> Applicant / POA	<input type="radio"/> Below 1 Lac	<input type="radio"/> 1-5 Lacs	<input type="radio"/> 5-10 Lacs	<input type="radio"/> 10-25 Lacs	<input type="radio"/> >25 Lacs-1 crore	<input type="radio"/> >1 crore OR Net worth ₹	

Others [Please tick (✓)]			
Sole / 1 <sup>st</sup> Applicant / Guardian	For Individuals [Please tick (✓)]:	<input type="radio"/> I am Politically Exposed Person (PEP) <sup>^</sup> <input type="radio"/> I am Related to Politically Exposed Person (RPEP) <input type="radio"/> Not applicable	
	For Non-Individuals [Please tick (✓)]	(Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form - Refer Instruction No. 4 (F)): (i) Foreign Exchange / Money Changer Services – <input type="radio"/> YES <input type="radio"/> NO; (ii) Gaming / Gambling / Lottery / Casino Services – <input type="radio"/> YES <input type="radio"/> NO; (iii) Money Lending / Pawning - <input type="radio"/> YES <input type="radio"/> NO	
2 <sup>nd</sup> Applicant	<input type="radio"/> I am Politically Exposed Person (PEP) <sup>^</sup>	<input type="radio"/> I am Related to Politically Exposed Person (RPEP)	<input type="radio"/> Not applicable
3 <sup>rd</sup> Applicant / POA	<input type="radio"/> I am Politically Exposed Person (PEP) <sup>^</sup>	<input type="radio"/> I am Related to Politically Exposed Person (RPEP)	<input type="radio"/> Not applicable

**INVESTMENT & PAYMENT DETAILS** The name of the first/ sole applicant must be pre-printed on the cheque. (Investors applying under Direct Plan must mention "Direct" against the Scheme name.)

\$ Scheme Name **DHFL PRAMERICA** \_\_\_\_\_ Option ☐ Growth\* ☐ Dividend \*Default Option  
 Dividend Facility ☐ Payout ☐ Re-Investment ☐ Dividend Sweep Facility (DSF)\$ Dividend Frequency: \_\_\_\_\_

\$ To Scheme **DHFL PRAMERICA** \_\_\_\_\_ (\* Please refer to SID / addendum thereof for schemes available for DSF)  
 Mode of Investment ☐ Lump Sum Only ☐ SIP Only (First investment cheque is optional) ☐ Lump Sum with SIP ☐ Micro Investment

Payment Type [Please ✓]		<input type="checkbox"/> Non-Third Party Payment		<input type="checkbox"/> Third Party Payment (Please attach 'Third Party Payment Declaration Form')	
Amount of Cheque / DD / Payment Instrument / RTGS/ NEFT in figures (₹)		DD Charges, if any		Net Cheque/ DD Amount	
				Cheque / DD / Payment Instrument No. & Date	
				Drawn on Bank / Branch	
<input type="checkbox"/> SIP Investment (Please any one) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> SIP THROUGH AUTO DEBIT (ECS/Direct Debit/NACH) Please also fill and attach the SIP Auto Debit Facility Form OR <input type="checkbox"/> SIP THROUGH POST-DATED CHEQUE Second & subsequent Instalment cheque Details Cheque Nos. From _____ To _____ Dated _____ From <u>DDMMYYYY</u> To <u>DDMMYYYY</u>		<b>Second &amp; Subsequent Instalment Details:</b> (All subsequent instalment amounts should be same as the first instalment.) Instalment Amount ₹ _____ SIP Date (Please ✓): <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 21st <input type="checkbox"/> 25th <input type="checkbox"/> 28th <input type="checkbox"/> All 7 dates SIP Period (Please ✓): <input type="checkbox"/> Till I/We instruct to discontinue the SIP <input type="checkbox"/> No. of instalments _____ Please mention Enrolment Period: From <u>MMYYYY</u> To <u>MMYYYY</u>			

**NOMINATION DETAILS** (To be filled in by individuals singly or jointly. Mandatory only for Investors who opt to hold units in Non-Demat Form)

Name and Address of the Nominees(s)	PAN	Date of Birth	Name & Address of Guardian (to be furnished in case the nominee is minor)	Signature of Guardian / Nominee	Proportion (%) by which the units will be shared by each nominee (% to aggregate to 100%)
Nominee 1					
Nominee 2					
Nominee 3					

<p>I/ We hereby confirm and declare as under - I/We have read and understood the contents of the Statement of Additional Information of DHFL Pramerica Mutual Fund and the Scheme Information Document(s)/Key Information Memorandum of the respective Scheme(s) and Addenda thereto, issued from time to time and the Instructions. I/We, hereby apply to the Trustee of DHFL Pramerica Mutual Fund for allotment of units of the respective Scheme(s) of DHFL Pramerica Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We declare that I am/We are authorised to make this investment and the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/ us arising out of the investment in the Scheme, as recommended to me/us. I/We declare that the information given in this application form is correct, complete and truly stated. In the event of my/our not fulfilling the KYC process to the satisfaction of the AMC/DHFL Pramerica Mutual Fund, I/We hereby authorise the AMC/DHFL Pramerica Mutual Fund to redeem the units against the funds invested by me/us at the applicable NAV as on the date of such redemption. I/We agree that DHFL Pramerica Mutual Fund can debit from my/ Folio Transaction Charges as applicable. I/We agree to notify DHFL Pramerica Asset Managers Private Limited (erstwhile Pramerica Asset Managers Private Limited) immediately in the event the information in the self-certification changes. <b>For investors investing in Direct Plan:</b> I/We hereby agree that the AMC has not recommended or advised me/us regarding the suitability or appropriateness of the product/scheme/plan. <b>Applicable to Micro Investors:</b> I/We hereby declare that I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding the limit of Rs. 10 Lakhs. I/We confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External/Ordinary Account/FNRI Account(s). <b>FATCA and CRS Declaration:</b> I/We hereby acknowledge and confirm that the information provided in this form is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at any time. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees (the 'Authorised Parties') or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax/revenue authorities and other investigation agencies for the purpose of advising the relevant authorities of the same.</p> <p><input type="checkbox"/> <b>Please ✓ If the EUIN space is left blank:</b> I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an 'execution-only' transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.</p> <p><input type="checkbox"/> <b>Please ✓</b> I/We would not like to register for <b>INVEST NOW</b> to transact online as per the terms &amp; conditions for this facility. By providing Email ID, I/We agree to receive the IPIN for <b>INVEST NOW</b> registration on the same.</p>	<p>1<sup>st</sup> Applicant Signature / Guardian Signature POA Signature / Thumb Impression</p> <p>2<sup>nd</sup> Applicant Signature / POA Signature / Thumb Impression</p> <p>3<sup>rd</sup> Applicant Signature / POA Signature / Thumb Impression</p>
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## GENERAL GUIDELINES FOR COMMON APPLICATION FORM

- a. Please read the Scheme Information Document/Key Information Memorandum of the Scheme carefully before investing.
- b. Please furnish all information marked as 'MANDATORY'. In the absence of any mandatory information, the application would be rejected.
- c. Applications on behalf of minors should be made by natural guardian (i.e. father or mother) or legal guardian (court appointed) and signed by them. The name of the Guardian should be filled in the relevant space provided in the Application Form. No joint applicant/ joint holder is permitted with the minor beneficiary.
- d. In case of new individual investors, please fill 'FATCA - CRS Declaration Form'
- e. In case of new individual investors who are not KYC compliant, please fill the CKYC form issued by Central KYC Registry (CKYC) appended in the form and also available on our website.
- f. In case of new non-individual investors, please fill the KYC application form issued by KYC Registration Agency available on our website.
- g. In case of existing individual and non individual investors who are KYC compliant, please provide the KYC acknowledgement issued by the KYC Registration Agency.
- h. Please strike off sections that are not applicable.

## INSTRUCTIONS FOR COMMON APPLICATION FORM

### 1. DISTRIBUTOR INFORMATION

- a. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
- b. Please mention 'DIRECT' in case the application is not routed through any distributor.
- c. Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIIN". EUIIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor or his/her sub broker. Quoting of EUIIN is mandatory in case of advisory transactions.
- d. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIIN of the Sales Person (if any) in the "EUIIN" column.
- e. Distributors are advised to ensure that they fill in the RIA code, in case they are a Registered Investment Advisor.
- f. Investors are requested to note that EUIIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP and EUIIN is not applicable for transactions such as Installments under SIP / STP / SWP / Dividend Reinvestments, Redemption, SWP Registration.
- g. Investors are requested to note that EUIIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.

### 2. TRANSACTION CHARGES

In terms of SEBI circular, CIR/ IMD/ DF/13/ 2011 dated August 22, 2011, the distributors of mutual fund products are allowed to be paid transaction charges for purchase transactions :

- @ Rs. 100/- per subscription of Rs. 10,000/- and above in respect of existing unitholders; and
- @ Rs. 150/- for subscription of Rs. 10,000/- and above in respect of a first time investor in mutual funds.

In case of SIPs, the transaction charge if any, shall be applicable only if the total commitment through SIPs aggregates to Rs. 10,000/- and above and shall be recovered in 4 installments. The transaction charge shall be deducted from the subscription amount and paid to the distributor; and the balance shall be invested in the Scheme. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned in the Account Statement issued by the Mutual Fund. There shall be no transaction charges on

- (i) 'Direct' investments;
- (ii) subscription below Rs. 10,000/- and
- (iii) switch (including STP) and redemption (including SWP) transactions.

Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt- out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor.

### 3. UNIT HOLDING OPTION (Demat / Non - Demat Mode)

- a. Investors can hold units in demat / non-demat mode. In case demat account details are not provided or details of DP ID / BO ID, provided are incorrect or demat account is not activated or not in active status, the units would be allotted in non-demat mode.
- b. Statement of Accounts would be sent to Investors who are allotted units in non-demat mode.
- c. Units held in dematerialized form are freely transferable with effect from October 01, 2011, except units held in Equity link savings Scheme during the lock-in period.

### 4. (A) EXISTING INVESTORS OF DHFL PRAMERICA MUTUAL FUND (DHFLPMF)

If you are an existing investor please fill your existing folio number and fill FATCA and CRS Details and Demat Account Details only.

### (B) APPLICANT'S INFORMATION

- a. Please furnish names of all applicants. The name of the Sole /First Applicant should be mentioned in the same manner in which it appears in the Income Tax PAN card. Please note the following:
  - In case the applicant is a Non-Individual investor, the Contact Person's name should be stated in the space provided (Name of Guardian / Contact Person)
  - In case the applicant is a minor, the Guardian's name should be stated in the space provided (Name of Guardian / Contact Person). It is mandatory to provide the minor's date of birth in the space provided.
  - In case the application is being made on behalf of a minor, he / she shall be the Sole Holder/Beneficiary. There shall be no joint account with a minor unitholder.
- b. If there is more than one applicant but the mode of holding is not specified, the same would be treated as Joint.
- c. Please indicate the tax status of the sole/1 applicant at the time of investment. The abbreviations used in this section are :  
NRI: Non-Resident Indian Individual, PIO: Person of Indian Origin, FI: Foreign Institutional Investor, NGO: Non Government Organization, AOP: Association of Persons, BOI: Body of Individuals, HUF : Hindu Undivided Family.
- (C) In case of a minor, it is mandatory to submit photocopy of any one of the following towards proof of date of birth at the time of initial investment :
  - Birth certificate of minor, or
  - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE , CBSE etc, containing the minor's date of birth, or
  - Passport of minor
- (D) In case of minor applicants, Guardian in the Folio should either be a natural guardian (i.e father or mother) or a court appointed legal guardian. In both the cases, it is mandatory to submit a document evidencing the relationship (in case of a natural guardian, if the same is not available as part of the documents submitted as per 4 (C) above) between the minor and the Guardian.

### (E) KYC REQUIREMENTS AND DETAILS :

Please furnish PAN & KYC details for each applicant/unit holder, including the Guardian and/or Power Of Attorney (POA) holders as explained in the below points.

#### I. PAN

It is mandatory for all investors (including guardians, joint holders, NRIs and power of attorney holders) to provide their Income Tax Permanent Account Number (PAN) and also submit a photo copy of the PAN card at the time of purchase of Units except for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.

#### II. KNOW YOUR CUSTOMER (KYC)

Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN) in application form as per AMFI circular 135/BP/68/2016-17. To download Common KYC Application Form, please visit our website [www.dhflpramerica.mf.com](http://www.dhflpramerica.mf.com).

#### III. MICRO INVESTMENT

With effect from October 30, 2012, where the aggregate of the lump sum investment (fresh purchase & additional purchase) and Micro SIP installments by an investor in a financial year i.e April to March does not exceed Rs. 50,000/- it shall be exempt from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory.

Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

### 5. CONTACT INFORMATION

- a. Please furnish the full postal address of the Sole/ First Applicant with PIN/Postal Code and complete contact details. (P.O. Box address is not sufficient).
- b. Please note that all communication i.e. Account statement, Annual Report, News Letters will be sent via e-mail, if the e-mail id of the investor is provided in the application form. The Account statement will be encrypted with a password before sending the same to the registered email id. Should the unitholder face any difficulty in accessing/opening the Account Statements/documents sent via email, the unitholder may call/write to the AMC/Registrar and ask for a physical copy.

### 6. BANK DETAILS

- a. Please furnish complete Bank Account Details of the Sole/First Applicant. This is a mandatory requirement and applications not carrying bank account details shall be rejected. Bank details provided in the application form will be considered as the default Bank Mandate for remitting redemption proceeds/dividend amount.
- b. Please provide your complete Core Banking Account Number, (if applicable), in your Bank Mandate in the Application Form. In case you are not aware of the Core Banking Account Number, kindly check the same with your bankers.
- c. Please attach a original cancelled cheque leaf if your investment instrument is not from the same bank account mentioned in the Application form.
- d. DHFL Pramerica Mutual Fund will endeavour to remit the Redemption and Dividend proceeds through electronic mode, wherever sufficient bank account details of the unit holder are available.

### 7. INVESTMENT/PAYMENT DETAILS

#### Introduction of Direct Plan:-

The AMC has introduced a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") (hereinafter referred to as "Direct Plan") with effect from January 1, 2013 ("Effective Date").

- 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.
- Investors may please note that the Direct Plan under the Schemes is meant for investors who understand the capital market, mutual funds and the risks associated therewith. The risks associated with the investments in the Schemes vary depending upon the investment objective, asset allocation and investment strategy of the Schemes and the investments may not be suited for all categories of investors. The AMC believes that investors investing under the Direct Plan of the Schemes are aware of the investment objective, asset allocation, investment strategy, risks associated therewith and other features of the Schemes and has taken an informed investment decision. Please note that Scheme Information Document(s), Statement of Additional Information, Key Information Memorandum or any other advertisements and its contents are for information only and do not constitute any investment advice or solicitation or offer for sale of units of the Schemes from the AMC.
- All Options/Sub-Options offered under the Schemes (hereinafter referred as "Regular Plan") will also be available for subscription under the Direct Plan. Thus, from the Effective Date, there shall be 2 Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan.
- Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as "Scheme Name – Direct Plan" form for e.g. "DHFL Pramerica Midcap Opportunities Fund 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.
- Please note, 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.
- Please indicate the Option/Plan under which you wish to invest. Also indicate your choice of dividend payout or re-investment. If any of the information is left blank, the default option will be applicable.
- Investment cheque is not mandatory if investor wish to start a SIP.
- Please not investor needs to fill the Common Application Form and SIP Investment Form.
- Payment may be made only by Cheque or Bank Draft or Electronic Fund Transfer. Cheque/Draft should be drawn in favour of the "Scheme name", e.g. "DHFL Pramerica Midcap Opportunities Fund" and crossed "Account Payee only".



## INSTRUCTIONS FOR COMMON APPLICATION FORM (Contd.)

- Please tick and fill in the appropriate section based on the Type of Investment i.e. LUMPSUM or SIP or Micro investment. Please fill an Auto Debit form in case of investment through SIP - Auto Debit Facility. Please note that third party payments shall not be accepted.
- Third Party Payment" shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued. Related person/s' means such persons as may be specified by the AMC from time to time. Exceptions: The AMC/ Registrar of DHFL PMF will accept subscriptions to schemes of DHFL PMF accompanied by Third-Party Payment Instruments only in the following exceptional cases:

1. Payment by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP installment);
  2. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
  3. Custodian on behalf of an FII or a Client
- The investors making an application under the above mentioned exceptional cases are required to comply with the following, without which their applications for subscriptions for units will be rejected / not processed.
- Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.
  - Submit a separate, prescribed, 'Third Party Payment Declaration Form' from the beneficiary applicant/s (guardian in case of minor) and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at [www.dhflpramerica.com](http://www.dhflpramerica.com))
  - Submit a cancelled cheque leaf or copy of bank statement / pass book page mentioning bank account number, account holders' name and address or such other document as the AMC may require for verifying the source of funds to ascertain that funds have been remitted from the drawer's account only.

For identifying Third Party Payments, investors are required to comply with the requirements specified below :

- a. Payment by Cheque: An investor at the time of his/her purchase must provide the details of pay-in bank account (i.e. account from which a subscription payment is made) and pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid). Identification of third party cheques by the AMC / Registrars will be on the basis of either matching of pay-in bank account details with registered/pay-out bank account details or by matching the bank account number/name/signature of the first named investor with the name/account number/signature available on the cheque. If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:
  - (i) a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
  - (ii) a letter\* (in original) from the bank on the bank's letterhead certifying that the investor maintains an account with the bank, alongwith information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

\*In respect of (ii) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.
- b. Payment by Prefunded Instrument:
  - (i) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments.
  - (ii) A pre-funded instrument issued against cash shall not be accepted, except in case of payment made by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/-. This also should be accompanied by a certificate from the banker giving name, address and PAN of the person who has procured the payment instrument. The Certificate(s) mentioned in (i) and (ii) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.
- c. Payment by RTGS, NEFT, ECS, Bank transfer, etc.:
 A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

The above broadly covers the various modes of payment for mutual fund subscriptions. The above list is only indicative not exhaustive list and any other mode of payment as introduced from time to time will also be covered accordingly. In case the application for subscription does not comply with the above provisions, the AMC / Registrars retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

### I. LUMPSUM INVESTMENT

If you are from a city where there is no designated Investor Service Centre of DHFL PMF, you may make a payment by a Demand Draft for the investment amount. Please enter the cheque or DD amount, DD Charges (if applicable) and the investment amount. The AMC shall bear the DD Charges incurred by an applicant as per demand draft charges prescribed by State Bank of India. The AMC shall, however, not refund any DD charges to the investor under any circumstances.

### II. INVESTMENT UNDER SIP

- a The following criteria should be met for an SIP investment as specified in the SID and any addenda issued there to :

- Minimum amount per instalment
- Minimum number of instalments
- Aggregate investment via SIP

If the SIP period is not specified by the investor then the SIP enrolment will be deemed to be for perpetuity and processed accordingly. The SIP facility will be available on the following dates in a

Month or Quarter as chosen by the investor : 1st, 7th, 10th, 15th, 21st, 25th and 28th of every Month or Quarter. If any of the said dates happen to be a holiday / non-transaction day, then the SIP transaction will be processed on the next business day.

- b. SIP Mode – Auto Debit (ECS/Direct Debit/NACH) OR Post-Dated Cheques
- c. For SIP application, the first investment cheque is optional. However, an original cancelled cheque is mandatory to verify the SIP bank details.
- d. The first installment (in case investor wishes to make the first investment with the SIP application form) you may pay either through Auto Debit (ECS/Direct Debit/NACH) or by Post Dated Cheques. If you wish to opt for payments through Auto Debit, please indicate your preference for SIP through Auto Debit (ECS/Direct Debit/NACH) in the box provided for the purpose and fill in the attached AUTO DEBIT FACILITY FORM. If you wish to pay for your future SIPs through Post Dated Cheques (PDC), you should not fill in the AUTO DEBIT FACILITY FORM. Please mention the second and subsequent Instalment cheque details in the space provided for the purpose.
- e. The first instalment cheque should be dated with the date of submission of the Application Form. Please note the following:
  - For SIPs through PDCs, the first SIP cheque needs to be from the same bank account as the PDC's for your future SIP Instalments.
  - The Second SIP Instalment has to be at least 20 days in case direct debit and 30 days in case of ECS after the date of the first SIP Instalment.
  - The first Instalment cheque and the subsequent Instalments (either through PDCs or Auto Debit) should be for the same amount.
- f. Please note that the Cheque should be made favoring the scheme name. (For e.g. "DHFL Pramerica Midcap Opportunities Fund").
- g. In case of SIP through Auto Debit, the Auto Debit Authorisation needs to be filled in and signed by the BankAccount holders in the same order and manner in which the BankAccount is held by them.
- h. In case of any mismatch between the 'No. of instalment' and the 'SIP period', the SIP period will be considered as per the Auto Debit Facility Form.
- i. In case of any discrepancy between the Application Form and the Auto Debit Facility Form, the SIP details provided in the latter will be considered for investment.

### NRI investors

NRIs and PIOs may purchase units of the scheme(s) on a repatriation and non-repatriation basis, while FIIs may purchase units only on a repatriation basis. They shall attach a copy of the cheque used for payment or a Foreign Inward Remittance Certificate (FIRC) or an Account Debit Certificate from the bankers along with the application form to enable the AMC to ascertain the repatriation status of the amount invested. The account type shall be clearly ticked as NRE or NRO or FCNR, to enable the AMC determine the repatriation status of the investment amount. The AMC and the Registrar may rely on the repatriation status of the investment purely based on the details provided in the application form.

### Repatriation basis

- NRIs and PIOs may pay their subscription amounts by way of Indian Rupee drafts purchased abroad, cheques drawn on Non-Resident External (NRE) Accounts or Indian Rupee drafts payable at par at any of the centres where the AMC has a designated ISC and purchased out of funds held in NRE Accounts / FCNR Accounts. FIIs may pay their subscription amounts either by way of inward remittance through normal banking channels or out of funds held in Foreign Currency Accounts or Non Resident Rupee Accounts maintained with a designated branch of an authorised dealer with the approval of RBI.
- In case Indian Rupee drafts are purchased abroad or from FCNR/NRE accounts, an account debit certificate from the bank issuing the draft confirming the debit shall also be submitted with the application form. NRIs shall also be required to furnish such other documents as may be necessary and as requested by the AMC/Mutual Fund/Registrar, in connection with the investment in the schemes.

### Non-Repatriation basis

NRIs and PIOs may pay their subscription amounts by cheques/demand drafts drawn out of Non-Resident Ordinary (NRO) accounts/ Non-Resident Special Rupee (NRSR) accounts and Non Resident Non-Repatriable (NRNR) accounts payable at the city where the application form is accepted.

### 8. NOMINATION DETAILS

You may nominate a maximum of 3 persons, to receive the Units/amounts standing to your credit payable in the event of death of the Unit Holder(s) in respect of investment under a folio.

- The nomination may be made only by individuals applying for/holding units on their own behalf, singly or jointly.
- Non-individuals including society, trust, body corporate, partnership firm, Karta of HUF, holder of POA or a parent/guardian applying on behalf of a minor beneficiary cannot nominate.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided in the application. Nomination can also be in favour of the Central Government, State Government, and a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
- A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
- Transfer of units in favour of a Nominee shall be valid discharge by the AMC/Mutual Fund against the legal heir.
- The cancellation of nomination can be made only by the individual(s) who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- In the event of the unit holders not indicating the percentage of allocation/share for each of the nominees, the AMC shall settle the claim equally amongst all the nominees • It is recommended for the nominee/Guardian (in case the nominee is a minor) to provide the signature in the space provided. In case you do not wish to nominate, kindly indicate by ticking in the space provided.

### 9. DECLARATION AND SIGNATURES

1. Please tick the box provided for EUN declaration in this section in case the ARN is mentioned in the distributor section and the EUN is left blank.
2. All signatures should be hand written in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in both cases must be attested by a Judicial Magistrate or a Notary Public.
3. If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted, which will be returned after verification. If the PoA is not submitted with the application, the Application Form will be rejected. The POA should contain the signature of the investor (POADonor) and the POA holder.
4. In case of corporates or any non-individual investors, a list of authorised signatories should be submitted along with Application form or in case of any change in the authorised signatory list, the AMC / Registrar must be notified within 7 days.
5. In case of application under POA or by a Non- Individual (i.e. Company, trust, society, partnership firm etc.), the relevant POA or the resolution should specifically provide for/ authorize the POA holder/ authorized signatory to make application/ invest moneys on behalf of the investor.

# SIP AUTO DEBIT FACILITY REGISTRATION CUM MANDATE FORM



Pramerica

MUTUAL FUND

Please read the Scheme information Document of the respective scheme for minimum SIP instalment, minimum SIP period and aggregate amount of investment.

## 1. DISTRIBUTOR INFORMATION

ARN code	RIA code	Sub broker ARN code	Sub broker code (as allotted by ARN holder)	Employee Unique Identification Number (EUIIN)
ARN - ARN-109217		ARN -		E-150257

Incase the Employee Unique Identification Number (EUIIN) box has been left blank please refer point 3 related to EUIIN.

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including services rendered by the distributor.

## 2. APPLICANT INFORMATION

Application No. / Existing Folio No. \_\_\_\_\_

Name of Sole / 1<sup>st</sup> Applicant \_\_\_\_\_

## 3. SIP DETAILS (First SIP cheque and subsequent via Auto Debit Facility)

Scheme Name **DHFL PRAMERICA** \*Option ☐ Growth ☐ Dividend

\*Dividend Facility ☐ Payout ☐ Re-Investment ☐ Dividend Sweep Facility (DSF) \*Dividend Frequency \_\_\_\_\_

SIP Frequency (Please ✓ any one) ☐ Monthly ☐ Quarterly

SIP Date : ☐ 1st ☐ 7th ☐ 10th ☐ 15th ☐ 21st ☐ 25th ☐ 28th ☐ All 7 dates

Instalment Amount (In figures) ₹ \_\_\_\_\_

SIP Period (Please ✓ A or B)

☐ Till I/We instruct to discontinue the SIP (A)

☐ No. of Instalments (B) \_\_\_\_\_

Please mention Enrolment Period:

From

To

\_\_\_\_\_ M M Y Y Y Y

\_\_\_\_\_ M M Y Y Y Y

\* Please refer SID for default option

\* Please refer to SID / addendum thereof for schemes available for DSF

**DECLARATION & SIGNATURE:** I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information. I/We would not hold the user institution responsible. I/We will also inform AMC, about any changes in my/our bank account. I/We have read and agreed to the terms and conditions mentioned. I/We confirm that the ARN Holder has disclosed to me/us all the commissions (in the form of trail commission or any Other mode), payable to him for different competing Schemes of various Mutual Funds from amongst which the Scheme is recommended to me/us. **For investors investing in Direct Plan:** I/We hereby agree that the AMC has not recommended or advised me/us regarding the suitability or appropriateness of the product/scheme/plan. **Applicable to Micro Investors (Delete if not applicable):** I/We hereby declare that I/We do not have any existing Micro Investments which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year.

☐ Please ✓ if the EUIIN space is left blank: I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Authorisation to Bank: This is to inform that I/We have registered for ECS / NACH (Debit Clearing) / Direct Debit / Standing instructions facility and that my/our payment towards my/our investment in DHFL Pramerica Mutual Fund shall be made from my/our below mentioned bank account with your Bank. I/We authorize the representatives of DHFL Pramerica Mutual Fund carrying this mandate form to get it verified and executed. I/We authorize the bank to debit my account for any charges towards mandate verification, registration, transactions, returns, etc. as applicable.

SIGNATURE (S) (Applicants must sign as per Common Application Form)			
	✕ Sole/1 <sup>st</sup> Applicant/Guardian/Authorised Signatory/POA	✕ 2 <sup>nd</sup> Applicant/Guardian/Authorised Signatory/POA	✕ 3 <sup>rd</sup> Applicant/Guardian/Authorised Signatory/POA

## 4. BANKER'S ATTESTATION (Mandatory, if an original cancelled cheque leaf of SIP mandate is not provided)

Certified that the signature of account holder and the Details of Bank account are correct as per our records

Signature verification request (To be retained by the Customer's Bank)

Signature of Authorised Official from Bank (Bank stamp and date)



## MANDATE INSTRUCTION FORM (Please read Instruction no. 4 overleaf) (\*Mandatory field)

UMRN \_\_\_\_\_ For office use \_\_\_\_\_ Date\*

Sponsor Bank Code \_\_\_\_\_ For office use \_\_\_\_\_ Utility Code \_\_\_\_\_ For office use \_\_\_\_\_

CREATE ☒

MODIFY ☒

CANCEL ☒

I/We hereby authorize **DHFL PRAMERICA MUTUAL FUND** to debit (Please ✓) ☐ SB / CA / CC / SB-NRE / SB-NRO / Other

Bank a/c number\* \_\_\_\_\_

With Bank\* \_\_\_\_\_ Name of customers bank \_\_\_\_\_ IFSC\* \_\_\_\_\_ MICR\* \_\_\_\_\_

an amount of Rupees\* \_\_\_\_\_ SIP instalment amount in words \_\_\_\_\_ ₹ \_\_\_\_\_ In Figures \_\_\_\_\_

FREQUENCY\* ☐ Mthly ☐ Qtly ☐ H-Yrly ☐ As & When presented DEBIT TYPE\* ☐ Fixed Amount ☐ Maximum Amount

Reference - 1 \_\_\_\_\_ Application no. / Folio number \_\_\_\_\_ Phone No \_\_\_\_\_

Reference - 2 \_\_\_\_\_ Email ID \_\_\_\_\_

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

PERIOD\*

From

To

OR ☐ Until Cancelled

✕ ✕ Signature of first account holder

✕ ✕ Signature of second account holder

✕ ✕ Signature of third account holder

Name of first account holder\*

Name of second account holder\*

Name of third account holder\*

\* This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/ Corporate to debit my account.

\* I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the User entity/ corporate or the bank where I have authorized the debit.

## GENERAL GUIDELINES FOR SIP FORM

1. This form should be used only for Registration of SIP through Auto Debit (NACH/ECS/Direct Debit facility).
2. A. Applicants need to fill in this form together with the Common Application Form, for the purpose of availing the facility of Systematic Investments through Auto Debit (NACH/ECS/Direct Debit) facility.  
B. Existing investors to provide cancelled cheque leaf only if the bank account details provided in Mandate Instruction Form are different from the bank account details already registered in the folio for remitting redemption proceeds/dividend amount OR are different from the bank account from which auto debits are already happening for an SIP registered in the past.
3. Please read the terms and conditions for SIP in Key Information Memorandum.
4. Please furnish all information marked as 'MANDATORY' in the form. In the absence of any mandatory information, your application for investment would be rejected.
5. Please refer the 'INSTRUCTIONS' below. This will help you fill in the necessary details in the form correctly and completely.
6. Please tick the box provided for EUIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIN is left blank.

## INSTRUCTIONS FOR SIP FORM

1. **Distributor Information**
  - a. Please mention "Direct" in case the application is not routed through any distributor.
  - b. Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIN". EUIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor or his/her sub broker. Quoting of EUIN is mandatory in case of advisory transactions.
  - c. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIN of the Sales Person (if any) in the "EUIN" column.
  - d. Investors are requested to note that EUIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP and EUIN is not applicable for transactions such as Installments under SIP/ STP / SWP, Dividend Reinvestments, Redemption, SWP Registration.
  - e. Distributors are advised to ensure that they fill in the RIA code, in case they are a Registered Investment Advisor.
  - f. Investors are requested to note that EUIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.
2. **Applicant Information**

Please mention the Application Form number / existing folio number and furnish the name of sole/ 1st applicant as it appears in the Application Form.
3. **SIP Details - Please furnish the following details with respect to your systematic investment:**
  - a. Scheme Details - Scheme Name, Scheme Plan and Option. (If the Scheme details indicated in the Auto Debit Facility form materially vary from the Scheme details indicated in the Application Form, the Scheme details mentioned in the Application Form would be considered).
  - b. SIP Frequency - Monthly or Quarterly. Please tick the appropriate option.
  - c. SIP Dates (Monthly/Quarterly) - 1st, 7th, 10th, 15th, 21st, 25th and 28th of every month or quarter. You also have a choice to have SIP instalments on all 5 dates by ticking the appropriate box provided for all 5 dates.
  - d. SIP Instalment Requirement: Monthly: 10 instalments of Rs. 500/- each and in multiples of Rs. 100/- thereafter (for all applicable schemes except DPTSF). 10 instalments of Rs. 500/- each and in multiples of Rs.500/- thereafter (for DPTSF). Quarterly: 5 instalments of Rs.1000/- each and in multiples of Rs. 100/- thereafter (for all applicable schemes except DPTSF). 5 instalments of Rs. 1000/- each and in multiples of Rs.500/- thereafter (for DPTSF).
  - e. SIP Auto Debit Enrollment Period - Please mention the Auto Debit Enrollment commencement date and end date in the Auto Debit Form and the Mandate Instruction Form. In order to save you from the hassle of sending us renewal instructions each time your SIP expires, DHFL Pramerica offers you two ways to invest. If you know how long you wish to invest for, specify the From Date and To Date. Alternatively, you can choose the open option-where you specify only the From Date and select the option 'Until Cancelled' in the Mandate Instruction Form - and can discontinue your SIP by writing to us.  
Please note if the SIP Dates, SIP Instalment Amount and the SIP Auto Debit Period indicated in the Auto Debit Registration Form materially vary from the SIP Dates, SIP Instalment Amount and the SIP Auto Debit Period indicated in the Application Form, the details contained in the Auto Debit Registration Form would be considered for enrolment.
4. **Instructions to fill the Mandate Instruction Form:**
  1. Date and the period of the mandate should be mentioned in DD/MM/YYYY format.
  2. UMRN, Sponsor Bank Code and Utility Code of the Service Provider will be mentioned by DHFL Pramerica Mutual Fund.
  3. Please furnish your Bank Account details from which the Auto Debit is to be effected. Please note that the sole/first applicant as mentioned in the "Applicant Information" section on this form need to be one of the a/c holders in the bank records registered for Auto Debit. If your bank is part of the Core Banking System (CBS), then the full CBS Account Number should be provided.
  4. Please indicate the Bank Account Type
  5. It is mandatory to furnish the Name of Bank and Branch, IFSC and MICR Code. In the absence of this information, your SIP Application would be rejected.
  6. Please mention the SIP Instalment amount in Words and Figures. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
  7. Please indicate Frequency & Debit Type
  8. Please mention your folio number or application number in the space provided for Reference 1 and the Scheme name in the space provided for Reference 2.
  9. For the convenience of our investors, the following fields have been pre-populated on the Mandate : Action - 'Create' Name of the Company - 'DHFL Pramerica Mutual Fund'
  10. The name(s) and signature(s) on the Mandate Instruction Form should be in the order in which the Bank Account is held and in the manner in which they appear in the Bank records. If the mode of operation of your bank account is joint, all bank account holders would need to sign at the places marked "xx" in the same order and manner in which their signatures appear on bank records.

## TERMS AND CONDITIONS FOR AUTO DEBIT FACILITY

1. SIP Auto Debit is available through NACH, ECS or Direct Debit Facility. By opting for this facility you agree to abide by the terms and conditions of NACH facility of National Payment Corporation of India (NPCI), ECS facility of Reserve Bank of India (RBI), Direct Debit Facility of the Banks as applicable at the time of investment and as may be modified or amended from time to time.
2. Direct Debit - Applications for SIP Direct Debit would be accepted for the following banks where the Core Banking Account number is provided.  
Direct Debit banks with Core Banking Account Number Length  
Bank of Baroda - 14 digits, Bank of India - 15 digits, Union Bank of India - 15 digits, IDBI Bank - 13 to 16 digits, IndusInd Bank - 13 to 16 digits, Kotak Mahindra Bank - 15 digits, Citibank - 10 digits, State Bank of India - 11 digits starting with 1, 2, 3, 5 and 6, Punjab National Bank - 16 digits, Axis Bank - 15 digits, United Bank of India - 13, State Bank of Patiala - 11, Corporation Bank - Not fixed but should accompany with copy of the bank passbook
3. In case your bank chooses to cross-verify the Auto Debit mandate with you as the Bank's customer, you would need to promptly act on the same. DHFL Pramerica Mutual Fund (DHFLPMF) and its Registrar and other service providers will not be liable for any transaction failures due to rejection of the transaction by your bank/branch or its refusal to register the SIP mandate or any charges that may be levied by your Bank/Branch on you.
4. While mentioning the SIP Auto Debit period (from) in this form, please consider the minimum gap requirement is 30 days for ECS setup and indicate the correct SIP Auto Debit commencement date.
5. For cancellation of the Auto Debit (NACH/ECS/Direct Debit) Facility, you need to give a notice 30 days in advance to the AMC or its Registrars.
6. You will not hold DHFL Pramerica Mutual Fund (DHFLPMF)/ DHFL Pramerica Asset Managers Private Limited (DHFLPAMPL) (erstwhile Pramerica Asset Managers Private Limited) /Trustees to the Fund, its Registrars and other service providers responsible if the transaction is not/incorrectly effected due to incomplete or incorrect instructions from the applicant. Besides, you will not hold either of the entities listed herein before responsible if the transaction is delayed or not effected or the applicant bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH/RBI's ECS/local holidays.
7. DHFLPMF/DHFLPAMPL (erstwhile Pramerica Asset Managers Private Limited) reserves the right not to re-present any mandate for Auto Debit facility, if the registration could not be effected in time for reasons beyond its/their control.
8. DHFLPMF/DHFLPAMPL (erstwhile Pramerica Asset Managers Private Limited) /Trustees to the Fund, its Registrars and other service providers shall not be responsible and liable for any damages/ compensation for any loss, damage, etc. incurred / suffered by you as a result of use of this facility.
9. As per the RBI circular DPSS (CO) EPPD No. 191/04.01.01/2009-2010, SIP- ECS instructions from January 01, 2010, has to be forwarded only with the Core Banking System (CBS) Account Numbers. In order to enable smooth processing of the debits from your bank account towards purchase of SIP units, we request you to mention the CBS account number, wherever applicable.

## AUTO DEBIT FACILITY FORM- CHECKLIST

✓	Applicant's Information	<input type="checkbox"/> Application Form No.	<input type="checkbox"/> Name of Sole/1st Applicant
✓	Scheme Details	<input type="checkbox"/> Scheme	<input type="checkbox"/> Option
✓	SIP Details	<input type="checkbox"/> SIP Instalment Amount	<input type="checkbox"/> Preferred SIP Date
✓	Bank Account Details	<input type="checkbox"/> Name of Sole/1st Bank A/c Holder	<input type="checkbox"/> Bank A/c No. (CBS A/c, wherever applicable)
✓	MICR code	<input type="checkbox"/> Cancelled Cheque leaf/Copy of Cheque leaf is attached.	
✓	Third Party Declaration Form, in case of third party payment.		
✓	All Bank Account Holders have signed the Form at the places marked "OO" in the same order and manner in which their signatures appear on Bank Records.		



# Additional KYC Information and FATCA & CRS Annexure for Individual Accounts

(Including Sole Proprietor) (Refer to instructions)



**Pramerica**

MUTUAL FUND

## ☐ FIRST / SOLE APPLICANT / GUARDIAN

Name

PAN

OR PAN Exempt KYC Ref No. (PEKRN)

Place of Birth	<input type="text"/>	Country of Birth	<input type="text"/>
Nationality:	<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) <input type="text"/>	Tax Residence Address (for KYC address):	<input type="checkbox"/> Residential <input type="checkbox"/> Registered <input type="checkbox"/> Office <input type="checkbox"/> Business

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? ☐ Yes ☐ No

If 'No' Please proceed of the signature of declaration

If 'Yes', please fill for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other, please specify)	If TIN is not available, please tick the reason A, B or C (as defined below)
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*

\* Please specify reason

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

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

Reason C : others; please state the reason threof.

## ☐ SECOND APPLICANT

Name

PAN

OR PAN Exempt KYC Ref No. (PEKRN)

Place of Birth	<input type="text"/>	Country of Birth	<input type="text"/>
Nationality:	<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) <input type="text"/>	Tax Residence Address (for KYC address):	<input type="checkbox"/> Residential <input type="checkbox"/> Registered <input type="checkbox"/> Office <input type="checkbox"/> Business

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? ☐ Yes ☐ No

If 'No' Please proceed of the signature of declaration

If 'Yes', please fill for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other, please specify)	If TIN is not available, please tick the reason A, B or C (as defined below)
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*

\* Please specify reason

☐ THIRD APPLICANT

PAN									
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OR PAN Exempt KYC Ref No. (PEKRN)

Place of Birth		Country of Birth	
Nationality:	<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____	Tax Residence Address (for KYC address):	<input type="checkbox"/> Residential <input type="checkbox"/> Registered <input type="checkbox"/> Office <input type="checkbox"/> Business

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? ☐ Yes ☐ No

If 'No' Please proceed of the signature of declaration

If 'Yes', please fill for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other, please specify)	If TIN is not available, please tick the reason A, B or C (as defined below)
1				Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*
2				Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*

\* Please specify reason \_\_\_\_\_

☐ POWER OF ATTORNEY (POA) HOLDER

PAN									
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OR PAN Exempt KYC Ref No. (PEKRN)

Place of Birth		Country of Birth	
Nationality:	<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____	Tax Residence Address (for KYC address):	<input type="checkbox"/> Residential <input type="checkbox"/> Registered <input type="checkbox"/> Office <input type="checkbox"/> Business

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? ☐ Yes ☐ No

If 'No' Please proceed of the signature of declaration

If 'Yes', please fill for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other, please specify)	If TIN is not available, please tick the reason A, B or C (as defined below)
1				Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*
2				Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*

\* Please specify reason \_\_\_\_\_

## ☐ CERTIFICATION

I hereby confirm that the information provided hereinabove is true, correct, and complete to the best of my knowledge and belief and that I shall be solely liable and responsible for the information submitted above. I also confirm that I have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same. I also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of the same being effective and also undertake to provide any other additional information as may be required by intermediary or by domestic or overseas regulators / Tax authorities.

## SIGNATURES

First / Sole Applicant / Guardian	Second Applicant	Third Applicant
-----------------------------------	------------------	-----------------

Date

D

D

M

M

Y

Y

Y

Y

[illegible]

Details of Ultimate Beneficial Owner including  
Additional FATCA & CRS Information  
(Only for Non Individuals)

Name of the entity

Type of address given at KRA ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office  
\*Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

PAN  Date of incorporation

City of incorporation  Country of incorporation

Please tick the applicable tax resident declaration:

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

Country	Tax Identification Number *	Identification Type (TIN or Other, please specify)

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

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

☐ **FATCA & CRS Declaration** (Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

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

We are a, Financial institution <sup>5</sup> <input type="checkbox"/>  <b>OR</b> Direct reporting NFE <sup>6</sup> <input type="checkbox"/> (please tick as appropriate)	GIIN <input type="text"/> <b>Note:</b> If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below Name of sponsoring entity <input type="text"/> <input type="text"/>
GIIN not available (please tick as applicable) If the entity is a financial institution,	<input type="checkbox"/> Applied for <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category <sup>7</sup> <input type="text"/> <input type="checkbox"/> Not obtained - Non-participating FI

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

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

<sup>1</sup>Refer 2a of Part C | <sup>2</sup>Refer 2b of Part C | <sup>3</sup>Refer 2c of Part C | <sup>4</sup>Refer 3(ii) of Part C | <sup>5</sup>Refer 1 of Part C | <sup>6</sup>Refer 3(vii) of Part C | <sup>7</sup>Refer 1A of Part C

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

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). (Please attach additional sheets if necessary)

Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3(vi) of part C)

Details	UBO1	UBO2	UBO3
Name			
PAN / Any Other Identification Number			
UBO Code (Refer 3(iv) (A) of Part C)			
Country of Tax residency*			
Tax ID No. %			
Tax ID Type			
Address	<div><div></div><div>Zip<div></div></div><div>State<div></div></div><div>Country<div></div></div><div>Contact detail<div></div></div></div>	<div><div></div><div>Zip<div></div></div><div>State<div></div></div><div>Country<div></div></div><div>Contact detail<div></div></div></div>	<div><div></div><div>Zip<div></div></div><div>State<div></div></div><div>Country<div></div></div><div>Contact detail<div></div></div></div>
Address Type	<div><div><input type="checkbox"/> Residence</div><div><input type="checkbox"/> Registered Office</div><div><input type="checkbox"/> Business</div></div>	<div><div><input type="checkbox"/> Residence</div><div><input type="checkbox"/> Registered Office</div><div><input type="checkbox"/> Business</div></div>	<div><div><input type="checkbox"/> Residence</div><div><input type="checkbox"/> Registered Office</div><div><input type="checkbox"/> Business</div></div>
City of Birth			
Country of Birth			
Occupation Type	<div><div><input type="checkbox"/> Service</div><div><input type="checkbox"/> Business</div><div><input type="checkbox"/> Others<div></div></div></div>	<div><div><input type="checkbox"/> Service</div><div><input type="checkbox"/> Business</div><div><input type="checkbox"/> Others<div></div></div></div>	<div><div><input type="checkbox"/> Service</div><div><input type="checkbox"/> Business</div><div><input type="checkbox"/> Others<div></div></div></div>
Nationality			
Father's Name (Mandatory if PAN is not available)			
Gender	<div><div><input type="checkbox"/> Male</div><div><input type="checkbox"/> Female</div><div><input type="checkbox"/> Others</div></div>	<div><div><input type="checkbox"/> Male</div><div><input type="checkbox"/> Female</div><div><input type="checkbox"/> Others</div></div>	<div><div><input type="checkbox"/> Male</div><div><input type="checkbox"/> Female</div><div><input type="checkbox"/> Others</div></div>
Date of Birth	<div><div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div></div></div>	<div><div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div></div></div>	<div><div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div></div></div>
Percentage of Holding (%)^			

If passive NFE, additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:

\* To include US, where controlling person is a US citizen or green card holder

%In case Tax Identification Number is not available, kindly provide functional equivalent

^Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary

FATCA - CRS Terms and Conditions

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

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

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

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

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

CERTIFICATION

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

Name

Designation

Signatures	Signatures	Signatures
------------	------------	------------

DatePlace

## PART C FATCA Instructions & Definitions

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

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of

- (i) The three financial years preceding the year in which determination is made; or
- (ii) The period during which the entity has been in existence, whichever is less.

- Investment entity is any entity:

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

**or**

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

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

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

**or**

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

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

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

- **FI not required to apply for GIIN:**

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

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

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

**Types of NFEs that are regarded as excluded NFE are:**

#### a. Publicly traded company (listed company)

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

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

#### b. Related entity of a publicly traded company

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

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

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past 7 years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> <li>• It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation:- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ol style="list-style-type: none"> <li>(i) an Investor Protection Fund referred to in clause (23EA);</li> <li>(ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</li> <li>(iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</li> </ol>

### 3. Other definitions

#### (i) Related entity

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

#### (ii) Passive NFE

The term passive NFE means

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

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

#### (iii) Passive income

The term passive income includes income by way of:

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

## PART C FATCA Instructions & Definitions (Contd.,)

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

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

### (iv) Controlling persons

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

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

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

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

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

### (A) Controlling Person Type:

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

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

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

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

### (vi) Owner documented FFI

An FFI meets the following requirements:

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

### (vii) Direct reporting NFE

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

### (viii) Exemption code for U.S. persons

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



## Know Your Client

## Application Form (For Individuals only)

(Please fill the form in English and in BLOCK Letters)

Fields marked with '\*' are mandatory fields

Application ☐ NewType\* ☐ Update KYC Number\* KYC Type\* ☐ Normal (PAN is mandatory) ☐ PAN Exempt Investors (Refer instruction K)

## 1. Identity Details (Please refer instruction A at the end)

PAN 

Please enclose a duly attested copy of your PAN Card

	Prefix	First Name	Middle Name	Last Name
Name* (same as ID proof)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name (If any*)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father / Spouse Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gender*	<input type="checkbox"/> M- Male	<input type="checkbox"/> F- Female	<input type="checkbox"/> T-Transgender	
Marital Status*	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Others	
Citizenship*	<input type="checkbox"/> IN- Indian	<input type="checkbox"/> Others – Country <input type="text"/>	Country Code <input type="text"/>	
Residential Status*	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Non Resident Indian		
	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Person of Indian Origin		
Occupation Type*	<input type="checkbox"/> S-Service <input type="checkbox"/> Private Sector	<input type="checkbox"/> Public Sector <input type="checkbox"/> Government Sector		
	<input type="checkbox"/> O-Others <input type="checkbox"/> Professional	<input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student		
	<input type="checkbox"/> B-Business	<input type="checkbox"/> X-Not Categorised		

Photo

Signature/  
Thumb Impression

## 2. Proof of Identity (Pol)\* (for PAN exempt Investor or if PAN card copy not provided) (Please refer instruction C &amp; K at the end)

(Certified copy of any one of the following Proof of Identity [Pol] needs to be submitted)

<input type="checkbox"/> A- Passport Number	<input type="text"/>	Passport Expiry Date	<input type="text"/>
<input type="checkbox"/> B- Voter ID Card	<input type="text"/>	Driving Licence Expiry Date	<input type="text"/>
<input type="checkbox"/> D- Driving Licence	<input type="text"/>		
<input type="checkbox"/> E- Aadhaar Card	<input type="text"/>		
<input type="checkbox"/> F- NREGA Job Card	<input type="text"/>		
<input type="checkbox"/> Z- Others (any document notified by the central government)	<input type="text"/>	Identification Number	<input type="text"/>

## 3. Proof of Address (PoA)\*

☐ 3.1 Current / Permanent / Overseas Address Details (Please see instruction D at the end)

## Address

Line 1*	<input type="text"/>	City / Town / Village*	<input type="text"/>
Line 2	<input type="text"/>		
Line 3	<input type="text"/>		
District*	<input type="text"/>	Zip / Post Code*	<input type="text"/>
State/UT*	<input type="text"/>	State/UT Code	<input type="text"/>
		Country*	<input type="text"/>
		Country Code	<input type="text"/>

Address Type\* ☐ Residential / Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)

Proof of Address*		Passport Expiry Date	<input type="text"/>
<input type="checkbox"/> Passport Number	<input type="text"/>	Driving Licence Expiry Date	<input type="text"/>
<input type="checkbox"/> Voter ID Card	<input type="text"/>		
<input type="checkbox"/> Driving Licence	<input type="text"/>		
<input type="checkbox"/> Aadhaar Card	<input type="text"/>		
<input type="checkbox"/> NREGA Job Card	<input type="text"/>		
<input type="checkbox"/> Others (any document notified by the central government)	<input type="text"/>	Identification Number	<input type="text"/>

☐ 3.2 Correspondence / Local Address Details\* (Please see instruction E at the end)

Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1', Submit relevant documentary proof)

Line 1*	<input type="text"/>	City / Town / Village*	<input type="text"/>
Line 2	<input type="text"/>		
Line 3	<input type="text"/>		
District*	<input type="text"/>	Zip / Post Code*	<input type="text"/>
State/UT*	<input type="text"/>	State/UT Code	<input type="text"/>
		Country*	<input type="text"/>
		Country Code	<input type="text"/>

**4. Contact Details** (All communications will be sent on provided Mobile no. / Email-ID) (Please refer instruction **F** at the end)

Email ID 



  
Mobile 



 Tel. (Off) 



 Tel. (Res)

**5. FATCA/CRS Information** (Tick if Applicable) ☐ Residence for Tax Purposes in Jurisdiction(s) Outside India (Please refer instruction **B** at the end)

Additional Details Required\* (Mandatory only if above option (5) is ticked)

Country of Jurisdiction of Residence\* 



 Country Code of Jurisdiction of Residence 



 as per ISO 3166  
Tax Identification Number or equivalent (If issued by jurisdiction)\* 



  
Place / City of Birth\* 



 Country of Birth\* 



 Country Code 



 as per ISO 3166  
Address  
Line 1\* 



  
Line 2 



  
Line 3 



 City / Town / Village\* 



  
District\* 



 Zip / Post Code\* 



 State/UT Code 



 as per Indian Motor Vehicle Act, 1988  
State/UT\* 



 Country\* 



 Country Code 



 as per ISO 3166

**6. Details of Related Person** (Optional) (please refer instruction **G** at the end) (in case of additional related persons, please fill 'Annexure B1')

☐ Related Person ☐ Deletion of Related Person KYC Number of Related Person (if available\*) 



  
Related Person Type\* ☐ Guardian of Minor ☐ Assignee ☐ Authorized Representative  
Prefix First Name Middle Name Last Name  
Name\* 



  
(If KYC number and name are provided, below details of section 6 are optional)

☐ Proof of Identity [Pol] of Related Person\* (Please see instruction **(H)** at the end)(Certified copy of any one of the following Proof of Identity[Pol] needs to be submitted)

☐ A- Passport Number 



 Passport Expiry Date 



  
☐ B- Voter ID Card 



  
☐ C- PAN Card 



  
☐ D- Driving Licence 



 Driving Licence Expiry Date 



  
☐ E- Aadhaar Card 



  
☐ F- NREGA Job Card 



  
☐ Z- Others (any document notified by the central government) 



 Identification Number

**7. Remarks (If any)**



**8. Applicant Declaration**

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date: 



 Place:

[Signature / Thumb Impression]

Signature / Thumb Impression of Applicant

**9. Attestation / For Office Use Only****Documents Received** ☐ Certified Copies**KYC Verification Carried Out by (Refer Instruction I)**

Date 



  
Emp. Name 



  
Emp. Code 



  
Emp. Designation

[Employee Signature]

**In-Person Verification (IPV) Carried Out by (Refer Instruction J)**

Date 



  
Emp. Name 



  
Emp. Code 



  
Emp. Designation

[Employee Signature]

**Institution Details**

Name 



  
Code 



  
Emp. Branch

[Institution Stamp]

**Institution Details**

Name 



  
Code 



  
Emp. Branch

[Institution Stamp]

## Instructions/Guidelines for filling Individual KYC Application Form

### General Instructions:

1. Self-Certification of documents is mandatory.
2. KYC number of applicant is mandatory for update/change of KYC details.
3. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
4. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [I].
5. If any proof of identity or address is in a foreign language, then translation into English is required.
6. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
7. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
8. Sole proprietor must make the application in his individual name & capacity.
9. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory.
10. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
11. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/ Passport of Minor/Birth Certificate must be provided.

### A. Clarification / Guidelines on filling 'Identity Details' section

1. Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

### B. Clarification/Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

1. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/ insurance number, citizen/personal identification/services code/number, and resident registration number)

### C. Clarification / Guidelines on filling 'Proof of Identity [Pol]' section, if PAN Card copy is not enclosed/For PAN exempt Investors

1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
2. Mention identification / reference number if 'Z – Others (any document notified by the central government)' is ticked.
3. Others – Identity card with applicant's photograph issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.
4. Letter issued by a gazetted officer, with a duly attested photograph of the person.

### D. Clarification / Guidelines on filling 'Proof of Address [PoA] section

1. PoA to be submitted only if the submitted Pol does not have an address or address as per Pol is invalid or not in force.
2. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

### E. Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

1. To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
2. In case of multiple correspondence / local addresses, Please fill 'Annexure A1'
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

### F. Clarification / Guidelines on filling 'Contact details' section

1. Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
2. Do not add '0' in the beginning of Mobile number.

### G. Clarification / Guidelines on filling 'Related Person details' section

1. Provide KYC number of related person if available.

### H. Clarification / Guidelines on filling 'Related Person details – Proof of Identity [Pol] of Related Person' section

1. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

### I. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/ Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

### J. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

### K. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.

**List of Two-Digit state / U.T Codes as per Indian Motor Vehicle Act, 1988**

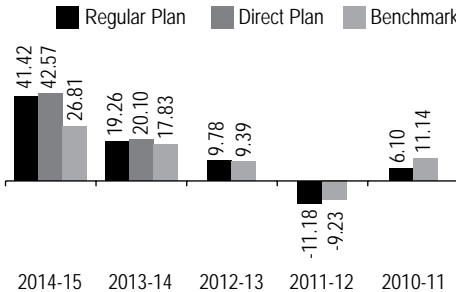
State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

**List of ISO 3166 Two-Digit Country Code**

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

## KEY SCHEME FEATURES

Scheme Name	DHFL PRAMERICA LARGE CAP FUND			
Investment Objective	The Investment objective of the Scheme is to generate long term capital growth from a diversified portfolio of equity and equity related securities of companies registered in, and/or listed on a regulated market of India. The Scheme will invest in companies across a range of market capitalisations with a preference for medium and large companies. The investment objective is to generate long-term capital growth from an actively managed portfolio of equity and equity related securities. However there can be no assurance that the Scheme objective can be realized.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile**
		Minimum	Maximum	
	Equities & Equity related securities	80%	100%	Medium to High
	Debt Securities & Money Market Instruments (including cash and money at call)	0%	20%	Low to Medium
<b>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</b>				
The Scheme will not invest in foreign securitised debt.				
If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not, normally exceed 10% of the corpus of the plan and if the Scheme decides to invest in foreign debt securities, it is the intention of the Investment Manager that such investments will not, normally exceed 10% of the assets of the Scheme. The Investment Manager may review the above pattern of investments based on views on the equity markets and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objective of the Scheme. Investors may note that securities that provide higher returns typically display higher volatility. Accordingly, the investment portfolio of the Scheme would reflect moderate to high volatility in its equity and equity related investments and low to moderate volatility in its debt and money market investments. The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines and the exposure to derivatives shall be restricted to 50% of the net assets of the Scheme.				
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors.			
Investment Strategy	<p>The aim of the DPLCF is to deliver above benchmark returns with due regard to capital conservation by providing long-term capital growth from an actively managed portfolio, mainly comprising companies registered in and/or listed on a regulated market of India. Income is not a primary consideration in the investment policies of the DPLCF. The Scheme will invest across a range of market capitalisations with a preference for medium and large companies.</p> <p>A top down and bottom up approach will be used to invest in equity and equity related instruments. Investments will be pursued in selected sectors based on the Investment team's analysis of business cycles, regulatory reforms, competitive advantage etc. Selective stock picking will be done from these sectors. The fund manager in selecting scrips will focus on the fundamentals of the business, the industry structure, the quality of management, sensitivity to economic factors, the financial strength of the company and the key earnings drivers. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. Stock specific risk will be minimized by investing only in those companies that have been analyzed by the Investment team at the AMC. Risk will also be reduced through adequate diversification of the portfolio. Diversification will be achieved by spreading the investments over a range of industries/sectors. The Scheme may however, invest in unlisted and/or privately placed securities subject to the limits indicated under "Investment Restrictions for the Scheme(s)" from issuers of repute and sound financial standing. If investment is made in unlisted securities, the approval of the Investment Review Committee (constituted by the Board of the AMC) shall be obtained, as per the Regulations and within the broad parameters approved by the Board of the AMC. As per the asset allocation pattern indicated above, for investment in debt securities and money market instruments, the Fund may invest a part of the portfolio in various debt securities issued by corporate and/or State and Central Government. Such government securities may include securities which are supported by the ability to borrow from the treasury or supported only by the sovereign guarantee or of the state government or supported by Government of India/State Government in some other way. The Scheme may invest in other scheme(s) managed by the AMC or in the scheme(s) of any other mutual fund, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.</p>			
Plans & Options	<p>The Scheme shall offer two plans viz. Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option.</p> <p>Dividend Option has the following two facilities:</p> <p>i. Dividend Reinvestment facility;</p> <p>ii. Dividend Payout facility;</p> <p><b>Default Option:</b> Growth</p> <p><b>Default Sub-option:</b> Dividend Reinvestment</p> <p>(If the amount of Dividend payable under the Dividend Payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme.)</p>			
Minimum Amount for Purchase / Additional Purchase / Redemption	<p><b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Re.1/- thereafter.</p> <p><b>Additional Purchase</b> – Minimum of Rs. 1000/- and in multiples of Re.1/- thereafter or 100 units</p> <p><b>Repurchase / Redemption Amount</b> – Minimum of Rs. 100/- and in multiples of Re.1/- thereafter or 0.1 unit or account balance whichever is lower.</p>			
Benchmark	Nifty 50			
Name of the Fund Manager	Mr. Akash Singhania			
Name of the Trustee Company	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)			

Performance of the Scheme as on December 31, 2015	Compounded Annualised Returns (%) <sup>^^</sup>	Regular Plan Returns (%) <sup>^</sup>	Direct Plan Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>	<p><b>Yearwise Absolute Returns as of March 31, 2015</b></p>  <p>Legend: Regular Plan (Black), Direct Plan (Dark Grey), Benchmark (Light Grey)</p> <table border="1"><thead><tr><th>Financial Year</th><th>Regular Plan</th><th>Direct Plan</th><th>Benchmark</th></tr></thead><tbody><tr><td>2014-15</td><td>41.42</td><td>42.57</td><td>26.81</td></tr><tr><td>2013-14</td><td>19.26</td><td>20.10</td><td>17.83</td></tr><tr><td>2012-13</td><td>9.78</td><td>9.39</td><td>-11.18</td></tr><tr><td>2011-12</td><td>-11.18</td><td>-9.23</td><td>-9.23</td></tr><tr><td>2010-11</td><td>6.10</td><td>11.14</td><td>11.14</td></tr></tbody></table> <p>Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.</p>	Financial Year	Regular Plan	Direct Plan	Benchmark	2014-15	41.42	42.57	26.81	2013-14	19.26	20.10	17.83	2012-13	9.78	9.39	-11.18	2011-12	-11.18	-9.23	-9.23	2010-11	6.10	11.14	11.14
	Financial Year	Regular Plan	Direct Plan	Benchmark																									
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Last 1 Year	2.04	3.38	-4.06																										
Last 3 Years	16.84	17.96	10.40																										
Last 5 Years	7.60	—	5.31																										
Since Inception	21.39	—	16.68																										
	—	17.96	10.40																										
<p>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.</p> <p><sup>^</sup> Returns are calculated on Growth Option NAV.</p> <p><sup>^^</sup> Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.</p> <p><sup>#</sup> Nifty 50</p> <p>Inception Date: Regular Plan: January 21, 2003, Direct Plan: January 1, 2013</p>																													
Expenses of the Scheme Load Structure	<p><b>Entry Load:</b> Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)</p> <p><b>Exit Load:</b> 1% if the investor redeems within 1 year from the date of allotment of units.</p> <p>The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme.</p> <p>No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund).</p>																												
Actual Expenses for the previous financial year	<p>Total recurring expenses as a percentage of daily net assets:</p> <p><b>Regular Plan:</b> 2.95% <b>Direct Plan:</b> 2.05%</p>																												

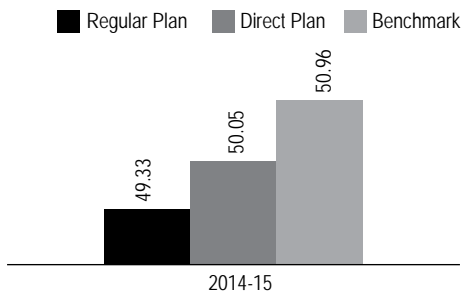
Scheme Name	<b>DHFL Pramerica Diversified Equity Fund</b>																
Investment objective	<p>To generate income &amp; capital appreciation by predominantly investing in an actively managed diversified portfolio of equity &amp; equity related instruments including derivatives.</p> <p>However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.</p>																
Asset Allocation Pattern of the scheme	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr> <tr> <th>Minimum</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td>Equity &amp; Equity Related Instruments</td><td>65%</td><td>100%</td><td>High</td></tr> <tr> <td>Cash, Money Market, Debt Securities, Liquid &amp; Debt schemes of DHFL Pramerica Mutual Fund</td><td>0%</td><td>35%</td><td>Low to Medium</td></tr> </tbody> </table> <p>The Scheme does not intend to invest in overseas/foreign securities, securitized debt, derivatives in fixed income instruments and repos/ reverse repos in corporate bonds. Subject to the SEBI (Mutual Funds) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI Circular No.MFD/CIR/01/047/99 dated February 10, 1999, SEBI Circular No. SEBI/IMD/CIR No.14/187175/2009 dated December 15, 2009 and framework for short selling and borrowing and lending of securities notified by SEBI vide Circular No.MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time, the Scheme may engage in short selling of securities. The Scheme may also engage in securities lending; provided however that the Scheme shall not deploy more than 20% of its net assets in securities lending and not more than 5% of the net assets of the Scheme will be deployed in securities lending to any single counterparty.</p> <p>The Maximum exposure to derivatives shall not exceed 50% of net assets of the scheme. The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under SEBI (Mutual Funds) Regulations from time to time. However, the exposure to short positions in the scheme using stock or index derivatives shall be only for hedging purposes. In terms of SEBI Circular no Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.</p> <p>The Maximum exposure to Liquid &amp; Debt schemes of DHFL Pramerica Mutual Fund shall not exceed 10% of net assets of the scheme and the AMC would not charge any investment management fees on such investments. The investment in the debt &amp; liquid schemes of DHFL Pramerica Mutual Fund will be made only on situations where suitable investment opportunities are not available in the debt segment, given the size of the debt allocation or any other considerations. There may be situations where the debt allocation under the Scheme may be lesser than the minimum market ticket size of debt securities, in which case the Scheme may not be able to invest directly into debt securities.</p>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Equity & Equity Related Instruments	65%	100%	High	Cash, Money Market, Debt Securities, Liquid & Debt schemes of DHFL Pramerica Mutual Fund	0%	35%	Low to Medium
Instruments	Indicative allocations (% of total assets)		Risk Profile														
	Minimum	Maximum															
Equity & Equity Related Instruments	65%	100%	High														
Cash, Money Market, Debt Securities, Liquid & Debt schemes of DHFL Pramerica Mutual Fund	0%	35%	Low to Medium														
Risk Profile of the scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Investment in DHFL Pramerica Diversified Equity Fund will involve certain Scheme specific Risk Factors which are summarized below:</p> <ul style="list-style-type: none"> <li>● The Schemes carries risk associated with investing in equity market, which may be volatile and hence prone to price fluctuation on a daily basis. Investment in equities involves a high degree of risk and investors with low risk appetite should not invest in the equity oriented schemes, as there is a risk of losing their investment.</li> <li>● The Scheme carries risk associated with investing in debt and money market instruments. Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuate, the value of your investment in the Scheme may go up or down.</li> </ul> <p>Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.</p>																



<b>Investment Strategy</b>	The Scheme will actively manage a diversified portfolio of strong growth companies with sustainable business models. Since investing requires disciplined risk management, the AMC would incorporate safeguards seeking to control risks in the portfolio construction process. Risk is also expected to be reduced through diversification of the portfolio, which the AMC aims to achieve by spreading the investments over a range of industries, sectors and market capitalizations.
<b>Risk Mitigation Strategies</b>	<ul style="list-style-type: none"> <li>● The Scheme's portfolio comprises of equity and equity related securities (at least 65% of the portfolio). Only a smaller part of the portfolio of the Scheme will be invested in money market instruments and debt securities issued by corporates and/or State and Central Government.</li> <li>● The Scheme aim to have a well-diversified equity portfolio comprising stocks across various market capitalisation and sectors of the economy. This will aid in managing concentration risk and sector-specific risks.</li> <li>● Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> </ul>
<b>Plans &amp; Options</b>	<p>The Scheme shall offer two plans viz. Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option.</p> <p>Dividend Option has the following three facilities:</p> <ol style="list-style-type: none"> <li>Dividend Reinvestment facility;</li> <li>Dividend Payout facility;</li> <li>Dividend Transfer facility<sup>#</sup>.</li> </ol> <p><b>Default Option:</b> Growth</p> <p><b>Default Sub-option:</b> Dividend Reinvestment</p> <p><sup>#</sup>No fresh application with Dividend Transfer Plan will be accepted w.e.f. March 8, 2016.</p> <p>(If the amount of Dividend payable under the Dividend Payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme.)</p>
<b>Minimum Amount for Purchase / Additional Purchase / Redemption</b>	<p><b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Re.1/- thereafter.</p> <p><b>Additional Purchase</b> – Minimum of Rs. 1000/- and in multiples of Re.1/- thereafter or 100 units</p> <p><b>Repurchase / Redemption Amount</b> – Minimum of Rs. 100/- and in multiples of Re.1/- thereafter or 0.1 unit or account balance whichever is lower.</p>
<b>Benchmark</b>	S&P BSE 200 Index
<b>Name of the Fund Manager</b>	Mr. Akash Singhanian
<b>Name of the Trustee Company</b>	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)
<b>Performance of the Scheme</b>	The scheme has not yet completed one year so performance data is not given
<b>Expenses of the Scheme Load Structure</b>	<p><b>Entry Load:</b> Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)</p> <p><b>Exit Load:</b></p> <ul style="list-style-type: none"> <li>– If units are redeemed/switched out on or before 365 days from the date of allotment – 1.00%;</li> <li>– If units are redeemed/switched out after 365 days from the date of allotment – Nil.</li> </ul> <p>The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme.</p> <p>No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund)</p>
<b>Actual Expenses for the previous financial year</b>	<p>Total recurring expenses as a percentage of daily net assets:</p> <p><b>Regular Plan:</b> 3.17% <b>Direct Plan:</b> 2.67%</p>

Scheme Name	DHFL Pramerica Midcap Opportunities Fund			
Investment objective	The primary objective of the Scheme is to achieve long-term capital appreciation by predominantly investing in equity & equity related instruments of mid cap companies. However, there is no assurance that the investment objective shall be realized.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Minimum	Maximum	
	Equity & Equity Related Instruments of Mid Cap Companies	65%	100%	High
	Equity & Equity Related Instruments of Large Cap and Small Cap Companies	0%	35%	High
	Cash, Money Market, Debt Securities, Liquid & Debt schemes of DHFL Pramerica Mutual Fund	0%	35%	Low to Medium
	Mid Cap stocks: Midcap stocks are defined as stocks within the market cap range of the benchmark index (Nifty Midcap 100) of the Scheme and which may or may not be a constituent of the benchmark Index. The universe may also include Initial Public Offerings whose market capitalization would be as per the above-mentioned criteria.			

	<p><b>Small Cap stocks:</b> Small Cap stocks are defined as stocks with market cap lower than the lowest market cap of the stock in the benchmark index (Nifty Midcap 100) of the Scheme. The universe may also include Initial Public Offerings whose market capitalization would be as per the above-mentioned criteria.</p> <p><b>Large Cap stocks:</b> Large Cap stocks are defined as stocks with market cap higher than the highest market cap of the stock in the benchmark index (Nifty Midcap 100) of the Scheme. The universe may also include Initial Public Offerings whose market capitalization would be as per the above-mentioned criteria.</p> <p>This market capitalisation range for Small Cap, Mid Cap and Large Cap stocks will be so determined taking as at the end of every calendar quarter and will be applicable for all investment decisions made during the following calendar quarter.</p> <p>The Scheme does not intend to invest in overseas/foreign securities, securitized debt, usance bills and repos/ reverse repos in corporate bonds.</p> <p>The Maximum exposure to derivatives shall not exceed 50% of net assets of the scheme. The Maximum exposure to Liquid &amp; Debt schemes of DHFL Pramerica Mutual Fund shall not exceed 10% of net assets of the scheme. The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under SEBI (Mutual Funds) Regulations from time to time. In terms of SEBI Circular no Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.</p>
<b>Risk Profile of the scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Investment in DHFL Pramerica Midcap Opportunities Fund will involve certain Scheme specific Risk Factors which are summarized below:</p> <ul style="list-style-type: none"> <li>● The Schemes carries risk associated with investing in equity market, which may be volatile and hence prone to price fluctuation on a daily basis. Investment in equities involves a high degree of risk and investors with low risk appetite should not invest in the equity oriented schemes, as there is a risk of losing their investment. The investments under the Scheme will be concentrated in the Mid Cap segment and hence may perform differently than a broad market portfolio. Mid Cap &amp; small cap stocks are generally more volatile and less liquid as compared to Large Cap stocks.</li> <li>● The Scheme carries risk associated with investing in debt and money market instruments. Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuate, the value of your investment in the Scheme may go up or down.</li> </ul> <p>Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.</p>
<b>Investment Strategy</b>	<p>The investment strategy of the fund will be based on market cap of the stocks. The fund will predominantly invest in midcap stocks in accordance with the investment objective and asset allocation. This midcap range will be so determined taking into account the midcap range of the benchmark index at the end of every calendar quarter. Such midcap range once determined at quarter end will apply to all investment decisions made during the following quarter. The fund will also invest in small cap stocks to tap high growth opportunities offered by such stocks. The fund may also invest a small portion in large cap stocks.</p>
<b>Plans &amp; Options</b>	<p>The Scheme shall offer two plans viz. Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, namely, Growth Option &amp; Dividend Option*.</p> <p>Dividend Option has the following three facilities :</p> <ol style="list-style-type: none"> <li>Dividend Reinvestment facility;</li> <li>Dividend Payout facility ;</li> <li>Dividend Transfer facility#.</li> </ol> <p><b>Default Option:</b> Growth</p> <p><b>Default Sub-option:</b> Dividend Reinvestment</p> <p>*No fresh application with Dividend Transfer Plan will be accepted w.e.f. March 8, 2016.</p> <p>(If the amount of Dividend payable under the Dividend Payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme).</p>
<b>Minimum Amount for Purchase / Additional Purchase / Redemption</b>	<p><b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Re.1/- thereafter.</p> <p><b>Additional Purchase</b> – Minimum of Rs. 1000/- and in multiples of Re.1/- thereafter or 100 units</p> <p><b>Repurchase / Redemption Amount</b> – Minimum of Rs. 100/- and in multiples of Re.1/- thereafter or 0.1 unit or account balance whichever is lower.</p>
<b>Benchmark</b>	Nifty Midcap 100
<b>Name of the Fund Manager</b>	Mr. Akash Singhania
<b>Name of the Trustee Company</b>	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)

Performance of the Scheme	Compounded Annualised Returns (%)^^	Regular Plan Returns (%)^	Direct Plan Returns (%)^	Benchmark Returns (%)#	<p><b>Yearwise Absolute Returns as of March 31, 2015</b></p>  <p>49.33 50.05 50.96</p> <p>2014-15</p> <p>Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.</p>
	Last 1 Year	7.89	8.34	6.46	
	Since Inception	23.77	24.30	30.23	
	<p>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.</p> <p>^ Returns are calculated on Growth Option NAV.</p> <p>^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.</p> <p># Nifty Midcap 100</p> <p>Inception Date: Regular Plan: December 02, 2013, Direct Plan: December 02, 2013</p>				
Expenses of the Scheme Load Structure	<p><b>Entry Load:</b> Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)</p> <p><b>Exit Load:</b></p> <ul style="list-style-type: none"><li>– If units are redeemed/switched out on or before 365 days from the date of allotment - 1.00%;</li><li>– If units are redeemed/switched out after 365 days of allotment - Nil.</li></ul> <p>The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme.</p> <p>No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund)</p>				
Actual Expenses for the previous financial year	<p>Total recurring expenses as a percentage of daily net assets:</p> <p><b>Regular Plan: 3.08% Direct Plan: 2.65%</b></p>				

Scheme Name	DHFL Pramerica Tax Savings Fund																
Investment objective	The primary objective of the Scheme is to generate long-term capital appreciation by predominantly investing in equity & equity related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time. However, there is no assurance that the investment objective shall be realized. The Scheme has been prepared in accordance with the notification dated November 3, 2005 and December 13, 2005 issued by the Government of India notified under section 80C of the Income-tax Act, 1961. As per section 80C of the Income-tax Act, 1961 and subject to provisions, eligible investors (i.e. Individual, HUF, Specified AOP/BOI) are entitled to a deduction from gross total income upto Rs. 150,000/- (along with other prescribed investments) for amount invested in DHFL Pramerica Tax Savings Fund.																
Asset Allocation Pattern of the scheme	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr> <tr> <th>Minimum</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td>Equity &amp; Equity Related Instruments</td><td>80%</td><td>100%</td><td>High</td></tr> <tr> <td>Cash, Money Market Instruments &amp; Liquid schemes of DHFL Pramerica Mutual Fund</td><td>0%</td><td>20%</td><td>Low to Medium</td></tr> </tbody> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Equity & Equity Related Instruments	80%	100%	High	Cash, Money Market Instruments & Liquid schemes of DHFL Pramerica Mutual Fund	0%	20%	Low to Medium	The Scheme does not intend to invest in overseas/foreign securities, securitized debt instruments, repos/ reverse repos in corporate bonds, and derivatives. Further, the Scheme does not intend to engage in short selling and securities lending. The scheme will not participate in Credit Default Swap and will not invest in debentures whose coupon rates are linked to equity market. Equity related instruments include cumulative convertible preference shares and fully convertible debentures and bonds of companies. It may also include partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the nonconvertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of twelve months. In accordance with the Equity Linked Savings Scheme (ELSS) guidelines, investments in equity and equity related instruments shall be to the extent of at least 80% of net assets of the scheme in equity and equity related instruments as specified above. The Scheme will strive to invest its funds in the manner stated above within a period of six months from the date of closure of the NFO. However, in exceptional circumstances, this requirement may be dispensed with by the Scheme in order that the interest of the investors is protected. Further, pending deployment of funds, the Scheme may invest the funds in short - term money market instruments or other liquid instruments or both. After three years of the date of allotment of units, the Scheme may hold upto twenty percent of net assets of the Scheme in short - term money market instruments and other liquid instruments to enable redemption of investment of those unit holders who would seek to tender the units for repurchase. In terms of SEBI Circular no Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure through equity and debt positions shall not exceed 100% of the net assets of the Scheme. Pending deployment of 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 amended from time to time.	
Instruments	Indicative allocations (% of total assets)		Risk Profile														
	Minimum	Maximum															
Equity & Equity Related Instruments	80%	100%	High														
Cash, Money Market Instruments & Liquid schemes of DHFL Pramerica Mutual Fund	0%	20%	Low to Medium														

<b>Risk Profile of the scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Investment in DHFL Pramerica Tax Savings Fund will involve certain Scheme specific Risk Factors which are summarized below:</p> <ul style="list-style-type: none"> <li>The Schemes carries risk associated with investing in equity market which may be volatile and hence prone to price fluctuation on a daily basis. Investment in equities involves a high degree of risk and investors with low risk appetite should not invest in the equity oriented schemes, as there is a risk of losing their investment.</li> <li>The Scheme carries risk associated with investing in money market instruments. Investment in money market instruments are subject to Risk associated with Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuate, the value of your investment in the Scheme may go up or down.</li> <li>Due to lock in requirements under the ELSS Guidelines, in case of the death of the unit holder, the nominee/legal heir, as the case may be, shall be able to redeem units only after the completion of one year, or at any time thereafter, from the date of allotment of units to the deceased unit holder.</li> </ul> <p>Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.</p>
<b>Investment Strategy</b>	<p>The fund will actively manage a diversified portfolio of strong growth companies with sustainable business models. Since investing requires disciplined risk management, the AMC would incorporate safeguards seeking to control risks in the portfolio construction process. Risk is also expected to be reduced through diversification of the portfolio, which the AMC aims to achieve by spreading the investments over a range of industries, sectors and market capitalizations.</p> <p>The Investment Manager will select equity securities on a top-down and bottom-up, stock-by-stock basis, with consideration given to price-to-earnings, price-to-book, and price-to-sales ratios, as well as growth, margins, asset returns, and cash flows, amongst others. The Investment Manager will use a disciplined quantitative analysis of financial operating statistics. In selecting individual investment opportunities for the portfolio, the Investment Manager will conduct in-house research in order to identify various investment opportunities. The company-wise analysis will focus, amongst others, on the historical and current financial condition of the company, potential value creation/unlocking of value and its impact on earnings growth, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research, technological know-how and transparency in corporate governance.</p>
<b>Risk Mitigation Strategies</b>	<ul style="list-style-type: none"> <li>The Scheme's portfolio comprises of equity related instruments (at least 80% of the portfolio). Only a smaller part of the portfolio of the Scheme will be invested in money market instruments issued by corporates and/or State and Central Government.</li> <li>The Scheme aim to have a well-diversified equity portfolio comprising stocks across various market capitalisation and sectors of the economy. This will aid in managing concentration risk and sector-specific risks.</li> <li>Any investments in money market securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> </ul>
<b>Plans &amp; Options</b>	<p>The Scheme shall offer two plans viz Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option.</p> <p>Dividend Option has the following two facilities:</p> <ol style="list-style-type: none"> <li>Dividend Payout facility ;</li> <li>Dividend Transfer facility<sup>#</sup>.</li> </ol> <p><sup>#</sup>No fresh application with Dividend Transfer Plan will be accepted w.e.f. March 8, 2016.</p> <p><b>Default Option:</b> Growth</p> <p><b>Default Sub-Option:</b> Dividend Payout</p>
<b>Minimum Amount for Purchase / Additional Purchase / Redemption</b>	<p><b>Initial Purchase</b> – Minimum of Rs. 500/- and in multiples of Rs. 500/- thereafter.</p> <p><b>Additional Purchase</b> – Minimum of Rs. 500/- and in multiples of Rs. 500/- thereafter or 50 units.</p> <p><b>Repurchase / Redemption Amount</b> – Minimum of Rs. 100/- and in multiples of Re. 1/- thereafter or 0.1 unit or account balance whichever is lower.</p> <p>Redemption / Swith-out shall be subject to compulsory lock-in period of 3 years.</p>
<b>Benchmark</b>	BSE 200 Index
<b>Name of the Fund Manager</b>	Mr. Akash Singhanian
<b>Name of the Trustee Company</b>	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)
<b>Performance of the Scheme</b>	The scheme has not yet completed one year so performance data is not given
<b>Expenses of the Scheme Load Structure</b>	<p><b>Entry Load:</b> Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)</p> <p><b>Exit Load:</b> Nil</p> <p>The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme.</p> <p>No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund)</p>
<b>Actual Expenses for the previous financial year</b>	Not Applicable

Scheme Name	DHFL Pramerica Balanced Advantage Fund			
Investment objective	The investment objective of the scheme is to generate long term capital appreciation and income from a portfolio of equity and equity related securities as well as fixed income securities.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile**
		Minimum	Maximum	
	Equity and equity related instruments <sup>§</sup>	30%	60%	Medium to High
	Net Equity Arbitrage Exposure <sup>*§</sup>	5%	10%	Medium to High
	Debt Securities and Money Market Instruments <sup>§§</sup>	30%	60%	Low to Medium
<p><sup>*</sup> Equity exposure would be hedged with corresponding equity derivatives of 5% - 10%. The idea is not to increase equity exposure by using derivatives.</p> <p><sup>§</sup> Includes investments in derivatives (gross exposure shall not exceed 50% of the asset allocation stipulated above for the relevant instrument category).</p> <p><sup>§</sup> The Scheme may invest in Treasury Bills, Repos &amp; Collateralized Borrowing and Lending Obligations ("CBLO"). The Scheme may also invest in securitized debt up to 20% of net assets.</p> <p>The Scheme shall not invest in foreign securities. The scheme shall not invest in short selling, repo in corporate debt. and securities lending.</p> <p>The Scheme retains the flexibility to invest across all securities in the Debt Securities and Money Market Instruments. The Scheme may also invest in units of debt and liquid mutual fund schemes. The portfolio may hold cash depending on the market conditions.</p> <p>Whenever the equity and equity derivatives investment strategy (arbitrage strategy) is not likely to give returns comparable with the fixed income securities portfolio, the fund manager will invest in fixed income securities.</p>				
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors.			
Investment Strategy	<p>The scheme will seek to achieve its investment objective primarily by investing in equity, debt and money market instruments; while also employing strategies exploit available arbitrage opportunities in equity markets.</p> <p><b>Equity Strategy</b></p> <p>The fund would have an actively managed portfolio. The fund manager will invest into companies across market capitalization. A combination of the top down and bottom up approach will be used to invest in equity and equity related instruments. Investments will be pursued in selected sectors based on the investment team's analysis of business cycles, regulatory reforms, competitive advantage etc. Selective stock picking will be done from these sectors. The fund manager in selecting stocks will focus on the fundamentals of the business, the industry structure, the quality of management, sensitivity to economic factors, the financial strength of the company and the key earnings drivers.</p> <p><b>Derivatives Strategy</b></p> <p>The scheme will also employ various strategies which seek to exploit available arbitrage opportunities in the markets.</p> <p><b>Fixed Income Strategy</b></p> <p>The fixed income portfolio will consist of a pool of investment grade rated fixed income securities. The Fund Management team endeavors to meet the investment objective whilst maintaining a balance between safety and return on investments. The Fund Management team may endeavor to generate returns whilst moderating credit and interest rate risk. The Fund Manager shall formulate a view of the interest rate movement based on various parameters of the Indian economy, as well as developments in global markets. The actual allocation to Money Market securities and other fixed income Securities will be decided after considering 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.</p>			
Plans & Options	<p>The Scheme shall offer two plans viz. Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option.</p> <p>Dividend Option has the following two facilities:</p> <p>i. Dividend Reinvestment facility;</p> <p>ii. Dividend Payout facility;</p> <p><b>Default Option:</b> Growth</p> <p><b>Default Sub-option:</b> Dividend Reinvestment</p> <p>(If the amount of Dividend payable under the Dividend Payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme.)</p>			
Minimum Amount for Purchase / Additional Purchase / Redemption	<p><b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Rs. 1/- thereafter.</p> <p><b>Additional Purchase</b> – Minimum of Rs. 1000/- and in multiples of Re.1/- thereafter or 100 units</p> <p><b>Repurchase / Redemption Amount</b> – Minimum of Rs. 100/- and in multiples of Re.1/- thereafter or 0.1 unit or account balance whichever is lower.</p>			
Benchmark	CRISIL Balanced Fund Index			
Name of the Fund Manager	Mr. Akash Singhania (Equity portion) and Mr. Rakesh Suri (Debt portion)			
Name of the Trustee Company	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)			

Performance of the Scheme as on December 31, 2015	Compounded Annualised Returns (%) <sup>^^</sup>	Regular Plan Returns (%) <sup>^</sup>	Direct Plan Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>	<p><b>Yearwise Absolute Returns as of March 31, 2015</b></p> <p>2014-15   2013-14   2012-13   2011-12   2010-11</p> <p>Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.</p>
	Last 1 Year	0.87	2.32	-1.48	
	Last 3 Years	15.02	16.20	11.69	
	Last 5 Years	6.31	—	5.91	
	Since Inception	15.46	—	13.46	
		—	16.20	11.69	
	Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments. <sup>^</sup> Returns are calculated on Growth Option NAV. <sup>^^</sup> Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year. <sup>#</sup> BSE 200 Index (The benchmark of the scheme has been changed from BSE 200 Index to CRISIL Balanced Fund Index w.e.f. close of business hours of March 04, 2016 pursuant to change in fundamental attributes of the scheme) Inception Date: Regular Plan: January 29, 2004, Direct Plan: January 1, 2013				
Expenses of the Scheme Load Structure	<p><b>Entry Load:</b> Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)</p> <p><b>Exit Load:</b> 1% if the investor redeems within 1 year from the date of allotment of units.</p> <p>The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme.</p> <p>No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund)</p>				
Actual Expenses for the previous financial year	<p>Total recurring expenses as a percentage of daily net assets:</p> <p><b>Regular Plan:</b> 2.71%   <b>Direct Plan:</b> 2.09%</p>				

Scheme Name	DHFL Pramerica Tax Plan*			
Investment objective	The investment objective of the Scheme is to generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments. However, there can be no assurance that the investment objectives of the Scheme launched will be realized. The Scheme does not guarantee/indicate any returns.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile**
		Minimum	Maximum	
	Equities & Equity related securities	80%	100%	High
	Debt* Instruments including Government securities and cash & Money at call, Market Instruments and securitised debt instruments	0%	20%	Low to Medium
	<p>* Investment in Securitised Debt would be up to a maximum of 10% of the net assets of the Scheme.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</p> <p>The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines and the exposure to derivatives shall be restricted to 50% of the net assets of the Scheme.</p> <p>The Scheme will not invest in foreign securitized debt. The Scheme may participate in securities lending as permitted under Regulations. The Equity Linked Savings Scheme(s), 2005 and Equity Linked Savings (Amendment) Scheme(s), 2005, as amended till date, issued by the Ministry of Finance (Department of Revenue), or such other scheme(s) as the Central Government may by notification in the Official Gazette specify, shall be adhered for the management of this Fund.</p> <p>If the investment in equities and equity related instruments falls below 80% of the portfolio of the Scheme at any point in time, the Fund shall endeavour to review and rebalance the composition within reasonable period.</p> <p>DPTP will invest primarily in equity and equity related instruments, however, the Scheme may invest a part of its net assets in debt and money market instruments in order to manage its liquidity requirements. The funds collected under the Scheme shall be invested in equities (listed/unlisted), cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of 12 months. In line with the notification issued for ELSS, the Scheme shall invest the fund collected, in the manner stated above, within a period of 6 months from the date of closure of the Scheme.</p>			
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors			



Investment Strategy	<p>As mentioned in the “Asset Allocation”, the fund management team will endeavour to meet the investment objective of the Scheme. The funds collected under the Scheme shall be invested in equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may be made in partly convertible debentures and bonds including those issued on a rights basis subject to the .condition that, as far as possible, the non convertible portion of the debenture so acquired or subscribed shall be disinvested within a period of 12 months.</p> <p>It shall be ensured that funds of the Scheme shall remain invested to the extent of at least 80% in securities specified above. In exceptional circumstances, this requirement may be dispensed with by the AMC, in order that the interest of the Unit holders is protected.</p> <p>Pending investment of funds of the Scheme in the required manner, the AMC may invest the funds of the Scheme in short term money market instruments or other liquid instruments or both. After 3 years from the date of allotment of the Units, the Mutual Fund may hold upto 20% of net assets of the Scheme in short-term money market instruments.</p> <p>The investment approach will be based on a set of well established but flexible principles that emphasise the concept of sustainable economic earnings and cash return on investment as the means of valuation of companies.</p> <p>This innovation on issuance, trading, settlement and risk management side will considerably enhance the depth and the width of the Indian debt markets and bring it at par with developed markets.</p>																												
Plans & Options	<p>The Scheme shall offer two plans viz Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Payout Option.</p>																												
Minimum Amount for Purchase / Additional Purchase / Redemption	<p><b>Initial Purchase</b> – Minimum of Rs. 500/- and in multiples of Rs. 500/- thereafter.</p> <p><b>Additional Purchase</b> – Minimum of Rs. 500/- and in multiples of Rs. 500/- thereafter.</p> <p><b>Repurchase / Redemption Amount</b> – Minimum of Rs. 100/- and in multiples of Re.1/- thereafter or 0.1 unit or account balance whichever is lower.</p>																												
Benchmark	BSE 200 Index																												
Name of the Fund Manager	Mr. Akash Singhania																												
Name of the Trustee Company	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)																												
Performance of the Scheme as on December 31, 2015	<table><tr><th>Compounded Annualised Returns (%)^^</th><th>Regular Plan Returns (%)^</th><th>Direct Plan Returns (%)^</th><th>Benchmark Returns (%)#</th></tr><tr><td>Last 1 Year</td><td>1.51</td><td>2.86</td><td>-1.48</td></tr><tr><td>Last 3 Years</td><td>17.32</td><td>—</td><td>11.69</td></tr><tr><td>Last 5 Years</td><td>7.55</td><td>—</td><td>5.91</td></tr><tr><td rowspan="2">Since Inception</td><td>8.15</td><td>—</td><td>9.65</td></tr><tr><td>—</td><td>18.66</td><td>11.69</td></tr></table> <p>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments. ^ Returns are calculated on Growth Option NAV. ^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year. # BSE 200 Index Inception Date: Regular Plan: March 20, 2006, Direct Plan: January 1, 2013</p>					Compounded Annualised Returns (%)^^	Regular Plan Returns (%)^	Direct Plan Returns (%)^	Benchmark Returns (%)#	Last 1 Year	1.51	2.86	-1.48	Last 3 Years	17.32	—	11.69	Last 5 Years	7.55	—	5.91	Since Inception	8.15	—	9.65	—	18.66	11.69	
Compounded Annualised Returns (%)^^	Regular Plan Returns (%)^	Direct Plan Returns (%)^	Benchmark Returns (%)#																										
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Expenses of the Scheme Load Structure	<p><b>Yearwise Absolute Returns as of March 31, 2015</b></p> <table><tr><th>Period</th><th>Regular Plan</th><th>Direct Plan</th><th>Benchmark</th></tr><tr><td>2014-15</td><td>40.81</td><td>41.70</td><td>32.48</td></tr><tr><td>2013-14</td><td>20.72</td><td>21.54</td><td>17.21</td></tr><tr><td>2012-13</td><td>10.78</td><td>7.49</td><td>-</td></tr><tr><td>2011-12</td><td>-11.24</td><td>-8.75</td><td>-</td></tr><tr><td>2010-11</td><td>-0.36</td><td>7.26</td><td>-</td></tr></table> <p>Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.</p>					Period	Regular Plan	Direct Plan	Benchmark	2014-15	40.81	41.70	32.48	2013-14	20.72	21.54	17.21	2012-13	10.78	7.49	-	2011-12	-11.24	-8.75	-	2010-11	-0.36	7.26	-
	Period	Regular Plan	Direct Plan	Benchmark																									
2014-15	40.81	41.70	32.48																										
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2011-12	-11.24	-8.75	-																										
2010-11	-0.36	7.26	-																										
Expenses of the Scheme Load Structure	<p><b>Entry Load:</b> Not Applicable</p> <p><b>Exit Load:</b> Nil</p> <p>The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme.</p> <p>No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund)</p>																												
Actual Expenses for the previous financial year	<p>Total recurring expenses as a percentage of daily net assets:</p> <p><b>Regular Plan:</b> 2.83% <b>Direct Plan:</b> 1.97%</p>																												

\* In order to comply with the requirements of ELSS guidelines, further subscription / switch in into DHFL Pramerica Tax Plan is restricted w.e.f. March 08, 2016.

<b>Scheme Name</b>	<b>DHFL Pramerica Arbitrage Fund</b>																
<b>Investment objective</b>	<p>The investment objective of the Scheme is to generate income by investing in arbitrage opportunities that potentially exist between the cash and derivatives market as well as within the derivatives segment of the market. Investments may also be made in debt &amp; money market instruments.</p> <p>There can be no assurance or guarantee that the investment objective of the Scheme will be realized.</p>																
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile**</th></tr> <tr> <th>Minimum</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td>Equity and Equity related instruments including Index and stock derivatives#</td><td>65%</td><td>100%</td><td>High</td></tr> <tr> <td>Debt and Money Market instruments</td><td>0%</td><td>35%</td><td>Low to Medium</td></tr> </tbody> </table> <p>In the event of adequate arbitrage opportunities not being available in the equity and derivative markets, then 100% of the portfolio will be invested in short term debt and money market instruments.</p> <p><b>** Risk profile refers to the price risk of the respective asset class. Please refer to the risk factors for more details.</b></p> <p>As per Regulation 2(o) of SEBI (MF) Regulations, 1996, "money market instruments" includes commercial papers, commercial bills, treasury 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.</p> <p>The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time.</p> <p># The scheme may also invest in derivatives instruments to the extent of 50% of the Net Assets as permitted vide SEBI Circular no. DNPDCir 29/2005 dated September 14, 2005 and SEBI Circular No. DNPDCir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPDCir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/IMD/ DF/ 11/ 2010 dated August 18, 2010. The Scheme may use fixed income derivative instruments, subject to the guidelines as maybe issued by SEBI and RBI and for such purposes as maybe permitted from time to time, including for the purpose of hedging and portfolio balancing, based on the opportunities available.</p> <p>The cumulative gross exposure through debt, money market instruments and derivative positions shall not exceed 100% of the net assets of the Scheme. The Scheme will not have a leveraged position in derivatives. The Scheme will not invest in securitized debt and foreign securities. The Scheme will not participate in Repo in corporate debt securities and Credit Default Swap. The Scheme will not invest in scrip lending. The Scheme will not invest in equity linked debentures. The scheme will not engaged in short selling of securities.</p> <p>It must be clearly understood that the percentages stated above are only indicative and not absolute and that they 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.</p> <p>In the event of the asset allocation falling outside the range as indicated above, rebalancing will be called for by the Investment Manager within 30 days. Where the portfolio is not rebalanced within 30 Days, justification for the same shall be placed before the Investment Review Committee and reasons for the same shall be recorded in writing. The Investment Review committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.</p> <p>Any alteration in the Investment Pattern will be for a short term on defensive considerations; the intention being at all times to protect the interests of the Unit Holders. The rebalancing provision as mentioned above will also be applicable when the portfolio is invested for defensive consideration.</p> <p>The scheme may also hold cash from time to time.</p>			Instruments	Indicative allocations (% of total assets)		Risk Profile**	Minimum	Maximum	Equity and Equity related instruments including Index and stock derivatives#	65%	100%	High	Debt and Money Market instruments	0%	35%	Low to Medium
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<b>Risk Profile of the scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors</p>																
<b>Investment Strategy</b>	<p>The fund would have an actively managed portfolio. A combination of the top down and bottom up approach will be used to invest in equity and equity related instruments. Investments will be pursued in selected sectors based on the investment team's analysis of business cycles, regulatory reforms, competitive advantage etc. Selective stock picking will be done from these sectors.</p> <p>The scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in markets.</p> <p>The equity and derivative markets have experienced enormous growth in India in the last few years. The market is not always efficient and mispricing between the derivative market and the underlying cash market occurs on many trading days. Arbitrage techniques attempt exploit various forms of imperfection in the underlying equity and derivatives market. However, when such opportunities are not available, the scheme may invest in short term debt securities or money market instruments.</p> <p>The arbitrage strategies the Fund may adopt could include:</p> <ol style="list-style-type: none"> <li>1. Index / Stock spot - Index / Stock Futures</li> <li>2. Cash Futures Arbitrage Strategy</li> <li>3. Corporate Action / Event Driven Strategies</li> </ol> <p>Please refer to CSID for more details.</p>																
<b>Plans &amp; Options</b>	<p>The Scheme shall offer two plans viz Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option.</p> <p>Dividend Option has the following two facilities:</p> <ol style="list-style-type: none"> <li>i. Dividend Payout facility;</li> <li>ii. Dividend Reinvestment facility;</li> </ol>																

	<b>Dividend Frequency - Payout:</b> Regular, Monthly, Quarterly and Annual <b>Dividend Frequency - Reinvestment:</b> Regular, Monthly, Quarterly and Annual <b>Default Option:</b> Growth <b>Default Dividend Sub-Option:</b> Dividend Payout Plan <b>Default Dividend Frequency:</b> Regular (If the amount of Dividend payable under the Dividend Payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme.)			
<b>Minimum Amount for Purchase / Additional Purchase / Redemption</b>	<b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Re.1/- thereafter. <b>Additional Purchase</b> – Minimum of Rs. 1000/- and in multiples of Re.1/- thereafter or 100 units <b>Repurchase / Redemption Amount</b> – Minimum of Rs. 100/- and in multiples of Re.1/- thereafter or 0.1 unit or account balance whichever is lower.			
<b>Benchmark</b>	CRISIL Liquid Fund Index			
<b>Name of the Fund Manager</b>	Mr. Akash Singhania & Mr. Utkarsh Kulkarni (Equity portion) and Mr. Kumaresh Ramakrishnan (Debt portion)			
<b>Name of the Trustee Company</b>	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)			
<b>Performance of the Scheme as on December 31, 2015</b>	<b>Compounded Annualised Returns (%)<sup>^^</sup></b>	<b>Regular Plan Returns (%)<sup>^</sup></b>	<b>Direct Plan Returns (%)<sup>^</sup></b>	<b>Benchmark Returns (%)<sup>#</sup></b>
	Last 1 Year	8.05	8.60	8.23
	Since Inception	8.02	8.57	8.39
	Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments. <sup>^</sup> Returns are calculated on Growth Option NAV. <sup>^^</sup> Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year. <sup>#</sup> Crisil Liquid Fund Index Inception Date: Regular Plan: August 27, 2014, Direct Plan: August 27, 2014,			
<b>Expenses of the Scheme Load Structure</b>	<b>Entry Load:</b> Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.) <b>Exit Load:</b> 0.50 % if redeemed / exited within 90 days of allotment and Nil, if redeemed / exited Subsequent to 90 days of allotment of units. The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme. In case of SIP/STP/SWP/Switch, the exit load will be charged as per the prevailing structure for regular / lump sum investments in the Scheme.			
<b>Actual Expenses for the previous financial year</b>	Total recurring expenses as a percentage of daily net assets: <b>Regular Plan:</b> 0.91% <b>Direct Plan:</b> 0.40%			

Scheme Name	DHFL Pramerica Equity Income Fund			
Investment objective	The investment objective of the scheme is to provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities and investments in debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be realized or that income will be generated and the scheme does not assure or guarantee any returns.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile***
		Minimum	Maximum	
	A. Equity and Equity related instruments	65%	90%	High
	A1. Of which Net Long Equity*	15%	30%	High
	A2. Of which Equity and Equity derivatives** (Only Arbitrage opportunities)\$	35%	75%	High
	B. Debt Securities and Money Market Instruments (including investments in securitized debt)	10%	35%	Low to Medium
	<p>* In the scheme, unhedged equity exposure shall be limited to 30% of the portfolio value. Unhedged equity exposure means exposure to equity shares alone without a corresponding equity derivative exposure.</p> <p>** Equity exposure would be completely hedged with corresponding equity derivatives.; the exposure to derivatives shown in the above asset allocation tables is exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation and / or investment restrictions on the issuer. The margin money requirement for the purposes of derivative exposure may be held in the form of Term Deposits.</p> <p>\$ Includes investments in derivatives (gross exposure shall not exceed 50% of the asset allocation stipulated above for the relevant instrument category).</p> <p># The Scheme may invest in Treasury Bills, Repos &amp; Collateralized Borrowing and Lending Obligations ("CBLO"). The Scheme shall not invest in debt foreign securities. Investment in securitised debt may be made to the extent of 20% of net assets of the Scheme. The Scheme shall not invest in foreign securitised debt.</p> <p>*** Risk profile refers to the price risk of the respective asset class. Please refer to the risk factors for more details.</p>			

	<p><b>In the absence of suitable arbitrage opportunities, the investment manager may choose to have a lower equity exposure. In such defensive circumstances the asset allocation will be as per the below table:</b></p> <table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile***</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>A. Equity and Equity related instruments</td><td>0%</td><td>65%</td><td>High</td></tr><tr><td>A1. Of which Net Long Equity*</td><td>0%</td><td>20%</td><td>High</td></tr><tr><td>A2. Of which Equity and Equity derivatives** (Only Arbitrage opportunities)<sup>§</sup></td><td>0%</td><td>45%</td><td>High</td></tr><tr><td>B. Debt Securities and Money Market Instruments (including investments in securitized debt) with a residual maturity of less than 12 months.</td><td>35%</td><td>100%</td><td>Low to Medium</td></tr></table> <p>* In the scheme, unhedged equity exposure shall be limited to 20% of the portfolio value. Unhedged equity exposure means exposure to equity shares alone without a corresponding equity derivative exposure.</p> <p>** Equity exposure would be completely hedged with corresponding equity derivatives.; the exposure to derivatives shown in the above asset allocation tables is exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation and / or investment restrictions on the issuer. The margin money requirement for the purposes of derivative exposure may be held in the form of Term Deposits.</p> <p>§ Includes investments in derivatives (gross exposure shall not exceed 50% of the asset allocation stipulated above for the relevant instrument category).</p> <p># The Scheme may invest in Treasury Bills, Repos &amp; Collateralized Borrowing and Lending Obligations ("CBLO"). Investment in securitised debt may be made to the extent of 20% of net assets of the Scheme. The Scheme shall not invest in foreign securities including foreign securitized debt; ADR / GDR.</p> <p>*** Risk profile refers to the price risk of the respective asset class. Please refer to the risk factors for more details.</p> <p>The cumulative gross exposure through debt, money market instruments and derivative positions shall not exceed 100% of the net assets of the Scheme in accordance with SEBI Cir / IMD / DF / 11 / 2010 dated August 18, 2010.</p> <p>The Scheme will not have a leveraged position in derivatives. The Scheme will not participate in Repo in corporate debt securities and Credit Default Swap. The Scheme will not invest in scrip lending. The Scheme will not invest in equity linked debentures. The scheme will not engage in short selling of securities.</p> <p>The margin money deployed on derivative positions would be included in the debt and money market instruments category.</p>	Instruments	Indicative allocations (% of total assets)		Risk Profile***	Minimum	Maximum	A. Equity and Equity related instruments	0%	65%	High	A1. Of which Net Long Equity*	0%	20%	High	A2. Of which Equity and Equity derivatives** (Only Arbitrage opportunities) <sup>§</sup>	0%	45%	High	B. Debt Securities and Money Market Instruments (including investments in securitized debt) with a residual maturity of less than 12 months.	35%	100%	Low to Medium
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<b>Risk Profile of the scheme</b>	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors																						
<b>Investment Strategy</b>	<p>The scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in equity markets combined with investments in unhedged equity positions as well as debt and money market instruments.</p> <p><b>Arbitrage Strategies</b></p> <p>The arbitrage strategies that the Fund may adopt could be as under. The list is not exhaustive and the Fund could use similar strategies and any other strategies as available in the markets.</p> <p>The arbitrage strategies the Fund may adopt could include:</p> <ol style="list-style-type: none"><li>1. Cash Futures Arbitrage Strategy</li><li>2. Corporate Action / Event Driven Strategies</li></ol> <p>Please refer CSID for more details.</p>																						
<b>Plans &amp; Options</b>	<p>The Scheme shall offer two plans viz Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option.</p> <p>Dividend Option has the following two facilities:</p> <ol style="list-style-type: none"><li>i. Dividend Payout facility;</li><li>ii. Dividend Reinvestment facility;</li></ol> <p><b>Dividend Frequency - Payout:</b> Monthly, Quarterly and Annual</p> <p><b>Dividend Frequency - Reinvestment:</b> Monthly, Quarterly and Annual</p> <p><b>Default Option:</b> Growth</p> <p><b>Default Dividend Sub-Option:</b> Dividend Reinvestment Plan</p> <p><b>Default Dividend Frequency:</b> Monthly</p> <p>(If the amount of Dividend payable under the Dividend Payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme.)</p>																						
<b>Minimum Amount for Purchase / Additional Purchase / Redemption</b>	<p><b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Re.1/- thereafter.</p> <p><b>Additional Purchase</b> – Minimum of Rs. 1000/- and in multiples of Re.1/- thereafter or 100 units</p> <p><b>Repurchase / Redemption Amount</b> – Minimum of Rs. 100/- and in multiples of Re. 1/- thereafter or 0.1 unit or account balance whichever is lower.</p>																						

<b>Benchmark</b>	75% of CRISIL Liquid Fund Index and 25% in Nifty 50			
<b>Name of the Fund Manager</b>	Mr. Akash Singhania (Equity portion) and Mr. Kumaresh Ramakrishnan (Debt portion)			
<b>Name of the Trustee Company</b>	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)			
<b>Performance of the Scheme as on December 31, 2015</b>	<b>Absolute Returns<sup>^^</sup></b>	<b>Regular Plan Returns (%)<sup>^</sup></b>	<b>Direct Plan Returns (%)<sup>^</sup></b>	<b>Benchmark Returns (%)<sup>#</sup></b>
	Since Inception	11.43	12.84	2.56
	<p>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.</p> <p><sup>^</sup> Returns are calculated on Growth Option NAV.</p> <p><sup>^^</sup> Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.</p> <p><sup>#</sup> 75% of CRISIL Liquid Fund Index and 25% in Nifty 50</p> <p>Inception Date: Regular Plan: January 29, 2004, Direct Plan: January 01, 2013</p>			
<b>Expenses of the Scheme Load Structure</b>	<p><b>Entry Load:</b> Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)</p> <p><b>Exit Load:</b> 1% if the investor redeems within 1 year from the date of allotment of units.</p> <p>The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme.</p> <p>No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund)</p>			
<b>Actual Expenses for the previous financial year</b>	<p>Total recurring expenses as a percentage of daily net assets:</p> <p><b>Regular Plan:</b> 2.67% <b>Direct Plan:</b> 1.96%</p>			

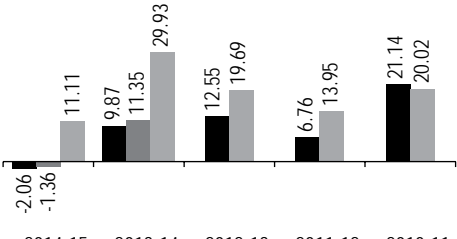
<b>Scheme Name</b>	<b>DHFL Pramerica Top Euroland Offshore Fund</b>		
<b>Investment objective</b>	<p>The primary investment objective of the Scheme is to generate long term capital growth from a diversified portfolio of units of overseas mutual funds.</p> <p>The objective of the investment policy of Deutsche Invest I Top Euroland is to achieve as high an appreciation as possible of capital invested by investing in companies that fund management considers to be in a position to profit from present or future geopolitical, social and economic trends and themes. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</p>		
<b>Asset Allocation Pattern of the scheme</b>	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>	
		<b>Minimum</b>	<b>Maximum</b>
	Units/securities issued by overseas mutual funds or unit trusts @	95%	100%
	Debt Instruments including Government Securities, Corporate Debt, Money Market Instruments (incl. Cash equivalents), Securitised Debt** and units of domestic money market mutual funds.	0%	5%
<p>* Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</p> <p>** Investment in Securitised Debt would be up to a maximum of 70% of the non-equity allocation of the Scheme.</p> <p>@ The Scheme shall initially invest predominantly in the units of Deutsche Invest I Top Euroland, domiciled in Luxemburg or similar mutual funds at the discretion of the Investment Manager. "Similar mutual funds" would refer to mutual funds with the investment objective, investment strategy and asset allocation being similar to Deutsche Invest I Top Euroland - the current underlying fund.</p> <p>The Scheme will not invest in foreign securitised debt. The Scheme will not engage in scrip lending. The scheme would not be investing in derivatives but the underlying scheme may invest in derivatives. The Scheme will not indulge in short selling and unrated debt instruments. The Scheme shall not invest in any underlying scheme/s which invests more than 10% of the NAV in the unlisted equity shares or equity related instruments. Pending deployment of Funds, the scheme(s) may park funds in fixed deposits in accordance with SEBI Circular no. SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007. The Scheme will not indulge in short selling and unrated debt instruments.</p> <p>The Scheme will make investments in foreign securities as per clause 2 (x) of SEBI circular no. SEBI/IMD/CIR NO.7/104753/07 dated September 26, 2007.</p> <p>The underlying fund has no exposure to companies registered in India as on date. Further, it doesn't envisage to take exposure in companies registered in India.</p> <p>Even if the underlying fund invests in companies registered in India, the exposure to Indian equities by the underlying schemes of Feeder Funds may be limited to 15% of the underlying scheme's net assets. In case such a limit is breached, a rebalancing period of 3 months may be allowed during which the breach continues. In case this breach extends beyond 3 months, the Feeder Funds shall stop fresh subscriptions for the next 9 months.</p> <p>If such a breach as mentioned above still continues after a period of 12 months since the initial breach, the scheme shall be wound up after providing intimation of the same to the investors with an exit option for a period of 30 days at the prevailing NAV without any exit load.</p>			
<b>Risk Profile of the scheme</b>	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors.		

Investment Strategy	<p>The scheme will predominantly invest in the units of Deutsche Invest I Euroland (the Underlying Fund), and or similar mutual funds.</p> <p>“Similar mutual funds” would refer to mutual funds with the investment objective, investment strategy and asset allocation being similar to Deutsche Invest I Euroland - the current underlying fund.</p> <p><b>About Deutsche Invest I Euroland (the Underlying Fund)</b></p> <p>At least 75% of the underlying fund's assets are invested in equities of issuers having their headquarters in a member state of the European Economic and Monetary Union (EMU).</p> <p>A maximum of 25% of the underlying fund's assets may be invested in equities of issuers that do not meet the above mentioned criteria. Up to 25% of the underlying fund's assets may be invested in short-term deposits, money market instruments and bank balances.</p> <p>The underlying fund focuses on companies with a higher market capitalization. Additionally, the fund-manager aims to run a concentrated portfolio, e.g. 40 - 60 different stocks. Depending on the market situation it is possible to deviate from the mentioned diversification target.</p> <p>The following investment restrictions shall apply with regard to the investment restrictions currently applicable in individual distribution countries:</p> <ul style="list-style-type: none"><li>Derivatives that constitute short positions must have adequate coverage at all times and may be used exclusively for hedging purposes. Hedging is limited to 100% of the underlying instrument covering the derivative.</li><li>Conversely, no more than 35% of the net value of assets may be invested in derivatives that constitute long positions and do not have corresponding coverage.</li></ul> <p>The fund has no exposure and is expected to have no exposure to companies registered in India.</p> <p>Please refer to CSID for more details.</p>																								
Plans & Options	<p>The Scheme shall offer two plans viz Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option.</p> <p>Dividend Option has the following two facilities:</p> <ol style="list-style-type: none"><li>Dividend Payout facility;</li><li>Dividend Reinvestment facility;</li></ol> <p><b>Default Option:</b> Growth</p> <p><b>Default Dividend Sub-Option:</b> Dividend Reinvestment Plan</p> <p>(If the amount of Dividend payable under the Dividend Payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme.)</p>																								
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Performance of the Scheme as on December 31, 2015	<table><tr><th>Compounded Annualised Returns (%)<sup>^^</sup></th><th>Regular Plan Returns (%)<sup>^</sup></th><th>Direct Plan Returns (%)<sup>^</sup></th><th>Benchmark Returns (%)<sup>#</sup></th></tr><tr><td>Last 1 Year</td><td>5.25</td><td>5.98</td><td>0.11</td></tr><tr><td>Since Inception</td><td>-2.02</td><td>-1.31</td><td>-2.53</td></tr></table> <p>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.</p> <p><sup>^</sup> Returns are calculated on Growth Option NAV.</p> <p><sup>^^</sup> Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.</p> <p><sup>#</sup> EURO STOXX 50</p> <p>Inception Date: Regular Plan: September 11, 2007, Direct Plan: January 1, 2013</p> <p>The benchmark has been changed from EURO STOXX 50 to MSCI EMU Index w.e.f. March 08, 2016.</p> <p>W.e.f. January 09, 2014 the underlying fund of the scheme has been changed.</p> <div><p><b>Yearwise Absolute Returns as of March 31, 2015</b></p><p>■ Regular Plan   ■ Direct Plan   ■ Benchmark</p><table><tr><th>Period</th><th>Regular Plan</th><th>Direct Plan</th><th>Benchmark</th></tr><tr><td>2014-15</td><td>-3.61</td><td>-2.96</td><td>-2.81</td></tr><tr><td>2013-14</td><td>-1.06</td><td>-0.83</td><td>0.59</td></tr></table><p>Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.</p></div>	Compounded Annualised Returns (%) <sup>^^</sup>	Regular Plan Returns (%) <sup>^</sup>	Direct Plan Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>	Last 1 Year	5.25	5.98	0.11	Since Inception	-2.02	-1.31	-2.53	Period	Regular Plan	Direct Plan	Benchmark	2014-15	-3.61	-2.96	-2.81	2013-14	-1.06	-0.83	0.59
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2013-14	-1.06	-0.83	0.59																						

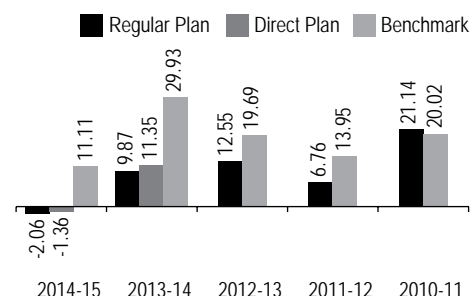


<b>Expenses of the Scheme Load Structure</b>	<p><b>Entry Load:</b> Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)</p> <p><b>Exit Load:</b> 1% if redeemed/switched out within 12 months of allotment.</p> <p>The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme.</p> <p>No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund)</p>
<b>Actual Expenses for the previous financial year</b>	<p>Total recurring expenses as a percentage of daily net assets:</p> <p><b>Regular Plan:</b> 2.17% <b>Direct Plan:</b> 1.49%</p>

<b>Scheme Name</b>	<b>DHFL Pramerica Global Agribusiness Offshore Fund</b>																
<b>Investment objective</b>	<p>The investment objective of the scheme is to generate long-term capital growth by investing predominantly in units of overseas mutual funds, focusing on agriculture and/or would be direct and indirect beneficiaries of the anticipated growth in the agriculture and/or affiliated/allied sectors.</p> <p>There can be no assurance that the investment objective of the Scheme will be realized.</p>																
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile*</th></tr> <tr> <th>Minimum</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td>Units/Securities issued by overseas mutual funds or unit trusts @</td><td>80%</td><td>100%</td><td>Medium to High</td></tr> <tr> <td>Debt Instruments* including Government Securities, Corporate Debt, Money Market Instruments, (including cash and units of domestic money market mutual funds).</td><td>0%</td><td>20%</td><td>Low to Medium</td></tr> </tbody> </table> <p>@ The scheme shall initially invest predominantly in the units of Deutsche Invest I Global Agribusiness, domiciled in Luxembourg or similar mutual funds at the discretion of the Investment Manager.</p> <p>*Investment in Securitised Debt would be up to a maximum of 70% of the debt allocation of the Scheme. The Scheme will not invest in foreign securitised debt.</p> <p>The scheme will not engage in scrip lending.</p> <p>The scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, upto 50% of the net assets of the Scheme.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</p>			Instruments	Indicative allocations (% of total assets)		Risk Profile*	Minimum	Maximum	Units/Securities issued by overseas mutual funds or unit trusts @	80%	100%	Medium to High	Debt Instruments* including Government Securities, Corporate Debt, Money Market Instruments, (including cash and units of domestic money market mutual funds).	0%	20%	Low to Medium
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<b>Risk Profile of the scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors.</p>																
<b>Investment Strategy</b>	<p>The scheme will predominantly invest in the units of Deutsche Invest I Global Agribusiness (the Underlying Fund), and or similar mutual funds.</p> <p>The investment style of the underlying Fund is a combination of value &amp; growth. The fund management will invest into all principal areas of global agribusiness and will take further opportunities by investing into promising companies along the entire food chain.</p> <p><b>About Deutsche Invest I Global Agribusiness (the underlying fund)</b></p> <p>At least 70% of the underlying fund's assets are invested in shares, share certificates, convertible bonds, convertible debentures and warrant-linked bonds whose underlying warrants are for securities, participation and dividend-right certificates, and equity warrants of foreign and domestic issuers having their principal business activity in or profiting from the agricultural industry. The relevant companies operate within the multi-layered food value chain. This includes companies involved in the cultivation, harvesting, planning, production, processing, service and distribution of agricultural products (forestry and agriculture companies, tool and agricultural machine manufacturers, companies in the food industry such as wine, cattle and meat producers and processors, supermarkets and chemical companies).</p> <p>A maximum of 30% of the underlying fund's total assets may be invested in shares, share certificates, convertible bonds, convertible debentures and warrant-linked bonds whose underlying warrants are for securities, participation and dividend-right certificates of foreign and domestic issuers that do not satisfy the requirements of the preceding paragraph.</p> <p>Please refer to CSID for more details.</p>																
<b>Plans &amp; Options</b>	<p>The Scheme shall offer two plans viz Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option.</p> <p>Dividend Option has the following two facilities:</p> <ol style="list-style-type: none"> <li>Dividend Payout facility;</li> <li>Dividend Reinvestment facility;</li> </ol> <p><b>Default Option:</b> Growth</p> <p><b>Default Dividend Sub-Option:</b> Dividend Reinvestment Plan</p> <p>(If the amount of Dividend payable under the Dividend Payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme.)</p>																

Minimum Amount for Purchase / Additional Purchase / Redemption	<b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Re. 1/- thereafter. <b>Additional Purchase</b> – Minimum of Rs. 1000/- and in multiples of Re. 1/- thereafter or 100 units <b>Repurchase / Redemption Amount</b> – Minimum of Rs. 100/- and in multiples of Re. 1/- thereafter or 0.1 unit or account balance whichever is lower.																																																			
Benchmark	MSCI World Index																																																			
Underlying Fund	Deutsche Invest I Global Agribusiness																																																			
Name of the Fund Manager	Mr. Akash Singhania (For investments in Foreign Securities) and Mr. Kumaresh Ramakrishnan (For investments in Indian Market)																																																			
Name of the Trustee Company	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)																																																			
Performance of the Scheme as on December 31, 2015	<table><thead><tr><th>Compounded Annualised Returns (%)^</th><th>Regular Plan Returns (%)^</th><th>Direct Plan Returns (%)^</th><th>Benchmark Returns (%)#</th></tr></thead><tbody><tr><td>Last 1 Year</td><td>-15.23</td><td>-14.63</td><td>3.85</td></tr><tr><td>Last 3 Years</td><td>-0.83</td><td>—</td><td>16.79</td></tr><tr><td>Last 5 Years</td><td>3.48</td><td>—</td><td>16.38</td></tr><tr><td rowspan="2">Since Inception</td><td>5.88</td><td>—</td><td>16.62</td></tr><tr><td>—</td><td>-0.07</td><td>16.79</td></tr></tbody></table>			Compounded Annualised Returns (%)^	Regular Plan Returns (%)^	Direct Plan Returns (%)^	Benchmark Returns (%)#	Last 1 Year	-15.23	-14.63	3.85	Last 3 Years	-0.83	—	16.79	Last 5 Years	3.48	—	16.38	Since Inception	5.88	—	16.62	—	-0.07	16.79	<div>Yearwise Absolute Returns as of March 31, 2015</div> <div><div>Regular Plan</div><div>Direct Plan</div><div>Benchmark</div></div>  <table><thead><tr><th>Period</th><th>Regular Plan</th><th>Direct Plan</th><th>Benchmark</th></tr></thead><tbody><tr><td>2014-15</td><td>-2.06</td><td>-1.36</td><td>11.11</td></tr><tr><td>2013-14</td><td>9.87</td><td>11.35</td><td>29.93</td></tr><tr><td>2012-13</td><td>12.55</td><td>19.69</td><td>12.55</td></tr><tr><td>2011-12</td><td>6.76</td><td>13.95</td><td>13.95</td></tr><tr><td>2010-11</td><td>21.14</td><td>20.02</td><td>20.02</td></tr></tbody></table>		Period	Regular Plan	Direct Plan	Benchmark	2014-15	-2.06	-1.36	11.11	2013-14	9.87	11.35	29.93	2012-13	12.55	19.69	12.55	2011-12	6.76	13.95	13.95	2010-11	21.14	20.02	20.02
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Expenses of the Scheme Load Structure	<b>Entry Load:</b> Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.) <b>Exit Load:</b> 1% if redeemed/switched out within 12 months of allotment. The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme. No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund)																																																			
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: <b>Regular Plan:</b> 1.91% <b>Direct Plan:</b> 1.22%																																																			

**Yearwise Absolute Returns as of March 31, 2015**



Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.

<b>Scheme Name</b>	<b>DHFL Pramerica Insta Cash Plus Fund</b>												
<b>Investment objective</b>	The investment objective of the Scheme is to generate steady returns with high liquidity by investing in a portfolio of short term, high quality money market and debt instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.												
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile**</th></tr> <tr> <th>Minimum</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td>Debt* and Money Market Instruments</td><td>0%</td><td>100%</td><td>Low to Medium</td></tr> </tbody> </table> <p>* Debt securities may include securitized debt upto 50% of the net assets  ** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details  In accordance with the SEBI Circular No. SEBI/IMD/CIR No.13/150975/09 dated January 19, 2009, the investment pattern indicating the characteristics of portfolio of DPICPF has been revised as follows:  (a) With effect from May 01, 2009, DPICPF shall make investment in / purchase debt and money market securities with maturity of upto 91 days only.  (b) Such inter scheme transfer of securities held in other schemes having maturity of upto 91 days only shall be permitted in DPICPF.  Further the term 'Maturity' shall mean:  a. In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout, then the maturity of the securities shall be calculated on the basis of weighted average maturity of security.  b. In case of securities with put and call options (daily or otherwise), the residual maturity of the securities shall not be 91 days with effect from May 01, 2009.  c. In case the maturity of the security falls on a non-business day, then the settlement of securities will take place on the next business day.  If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not, normally exceed 50% of the corpus of the plan and if the Scheme decides to invest in foreign debt securities, it is the intention of the Investment Manager that such investments will not, normally exceed 25% of the assets of the Scheme.</p>			Instruments	Indicative allocations (% of total assets)		Risk Profile**	Minimum	Maximum	Debt* and Money Market Instruments	0%	100%	Low to Medium
Instruments	Indicative allocations (% of total assets)		Risk Profile**										
	Minimum	Maximum											
Debt* and Money Market Instruments	0%	100%	Low to Medium										

Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors.																											
Investment Strategy	<p>The Fund Management team endeavours to meet the investment objective whilst maintaining a balance between safety, liquidity and return on investments. As the primary objective of the scheme is to provide high liquidity along with low volatility the Fund Manager shall invest a significant portion of assets in short-term/floating rate securities, which carry low market risk. The Fund Management team shall formulate an active view of the interest rate movement by monitoring various parameters of the Indian economy, as well as developments in global markets.</p> <p>Please refer to CSID for more details.</p>																											
Plans & Options	<p>The Scheme shall offer two plans viz Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option.</p> <p>Dividend Option has the following two facilities:</p> <ul style="list-style-type: none"><li>i. Dividend Payout facility;</li><li>ii. Dividend Reinvestment facility;</li></ul> <p><b>Dividend Frequency - Reinvestment:</b> Daily, Weekly, Monthly, Quarterly &amp; Annual</p> <p><b>Dividend Frequency - Payout:</b> Weekly, Monthly, Quarterly &amp; Annual</p> <p><b>Default Option:</b> Growth</p> <p><b>Default Dividend Sub-Option:</b> Dividend Reinvestment Plan</p> <p>(If the amount of Dividend payable under the Dividend Payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme.)</p>																											
Minimum Amount for Purchase / Additional Purchase / Redemption	<p><b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Re. 1/- thereafter.</p> <p><b>Additional Purchase</b> – Minimum of Rs. 1000/- and in multiples of Re. 1/- thereafter or 100 units</p> <p><b>Repurchase / Redemption Amount</b> – Rs. 100/- and in multiples of Re. 1/- thereafter or 0.1 unit or account balance, whichever is lower.</p>																											
Benchmark	CRISIL Liquid Fund Index																											
Name of the Fund Manager	Mr. Kumaresh Ramakrishnan and Mr. Rahul Dedhia																											
Name of the Trustee Company	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)																											
Performance of the Scheme as on December 31, 2015	<table><thead><tr><th>Compounded Annualised Returns (%)^^</th><th>Regular Plan Returns (%)^</th><th>Direct Plan Returns (%)^</th><th>Benchmark Returns (%)#</th></tr></thead><tbody><tr><td>Last 1 Year</td><td>8.39</td><td>8.44</td><td>8.23</td></tr><tr><td>Last 3 Years</td><td>8.85</td><td>—</td><td>8.83</td></tr><tr><td>Last 5 Years</td><td>9.04</td><td>—</td><td>8.63</td></tr><tr><td rowspan="2">Since Inception</td><td>8.18</td><td>—</td><td>7.65</td></tr><tr><td>—</td><td>8.93</td><td>8.83</td></tr></tbody></table> <p>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.</p> <p>^ Returns are calculated on Growth Option NAV.</p> <p>^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.</p> <p># CRISIL Liquid Fund Index</p> <p>Inception Date: Regular Plan: September 5, 2007; Direct Plan: January 01, 2013</p>					Compounded Annualised Returns (%)^^	Regular Plan Returns (%)^	Direct Plan Returns (%)^	Benchmark Returns (%)#	Last 1 Year	8.39	8.44	8.23	Last 3 Years	8.85	—	8.83	Last 5 Years	9.04	—	8.63	Since Inception	8.18	—	7.65	—	8.93	8.83
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Expenses of the Scheme Load Structure	<p><b>Entry Load:</b> Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)</p> <p><b>Exit Load:</b> Nil</p> <p>The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme.</p> <p>No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.</p>																											
Actual Expenses for the previous financial year	<p>Total recurring expenses as a percentage of daily net assets:</p> <p><b>Regular Plan:</b> 2.43% <b>Direct Plan:</b> 0.16%</p>																											

Scheme Name	DHFL Pramerica Ultra Short Term Fund			
Investment objective	The Primary objective of the Scheme is to provide liquidity and generate stable returns by investing in a mix of short term debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile**
		Minimum	Maximum	
	Debt securities and Money Market instruments with duration not greater than 1 year	70%	100%	Low
	Debt securities with duration greater than 1 year	0%	30%	Low to Medium
	The Scheme may invest up to 100% of assets in securitized instruments. The fund shall have a weighted average portfolio maturity not exceeding 6 months. The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, as permitted under the regulations and guidelines.  ** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.  The Scheme will not engage in scrip lending.			
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors.			
Investment Strategy	The Fund Management team endeavours to meet the investment objective whilst maintaining a balance between safety, liquidity and the profitability aspect of various investments. The aim of the investment strategy is to generate stable returns both in the short term and long term with a low risk, particularly minimal interest rate risk strategy. The Scheme shall be actively managed and the Fund Management team shall formulate an active view of the interest rate movement by monitoring various parameters of the Indian economy, as well as developments in global markets. The Scheme may invest in short term deposits of scheduled commercial banks and in accordance with SEBI circulars issued from time to time. The Scheme may also enter into repurchase and reverse repurchase obligations in all securities held by it as per the guidelines and regulations applicable to such transactions.  Please refer to CSID for more details.			
Plans & Options	The Scheme shall offer two plans viz Regular Plan and Direct Plan.  Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.  Each Plan has two Options, viz., Growth Option and Dividend Option.  Dividend Option has the following two facilities: i. Dividend Payout facility; ii. Dividend Reinvestment facility;  <b>Dividend Frequency - Reinvestment:</b> Daily, Weekly, Monthly, Quarterly and Annual <b>Dividend Frequency - Payout:</b> Weekly, Monthly, Quarterly and Annual <b>Default Option:</b> Growth <b>Default Dividend Sub-Option:</b> Dividend Reinvestment Plan <b>Default Dividend Frequency:</b> Daily  (If the amount of Dividend payable under the Dividend Payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme.)			
Minimum Amount for Purchase / Additional Purchase / Redemption	<b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Re. 1/- thereafter. <b>Additional Purchase</b> – Rs. 1000/- or 100 units or account balance, whichever is lower <b>Repurchase / Redemption Amount</b> – Rs. 100/- and in multiples of Re. 1/- thereafter or 0.1 unit or account balance, whichever is lower.			
Benchmark	CRISIL Liquid Fund Index			
Name of the Fund Manager	Mr. Nitish Gupta and Mr. Kumaresh Ramakrishnan			
Name of the Trustee Company	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)			

Performance of the Scheme as on 31st December, 2015	Compounded Annualised Returns (%)^^	Regular Plan Returns (%)^	Direct Plan Returns (%)^	Benchmark Returns (%)#	<div>Yearwise Absolute Returns as of March 31, 2015</div> <div><div><div>Regular Plan</div><div>Direct Plan</div><div>Benchmark</div></div><table><thead><tr><th>Year</th><th>Regular Plan</th><th>Direct Plan</th><th>Benchmark</th></tr></thead><tbody><tr><td>2014-15</td><td>9.65</td><td>9.87</td><td>9.06</td></tr><tr><td>2013-14</td><td>10.07</td><td>10.38</td><td>9.46</td></tr><tr><td>2012-13</td><td>9.72</td><td>8.23</td><td>8.44</td></tr><tr><td>2011-12</td><td>9.73</td><td>8.44</td><td>8.44</td></tr><tr><td>2010-11</td><td>6.73</td><td>6.21</td><td>6.21</td></tr></tbody></table><div>Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.</div></div>	Year	Regular Plan	Direct Plan	Benchmark	2014-15	9.65	9.87	9.06	2013-14	10.07	10.38	9.46	2012-13	9.72	8.23	8.44	2011-12	9.73	8.44	8.44	2010-11	6.73	6.21	6.21
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Expenses of the Scheme Load Structure	<div>Entry Load: Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)</div> <div>Exit Load: Nil</div> <div>The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme.</div> <div>No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.</div>																												
Actual Expenses for the previous financial year	<div>Total recurring expenses as a percentage of daily net assets:</div> <div>Regular Plan: 2.43% Direct Plan: 0.30%</div>																												

Scheme Name	DHFL Pramerica Low Duration Fund			
Investment objective	The objective of the Scheme is to generate income through investment primarily in low duration debt & money market securities.  There is no assurance or guarantee that the investment objective of the scheme will be achieved.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile**
		Minimum	Maximum	
	Debt and money market instruments with maturity upto 1 year*	80%	100%	Low to Medium
	Debt instruments with maturity above 1 year*	0%	20%	Low to Medium
	<p>*Debt &amp; money market instruments shall be deemed to include securitized debt and investment in securitized debts shall not exceed 50% of the net assets of the Scheme. The Fund shall have a weighted average portfolio maturity in the range of 6 months to 12 months.</p> <p>The asset allocation shown above is indicative and may vary according to circumstances at the sole discretion of the Fund Manager, on defensive consideration or according to the interest rate view of the Fund Manager. The composition may change due to purchases and redemption of units or during adjustment of the average maturity of investments. Should the asset allocation go outside the limits specified, rebalancing would be conducted within 30 days. Where the portfolio is not rebalanced within 30 Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objective of the Scheme.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</p>			
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors.			
Investment Strategy	<p>The Fund Management team endeavours to meet the investment objective of the Scheme. The Scheme shall seek opportunities in the rapidly increasing use of debt markets by corporates across the credit spectrum.</p> <p>The Fund focuses on enhancing the portfolio by identifying optimum credit opportunities in the market. The key element of this approach is having the ability to analyse and price credit risk for short dated securities. The Scheme shall be actively managed and the Fund Management team shall formulate a view of the credit quality, interest rate movement etc. by monitoring various parameters of the Corporates/Indian economy, as well as developments in global markets. Identifying attractive investment opportunities on the credit maturity spectrum may be key to the performance of this fund. The Scheme may assume moderately higher credit risk as compared to a Scheme investing predominantly in AAA bonds/sovereign securities.</p> <p>Investment views/decisions inter alia may be taken on the basis of the following parameters:</p> <ol style="list-style-type: none"><li>Prevailing interest rate scenario</li><li>Returns offered relative to alternative investment opportunities</li><li>Quality of the security/instrument (including the financial health of the issuer)</li></ol>			

	<div>4. Maturity profile of the instrument</div> <div>5. Liquidity of the security</div> <div>6. Any other factors considered relevant in the opinion of the Fund Management team.</div> <div>The Scheme may also use derivatives for hedging and rebalancing of the portfolio. The Scheme may try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like yield curve analysis, spreads between asset classes, horizon returns, forward implied interest rates, may be deployed to evaluate various investment options. Investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst these cannot be done away with, they may be minimized by diversification and effective use of hedging techniques.</div>																																																
Plans & Options	<div>The Scheme shall offer two plans viz Regular Plan and Direct Plan.</div> <div>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</div> <div>Each Plan has two Options, viz., Growth Option and Dividend Option.</div> <div>Dividend Option has the following two facilities:</div> <div><div>i. Dividend Payout facility;</div><div>ii. Dividend Reinvestment facility;</div></div> <div><b>Dividend Frequency - Reinvestment:</b> Daily, Regular, Weekly, Monthly, Quarterly and Annual</div> <div><b>Dividend Frequency - Payout:</b> Regular, Weekly, Monthly, Quarterly and Annual</div> <div><b>Default Option:</b> Growth</div> <div><b>Default Sub-option:</b> Dividend Reinvestment Plan</div> <div><b>Default Dividend Frequency:</b> Daily</div> <div>(If the amount of Dividend payable under the Dividend Payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme.)</div>																																																
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Performance of the Scheme as on 31st December, 2015	<table><tr><th>Compounded Annualised Returns (%)<sup>^^</sup></th><th>Regular Plan Returns (%)<sup>^</sup></th><th>Direct Plan Returns (%)<sup>^</sup></th><th>Benchmark Returns (%)<sup>#</sup></th></tr><tr><td>Last 1 Year</td><td>9.32</td><td>10.01</td><td>8.23</td></tr><tr><td>Last 3 Years</td><td>9.26</td><td>—</td><td>8.83</td></tr><tr><td>Last 5 Years</td><td>9.35</td><td>—</td><td>8.63</td></tr><tr><td>Since Inception</td><td>8.44</td><td>—</td><td>7.59</td></tr><tr><td></td><td>—</td><td>9.84</td><td>8.83</td></tr></table> <div><div>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.</div><div><sup>^</sup> Returns are calculated on Growth Option NAV.</div><div><sup>^^</sup> Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.</div><div><sup>#</sup> CRISIL Liquid Fund Index</div><div>Inception Date: Regular Plan: June 22, 2007; Direct Plan: January 01, 2013</div></div> <div><div><b>Yearwise Absolute Returns as of March 31, 2015</b></div><div><div>Regular Plan</div><div>Direct Plan</div><div>Benchmark</div></div><table><thead><tr><th>Year</th><th>Regular Plan</th><th>Direct Plan</th><th>Benchmark</th></tr></thead><tbody><tr><td>2014-15</td><td>8.14</td><td>10.21</td><td>9.06</td></tr><tr><td>2013-14</td><td>9.21</td><td>9.78</td><td>9.46</td></tr><tr><td>2012-13</td><td>9.67</td><td>8.23</td><td>8.23</td></tr><tr><td>2011-12</td><td>9.50</td><td>8.44</td><td>8.44</td></tr><tr><td>2010-11</td><td>5.76</td><td>6.21</td><td>6.21</td></tr></tbody></table><div>Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.</div></div>	Compounded Annualised Returns (%) <sup>^^</sup>	Regular Plan Returns (%) <sup>^</sup>	Direct Plan Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>	Last 1 Year	9.32	10.01	8.23	Last 3 Years	9.26	—	8.83	Last 5 Years	9.35	—	8.63	Since Inception	8.44	—	7.59		—	9.84	8.83	Year	Regular Plan	Direct Plan	Benchmark	2014-15	8.14	10.21	9.06	2013-14	9.21	9.78	9.46	2012-13	9.67	8.23	8.23	2011-12	9.50	8.44	8.44	2010-11	5.76	6.21	6.21
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<b>Scheme Name</b>	<b>DHFL Pramerica Short Term Floating Rate Fund</b>																
<b>Investment objective</b>	<p>The objective of the scheme is to generate regular income through investment in a portfolio comprising primarily in short maturity floating rate debt/ money market instruments.</p> <p>However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.</p>																
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile**</th></tr> <tr> <th>Minimum</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td>Floating rate debt securities with residual maturity of less than 400 days (including fixed rate debt instruments swapped for floating rate returns) and money market instruments*</td><td>65%</td><td>100%</td><td>Low to Medium</td></tr> <tr> <td>Floating rate and other debt securities with residual maturity between 400 days and upto 3 Years</td><td>0%</td><td>35%</td><td>Low to Medium</td></tr> </tbody> </table> <p>Floating rate instruments include money market instruments, i.e. fixed rate instruments with maturity upto 364 days as investments in such instruments gets re-priced within a year just like floating rate instruments where coupons are reset periodically.</p> <p>* The fund manager would invest in money market instruments, as and when deemed appropriate &amp; necessary, depending upon interest rate scenario and relative benefit of floating rate instruments.</p> <p>Presently, the Scheme does not intend to invest in securitised debt and overseas / foreign securities.</p> <p>The Scheme retains the flexibility to invest across all the securities in the debt and money markets instruments, within the abovementioned asset allocation. The portfolio may hold cash depending on the market condition. The fund manager may use derivative instruments to protect the downside risk; and that same security wise hedge positions would be excluded from the same. Investment and disclosure by the Scheme in derivatives will be in line with prevailing SEBI guidelines.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</p>	Instruments	Indicative allocations (% of total assets)		Risk Profile**	Minimum	Maximum	Floating rate debt securities with residual maturity of less than 400 days (including fixed rate debt instruments swapped for floating rate returns) and money market instruments*	65%	100%	Low to Medium	Floating rate and other debt securities with residual maturity between 400 days and upto 3 Years	0%	35%	Low to Medium		
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<b>Risk Profile of the scheme</b>	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors.																
<b>Investment Strategy</b>	<p>The objective of the Scheme is to generate regular income through investment in a portfolio comprising primarily in floating rate debt instruments (including fixed rate debt instruments swapped for floating rate returns and money market instruments). The investment strategies will focus on constructing portfolios in line with above objective.</p> <p>Investment decision will be primarily guided by fundamental research and analysis. The Scheme would be a short investment option that provides the flexibility to counter a dynamic environment by keeping its portfolio primarily in floating rate debt instruments.</p> <p>The fund manager will manage the portfolio based on the outlook on interest rates and liquidity etc. Such outlook will be developed by in-house assessment of various macro factors like economic growth, inflation, credit pick-up, liquidity and other such factors as considered relevant. Credit portfolio management will be primarily guided by external credit ratings assigned by any of the recognized credit rating agency such as CRISIL, CARE and ICRA or any other rating agency as approved by the regulators. Additionally, as may be deemed appropriate, inputs may be available from financial statement analysis, management review, industry trends, capital structure and covenant analysis to identify securities for inclusion / exclusion from credit portfolios. Efficient portfolio construction will be used to manage interest rate risk across different asset class and duration buckets, and optimise risk-adjusted returns.</p> <p>Portfolio managers will actively monitor and review markets and portfolios so that necessary rebalancing of the portfolios can be done.</p>																
<b>Plans &amp; Options</b>	<p>The Scheme shall offer two plans viz Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option.</p> <p>Dividend Option has the following two facilities:</p> <ol style="list-style-type: none"> <li>Dividend Payout facility;</li> <li>Dividend Reinvestment facility;</li> </ol> <p><b>Dividend Frequency - Reinvestment:</b> Daily, Weekly, Monthly, Quarterly and Annual</p> <p><b>Dividend Frequency - Payout:</b> Weekly, Monthly, Quarterly and Annual</p> <p><b>Default Option:</b> Growth</p> <p><b>Default Dividend Sub-option:</b> Dividend Reinvestment Plan</p> <p><b>Default Dividend Frequency:</b> Weekly</p> <p>(If the amount of Dividend payable under the Dividend Payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme.)</p>																
<b>Minimum Amount for Purchase / Additional Purchase / Redemption</b>	<p><b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Re. 1/- thereafter.</p> <p><b>Additional Purchase</b> – Rs. 1000/- and in multiples of Re. 1/- thereafter or 100 units.</p> <p><b>Repurchase / Redemption Amount</b> – Rs. 100/- and in multiples of Re. 1/- thereafter or 0.1 unit or account balance, whichever is lower.</p>																
<b>Benchmark</b>	CRISIL Short Term Bond Fund Index																
<b>Name of the Fund Manager</b>	Mr. Nitish Gupta																
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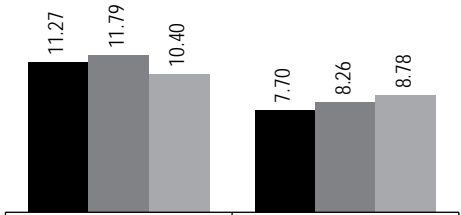
Performance of the Scheme as on 31st December, 2015	Compounded Annualised Returns (%) <sup>^^</sup>	Regular Plan Returns (%) <sup>^</sup>	Direct Plan Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>	<div>Yearwise Absolute Returns as of March 31, 2015</div> <div><div><div>Regular Plan</div><div>Direct Plan</div><div>Benchmark</div></div><table><thead><tr><th>Year</th><th>Regular Plan</th><th>Direct Plan</th><th>Benchmark</th></tr></thead><tbody><tr><td>2014-15</td><td>8.95</td><td>9.18</td><td>9.06</td></tr><tr><td>2013-14</td><td>8.88</td><td>9.20</td><td>9.46</td></tr><tr><td>2012-13</td><td>9.71</td><td>8.23</td><td>8.23</td></tr><tr><td>2011-12</td><td>8.72</td><td>8.44</td><td>8.44</td></tr><tr><td>2010-11</td><td>5.67</td><td>6.21</td><td>6.21</td></tr></tbody></table><div>Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.</div></div>	Year	Regular Plan	Direct Plan	Benchmark	2014-15	8.95	9.18	9.06	2013-14	8.88	9.20	9.46	2012-13	9.71	8.23	8.23	2011-12	8.72	8.44	8.44	2010-11	5.67	6.21	6.21
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<div>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.</div> <div><sup>^</sup> Returns are calculated on Growth Option NAV.</div> <div><sup>^^</sup> Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.</div> <div><sup>#</sup> CRISIL Liquid Fund Index</div> <div>The benchmark has been changed from CRISIL Liquid Fund Index to CRISIL Short Term Bond Fund Index w.e.f. close of business hours of March 04, 2016.</div> <div>Inception Date: Regular Plan: October 09, 2009; Direct Plan: January 01, 2013</div>																													
Expenses of the Scheme Load Structure	<div>Entry Load: Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)</div> <div>Exit Load: Nil</div> <div>The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme.</div> <div>No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.</div>																												
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: <b>Regular Plan:</b> 0.52% <b>Direct Plan:</b> 0.32%																												

Scheme Name	DHFL Pramerica Short Maturity Fund		
Investment objective	The investment objective of the Scheme is to generate steady returns with low to medium market risk for investors by investing in a portfolio of short -medium term debt and money market securities. The Scheme does not guarantee/indicate any returns.		
Asset Allocation Pattern of the scheme	Instruments		Risk Profile**
	Indicative allocations (% of total assets)		
	Minimum	Maximum	
	Money market securities and/or debt securities* with residual maturity of less than or equal to 3 years	80%	100%
	Debt securities* with residual maturity greater than 3 years	0%	20%
The fund will maintain the weighted average portfolio maturity between 1 year and 3 years.			
* Debt securities may include securitised debt up to 50% of the net assets			
** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.			
If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not, normally exceed 50% of the corpus of the plan and if the Scheme decides to invest in foreign debt securities, it is the intention of the Investment Manager that such investments will not, normally exceed 25% of the assets of the Scheme.			
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors.		
Investment Strategy	The Fund Management team endeavours to meet the investment objective whilst maintaining a balance between safety, liquidity and return on investments. Since the investment horizon for the scheme(s) is short, the Scheme(s) would focus on short to medium-term securities. The Scheme(s) shall be actively managed and the Fund Management team may endeavor to generate superior returns whilst moderating credit and interest rate risk. The Fund Manager shall formulate a view of the interest rate movement based on various parameters of the Indian economy, as well as developments in global markets. The Investment Manager may try to leverage its international resource base to understand the global economic and interest rate environment.		
Plans & Options	The Scheme shall offer two plans viz Regular Plan and Direct Plan.  Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.  Each Plan has two Options, viz., Growth Option and Dividend Option.  Dividend Option has the following two facilities: i. Dividend Payout facility; ii. Dividend Reinvestment facility;		

	<p><b>Dividend Frequency - Reinvestment:</b> Monthly, Weekly, Quarterly and Annual</p> <p><b>Dividend Frequency - Payout:</b> Monthly, Weekly, Quarterly and Annual</p> <p><b>Default Option:</b> Growth</p> <p><b>Default Sub-option:</b> Dividend Reinvestment Plan</p> <p><b>Default Dividend Frequency:</b> Weekly</p> <p>(If the amount of Dividend payable under the Dividend Payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme.)</p>																								
<b>Minimum Amount for Purchase / Additional Purchase / Redemption</b>	<p><b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Re. 1/- thereafter.</p> <p><b>Additional Purchase</b> – Rs. 1000/- and in multiples of Re. 1/- thereafter or 100 units.</p> <p><b>Repurchase / Redemption Amount</b> – Rs. 100/- and in multiples of Re. 1/-thereafter or 0.1 unit or account balance, whichever is lower.</p>																								
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Scheme Name	DHFL Pramerica Banking and PSU Debt Fund				
Investment objective	The primary objective of the Scheme is to generate income and capital appreciation by investing in money market and debt instruments issued by banks and public sector Companies.				
Asset Allocation Pattern of the scheme	Instruments		Indicative allocations (% of total assets)		Risk Profile**
			Minimum	Maximum	
	Money market and debt securities# issued by Government, Banks, Public Sector Undertakings (PSU) and Public Financial institutions (PFI)		80%	100%	Low to Medium
	Other Debt* and Money Market Securities		0%	20%	Low to Medium
* Investment in Securitized Debt would be up to 20% of the net assets of the scheme.					
The scheme will not invest in foreign securities and foreign securitized debt.					
# including derivatives instruments to the extent of 50% of the Net Assets as permitted vide SEBI Circular no. DNP/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNP/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNP/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010. The Scheme may use Fixed Income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time. The Scheme may also use fixed income derivative instruments subject to the guidelines as maybe issued by SEBI and RBI and for such purposes as maybe permitted from time to time.					

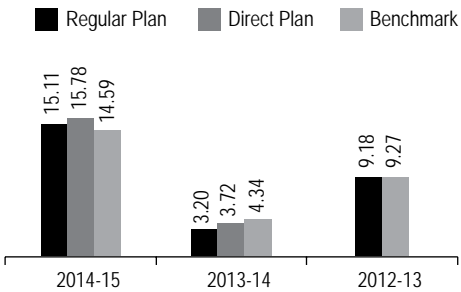
	<p>The cumulative gross exposure through debt, money market instruments and derivative positions shall not exceed 100% of the net assets of the Scheme. The Scheme will not have a leveraged position in derivatives. The Scheme will not invest in foreign securities and foreign securitized debt. The Scheme will not participate in Repo in corporate debt security and Credit Default Swaps. The Scheme will not invest in script lending. The Scheme will not invest in equity linked debentures.</p> <p><b>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</b></p> <p>In the event of the asset allocation falling outside the range as indicated above, a review and rebalancing will be called for by the Investment Manager within 30 calendar days. Any alteration in the Investment Pattern will be for a short term on defensive considerations; the intention being at all times to protect the interests of the Unit Holders. The scheme may also hold cash from time to time.</p> <p>It must be clearly understood that the percentages stated above are only indicative and not absolute and that they 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 Unitholders.</p>
<b>Risk Profile of the scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors.</p>
<b>Investment Strategy</b>	<p>The fund management team would endeavor to meet the investment objectives, while maintaining a balance between safety, liquidity and yield on investments. Investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, reinvestment risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The scheme intends to invest in securities with a credit rating of at least a "AA-" or equivalent. The scheme will be actively managed and the Fund Management team will actively track interest rates and market movement by keeping a close watch on various parameters of the Indian economy as well as developments in global markets. A Public Sector Undertaking is defined as Companies having 51% of their outstanding share capital held by the Central Government and/or State Government, directly or indirectly. (Source: www.nseindia.com - definition for CNX PSE Index).</p> <p>The Scheme will focus on investing in public sector bonds and various debt instruments issued by banks. The Scheme will try to leverage its international resource base to understand the global economic and interest rate environment. Investment views / decisions inter-alia will be taken on the basis of the following parameters:</p> <ul style="list-style-type: none"> <li>• Prevailing interest rate scenario</li> <li>• Maturity profile of the instrument</li> <li>• Returns offered relative to alternative investment opportunities.</li> <li>• Quality of the security / instrument (including the financial health of the issuer)</li> <li>• Liquidity of the security</li> <li>• Any other factors considered relevant in the opinion of the Fund Management team.</li> </ul> <p>The Scheme can also use derivatives to reduce the volatility of the portfolio and/or to enhance the portfolio returns. The Scheme will try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like yield curve analysis, spreads between asset classes, horizon returns, forward implied interest rates, will be deployed to evaluate various investment options. Investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, reinvestment risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques.</p> <p>The Scheme may invest in other scheme(s) managed by the AMC or in the scheme(s) of any other mutual fund, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing Regulations.</p>
<b>Plans &amp; Options</b>	<p>The Scheme shall offer two plans viz Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option.</p> <p>Dividend Option has the following two facilities:</p> <ol style="list-style-type: none"> <li>Dividend Payout facility;</li> <li>Dividend Reinvestment facility;</li> </ol> <p><b>Dividend Frequency - Reinvestment:</b> Regular, Weekly, Monthly, Quarterly and Annual</p> <p><b>Dividend Frequency - Payout:</b> Regular, Weekly, Monthly, Quarterly and Annual</p> <p><b>Default Option:</b> Growth</p> <p><b>Default Dividend Sub-option:</b> Dividend Reinvestment</p> <p><b>Default Dividend Frequency:</b> Monthly</p> <p>(If the amount of Dividend payable under the Dividend Payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme.)</p>
<b>Minimum Amount for Purchase / Additional Purchase / Redemption</b>	<p><b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Re. 1/- thereafter.</p> <p><b>Additional Purchase</b> – Rs. 1000/- and in multiples of Re. 1/- thereafter or 100 units.</p> <p><b>Repurchase / Redemption Amount</b> – Rs. 100/- and in multiples of Re. 1/-thereafter or 0.1 unit or account balance, whichever is lower.</p>
<b>Benchmark</b>	CRISIL Short Term Bond Fund Index
<b>Name of the Fund Manager</b>	Mr. Nitish Gupta
<b>Name of the Trustee Company</b>	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)

Performance of the Scheme as on 31st December, 2015	Compounded Annualised Returns (%)^^	Regular Plan Returns (%)^	Direct Plan Returns (%)^	Benchmark Returns (%)#	<div>Yearwise Absolute Returns as of March 31, 2015</div> <div><div><div>Regular Plan</div><div>Direct Plan</div><div>Benchmark</div></div><table><thead><tr><th>Year</th><th>Regular Plan</th><th>Direct Plan</th><th>Benchmark</th></tr></thead><tbody><tr><td>2014-15</td><td>11.27</td><td>11.79</td><td>10.40</td></tr><tr><td>2013-14</td><td>7.70</td><td>8.26</td><td>8.78</td></tr></tbody></table><div>Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.</div></div>	Year	Regular Plan	Direct Plan	Benchmark	2014-15	11.27	11.79	10.40	2013-14	7.70	8.26	8.78
	Year	Regular Plan	Direct Plan	Benchmark													
	2014-15	11.27	11.79	10.40													
	2013-14	7.70	8.26	8.78													
Last 1 Year	8.77	9.28	8.66														
Since Inception	9.03	9.53	9.21														
<div>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.</div> <div>^ Returns are calculated on Growth Option NAV.</div> <div>^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.</div> <div># CRISIL Short Term Bond Fund Index</div> <div>Inception Date: Regular Plan: March 11, 2013; Direct Plan: March 11, 2013</div>																	
Expenses of the Scheme Load Structure	<div>Entry Load: Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)</div> <div>Exit Load: Nil</div> <div>The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme.</div> <div>No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.</div>																
Actual Expenses for the previous financial year	<div>Total recurring expenses as a percentage of daily net assets:</div> <div>Regular Plan: 0.78%    Direct Plan: 0.32%</div>																

Scheme Name	<b>DHFL Pramerica Credit Opportunities Fund</b>																
Investment objective	The investment objective of the Scheme is to generate income and capital appreciation by investing predominantly in corporate debt. There can be no assurance that the investment objective of the Scheme will be realized.																
Asset Allocation Pattern of the scheme	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile**</th></tr> <tr> <th>Minimum</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td>Corporate Debt Securities* including securitized debt<sup>§</sup></td><td>80%</td><td>100%</td><td>Low to Medium</td></tr> <tr> <td>CBLO, Reverse Repo, T Bills, and Money Market Instruments<sup>§</sup></td><td>0%</td><td>20%</td><td>Low</td></tr> </tbody> </table> <p><sup>§</sup> Investment in Securitised Debt if undertaken, shall not exceed 50% of the net assets of the Scheme.</p> <p><b>** Risk profile refers to the price risk of the respective asset class. Please refer to the risk factors for more details.</b></p> <p>* Corporate Debt Securities would include all debt securities issued by entities such as Banks, Public Sector Undertakings, Municipal Corporations, bodies corporate, companies etc (E.g Power Grid Corporation Ltd, National Thermal Power Corporation Ltd, Tata Motors Limited) and would exclude investments in Government Securities and State Development Loans.</p> <p>The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time.</p> <p><sup>§</sup> As per Regulation 2(o) of SEBI (MF) Regulations, 1996, "money market instruments" includes commercial papers, commercial bills, treasury 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.</p> <p>The scheme may also invest in fixed income derivatives instruments to the extent of 50% of the Net Assets as permitted vide SEBI Circular no. DNPd/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNPd/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPd/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/ IMD/DF/ 11/ 2010 dated August 18, 2010. The Scheme may use fixed income derivative instruments, subject to the guidelines as maybe issued by SEBI and RBI and for such purposes as maybe permitted from time to time, including for the purpose of hedging and portfolio balancing, based on the opportunities available.</p> <p>The cumulative gross exposure through debt, money market instruments and derivative positions shall not exceed 100% of the net assets of the Scheme. The Scheme will not have a leveraged position in derivatives.</p> <p>The Scheme will not invest in foreign securities and foreign securitized debt. The Scheme will not participate in Repo in corporate debt securities and Credit Default Swap. The Scheme will not invest in scrip lending.</p> <p>The Scheme will not invest in equity linked debentures. The Scheme will not invest in Government securities and State Development Loans. The Scheme will not participate in short shelling of securities. The Scheme will not invest in ADR/GDR.</p> <p>The scheme may also hold cash from time to time.</p>			Instruments	Indicative allocations (% of total assets)		Risk Profile**	Minimum	Maximum	Corporate Debt Securities* including securitized debt <sup>§</sup>	80%	100%	Low to Medium	CBLO, Reverse Repo, T Bills, and Money Market Instruments <sup>§</sup>	0%	20%	Low
Instruments	Indicative allocations (% of total assets)		Risk Profile**														
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Corporate Debt Securities* including securitized debt <sup>§</sup>	80%	100%	Low to Medium														
CBLO, Reverse Repo, T Bills, and Money Market Instruments <sup>§</sup>	0%	20%	Low														
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors.																

Investment Strategy	<p>The fund seeks to generate attractive returns through a combination of income and capital appreciation over the medium to long term. The Fund Manager will invest only in investment grade debt securities. The fund manager may also invest in unrated debt securities, which the Fund Manager believes to be of equivalent quality, as per regulatory guidelines.</p> <p>The Fund Management team will endeavor to meet the investment objective while maintaining a balance between safety, liquidity and the profitability aspect of various investments. The Fund will be actively managed and the Fund Management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy as well as developments in global markets. The Fund will try to leverage its international resource base to understand the global economic and interest rate environment.</p> <p>The Fund can also use derivatives to reduce the volatility of the portfolio and/or to enhance the portfolio returns. The Fund will try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like yield curve analysis, spreads between asset classes, horizon returns, forward implied interest rates, will be deployed to evaluate various investment options. Investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, reinvestment risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques.</p>															
Plans & Options	<p>The Scheme shall offer two plans viz Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option.</p> <p>Dividend Option has the following two facilities:</p> <p>i. Dividend Payout facility;</p> <p>ii. Dividend Reinvestment facility;</p> <p><b>Dividend Frequency - Reinvestment:</b> Regular, Monthly, Quarterly and Annual</p> <p><b>Dividend Frequency - Payout:</b> Regular, Monthly, Quarterly and Annual</p> <p><b>Default Option:</b> Growth</p> <p><b>Default Dividend Sub-option:</b> Dividend Reinvestment</p> <p><b>Default Dividend Frequency:</b> Monthly</p> <p>(If the amount of Dividend payable under the Dividend Payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme.)</p>															
Minimum Amount for Purchase / Additional Purchase / Redemption	<p><b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Re. 1/- thereafter.</p> <p><b>Additional Purchase</b> – Rs. 1000/- and in multiples of Re. 1/- thereafter or 100 units.</p> <p><b>Repurchase / Redemption Amount</b> – Rs. 100/- and in multiples of Re. 1/-thereafter or 0.1 unit or account balance, whichever is lower.</p>															
Benchmark	CRISIL Short Term Bond Fund Index															
Name of the Fund Manager	Mr. Nitish Gupta and Mr. Kumaresh Ramakrishnan															
Name of the Trustee Company	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)															
Performance of the Scheme as on 31st December, 2015	<table><tr><th>Compounded Annualised Returns (%)^^</th><th>Regular Plan Returns (%)^</th><th>Direct Plan Returns (%)^</th><th>Benchmark Returns (%)#</th></tr><tr><td>Last 1 Year</td><td>10.79</td><td>11.84</td><td>8.66</td></tr><tr><td>Since Inception</td><td>11.51</td><td>12.55</td><td>9.27</td></tr></table> <p>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.</p> <p>^ Returns are calculated on Growth Option NAV.</p> <p>^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.</p> <p># CRISIL Short Term Bond Fund Index</p> <p>Inception Date: Regular Plan: September 29, 2014; Direct Plan: September 29, 2014</p>				Compounded Annualised Returns (%)^^	Regular Plan Returns (%)^	Direct Plan Returns (%)^	Benchmark Returns (%)#	Last 1 Year	10.79	11.84	8.66	Since Inception	11.51	12.55	9.27
Compounded Annualised Returns (%)^^	Regular Plan Returns (%)^	Direct Plan Returns (%)^	Benchmark Returns (%)#													
Last 1 Year	10.79	11.84	8.66													
Since Inception	11.51	12.55	9.27													
Expenses of the Scheme Load Structure	<p><b>Entry Load:</b> Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)</p> <p><b>Exit Load:</b> 1% if the investor redeems within 1 year from the date of allotment of units.</p> <p>The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme.</p> <p>No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.</p>															
Actual Expenses for the previous financial year	<p>Total recurring expenses as a percentage of daily net assets:</p> <p><b>Regular Plan:</b> 1.61% <b>Direct Plan:</b> 0.84%</p>															
Scheme Name	DHFL Pramerica Dynamic Bond Fund															
Investment objective	<p>The objective of the Scheme is to generate optimal returns through active management of a portfolio of debt and money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.</p>															

Asset Allocation Pattern of the scheme	Instruments		Indicative allocations (% of total assets)		Risk Profile
			Minimum	Maximum	
	Money market instruments & Debt securities		0%	100%	Medium
	<p>Presently, the scheme does not intend to invest in securitised debt and overseas / foreign securities.</p> <p>The scheme retains the flexibility to invest across all the securities in the debt and money markets instruments. The portfolio may hold cash depending on the market outlook. The fund manager may use derivative instruments as may be permitted from time to time and as may be deemed appropriate. Further, aggregate asset allocation including exposure to derivatives will not exceed 100% of the net assets; and that same security wise hedge positions would be excluded from the same.</p> <p>Investment and disclosure by the Scheme in derivatives will be in line with prevailing SEBI guidelines.</p>				
<b>Risk Profile of the scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Investment in Mutual fund schemes involves certain Scheme specific Risk Factors which are summarized below:</p> <p>Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk.</p> <p>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. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price. For detailed risk factors, please refer to the SID.</p>				
<b>Investment Strategy</b>	<p>The Scheme is a medium to long-term investment option that provides the flexibility to counter a dynamic environment by actively managing its portfolio in line with the evolving interest rate scenario. The Scheme will follow an active duration management strategy. The investment strategies will focus on constructing fixed income portfolios in line with above objective. Portfolio manager will manage the fund based on the outlook on interest rates and liquidity etc. Such outlook will be developed by in-house assessment of various macro factors like economic growth, inflation, credit pick-up, liquidity and other such factors as considered relevant. Credit portfolio management will be primarily guided by external credit ratings assigned by any of the recognized credit rating agency. Additionally, as may be deemed appropriate, inputs may be available from financial statement analysis, management review, industry trends, capital structure and covenant analysis to identify securities for inclusion / exclusion from credit portfolios. Efficient portfolio construction will be used to manage interest rate risk across different asset class and duration buckets, and optimise risk-adjusted returns.</p> <p>The Scheme may use debt derivative instruments like interest rate swaps like Overnight Indexed Swaps forward rate agreements, interest rate futures or such other derivative instruments as may be permitted under the applicable regulations. Derivatives may be used for the purpose of hedging, and portfolio balancing and such other purpose as may be permitted under the regulations and guidelines from time to time. The fund manager will actively monitor and review markets and portfolios so that necessary rebalancing of the portfolios is done.</p>				
<b>Plans &amp; Options</b>	<p>The Scheme has two plans, i.e. Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each plan has three Options, namely, Growth Option and Dividend Option.</p> <p>Dividend Option has the following three facilities:</p> <ol style="list-style-type: none"> <li>Dividend Reinvestment facility</li> <li>Dividend Payout facility</li> <li>Dividend Transfer facility<sup>#</sup></li> </ol> <p><sup>#</sup>No fresh application will be accepted w.e.f. March 08, 2016.</p> <p><b>Dividend Frequency - Reinvestment:</b> Monthly and Quarterly</p> <p><b>Dividend Frequency - Payout:</b> Monthly and Quarterly</p> <p><b>Default Option:</b> Growth</p> <p><b>Default Dividend Sub-option:</b> Dividend Reinvestment</p> <p><b>Default Dividend Frequency:</b> Monthly</p> <p>(If the amount of Dividend payable under the Dividend payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the Dividend Option of the Scheme.)</p>				
<b>Minimum Amount for Purchase / Additional Purchase / Redemption</b>	<p><b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Re. 1/- thereafter.</p> <p><b>Additional Purchase</b> – Rs. 1000/- and in multiples of Re. 1/- thereafter or 100 units.</p> <p><b>Repurchase / Redemption Amount</b> – Rs. 100/- and in multiples of Re. 1/-thereafter or 0.1 unit or account balance, whichever is lower.</p>				
<b>Benchmark</b>	CRISIL Composite Bond Fund Index				
<b>Name of the Fund Manager</b>	Mr. Nitish Gupta				
<b>Name of the Trustee Company</b>	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)				

Performance of the Scheme as on 31st December, 2015	Compounded Annualised Returns (%) <sup>^^</sup>	Regular Plan Returns (%) <sup>^</sup>	Direct Plan Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>	<b>Yearwise Absolute Returns as of March 31, 2015</b>  Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.
	Last 1 Year	6.52	7.58	8.63	
	Last 3 Years	7.86	—	8.82	
	Since Inception	8.16	—	8.86	
		—	8.41	8.76	
	Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments. <sup>^</sup> Returns are calculated on Growth Option NAV. <sup>^^</sup> Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year. <sup>#</sup> CRISIL Composite Bond Fund Index Inception Date: Regular Plan: January 12, 2012, Direct Plan: January 01, 2013				
Expenses of the Scheme Load Structure	<b>Entry Load:</b> Not Applicable <b>Exit Load:</b> — If redeemed /switched out on or before 30 days from the date of allotment - 1% — If redeemed /switched out after 30 days from the date of allotment - Nil The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme. No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.				
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: <b>Regular Plan: 1.45% Direct Plan: 0.71%</b>				

Scheme Name	DHFL Pramerica Medium Term Income Fund			
Investment objective	The investment objective is to generate income and capital appreciation by investing in a portfolio of high quality debt securities and money market instruments.			
Asset Allocation Pattern of the scheme	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>		<b>Risk Profile</b>
		Minimum	Maximum	
	Debt Securities including securitized debt*	70%	100%	Low to Medium
	CBLO, Reverse Repo, T Bills, and Money Market Instruments	0%	30%	Low
	The fund will maintain the weighted average portfolio maturity of the portfolio between 3 years and 7 years * Investment in Securitized Debt would be up to 50% of the net assets of the scheme. ** Risk profile refers to the price risk of the respective asset class. Please refer to the risk factors for more details. The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time. The scheme may also invest in fixed income derivatives instruments to the extent of 50% of the Net Assets as permitted vide SEBI Circular no. DNPDI/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNPDI/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPDI/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010. The Scheme may use fixed income derivative instruments, subject to the guidelines as maybe issued by SEBI and RBI and for such purposes as maybe permitted from time to time, including for the purpose of hedging and portfolio balancing, based on the opportunities available. The cumulative gross exposure through debt, money market instruments and derivative positions shall not exceed 100% of the net assets of the Scheme. The Scheme will not have a leveraged position in derivatives. The Scheme will not invest in foreign securities and foreign securitized debt. The Scheme will not participate in Repo in corporate debt securities and Credit Default Swap. The Scheme will not invest in scrip lending. The Scheme will not invest in equity linked debentures. In the event of the asset allocation falling outside the range as indicated above, rebalancing will be done within 30 calendar days. Any alteration in the Investment Pattern will be for a short term on defensive considerations; the intention being at all times to protect the interests of the Unit Holders. The scheme may also hold cash from time to time. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they 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 Unitholders. However, In case, the asset allocation falling outside the range as indicated above, rebalancing will be done within 30 calendar days.			
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors			
Investment Strategy	The fund seeks to generate attractive returns through a combination of income and capital appreciation over the medium to long term. The Fund Manager will invest only in investment grade debt securities. The fund manager may also invest in unrated debt securities, which the Fund Manager believes to be of equivalent quality, as per regulatory guidelines. The Fund would seek to maintain the weighted average maturity of the portfolio between 3 years and 7 years.			



	<p>The Fund Management team will endeavor to meet the investment objective while maintaining a balance between safety, liquidity and the profitability aspect of various investments. The Fund will be actively managed and the Fund Management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy as well as developments in global markets. The Fund will try to leverage its international resource base to understand the global economic and interest rate environment.</p> <p>The Fund can also use derivatives to reduce the volatility of the portfolio and/or to enhance the portfolio returns. The Fund will try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like yield curve analysis, spreads between asset classes, horizon returns, forward implied interest rates, will be deployed to evaluate various investment options. Investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, reinvestment risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques.</p>																				
Plans & Options	<p>The Scheme shall offer two plans viz Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option.</p> <p>Dividend Option has the following two facilities:</p> <p>i. Dividend Payout facility;</p> <p>ii. Dividend Reinvestment facility;</p> <p><b>Dividend Frequency - Reinvestment:</b> Regular, Monthly, Quarterly and Annual</p> <p><b>Dividend Frequency - Payout:</b> Regular, Monthly, Quarterly and Annual</p> <p><b>Default Option:</b> Growth</p> <p><b>Default Dividend Sub-option:</b> Dividend Reinvestment</p> <p><b>Default Dividend Frequency:</b> Monthly</p> <p>(If the amount of Dividend payable under the Dividend payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the Dividend Option of the Scheme.)</p>																				
Minimum Amount for Purchase / Additional Purchase / Redemption	<p><b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Re. 1/- thereafter.</p> <p><b>Additional Purchase</b> – Rs. 1000/- and in multiples of Re. 1/- thereafter or 100 units.</p> <p><b>Repurchase / Redemption Amount</b> – Rs. 100/- and in multiples of Re. 1/-thereafter or 0.1 unit or account balance, whichever is lower.</p>																				
Benchmark	CRISIL Composite Bond Fund Index																				
Name of the Fund Manager	Mr. Nitish Gupta																				
Name of the Trustee Company	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)																				
Performance of the Scheme as on 31st December, 2015	<table><tr><th>Compounded Annualised Returns (%)<sup>^^</sup></th><th>Regular Plan Returns (%)<sup>^</sup></th><th>Direct Plan Returns (%)<sup>^</sup></th><th>Benchmark Returns (%)<sup>#</sup></th></tr><tr><td>Last 1 Year</td><td>8.26</td><td>9.05</td><td>8.63</td></tr><tr><td>Since Inception</td><td>11.64</td><td>12.35</td><td>11.78</td></tr></table> <p>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.</p> <p><sup>^</sup> Returns are calculated on Growth Option NAV.</p> <p><sup>^^</sup> Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.</p> <p><sup>#</sup> CRISIL Composite Bond Fund Index</p> <p>Inception Date: Regular Plan: March 06, 2014; Direct Plan: March 06, 2014</p> <div><p><b>Yearwise Absolute Returns as of March 31, 2015</b></p><table><tr><th>Plan</th><th>Return (%)</th></tr><tr><td>Regular Plan</td><td>14.14</td></tr><tr><td>Direct Plan</td><td>14.79</td></tr><tr><td>Benchmark</td><td>14.67</td></tr></table><p>2014-15</p><p>Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.</p></div>	Compounded Annualised Returns (%) <sup>^^</sup>	Regular Plan Returns (%) <sup>^</sup>	Direct Plan Returns (%) <sup>^</sup>	Benchmark Returns (%) <sup>#</sup>	Last 1 Year	8.26	9.05	8.63	Since Inception	11.64	12.35	11.78	Plan	Return (%)	Regular Plan	14.14	Direct Plan	14.79	Benchmark	14.67
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Actual Expenses for the previous financial year	<p>Total recurring expenses as a percentage of daily net assets:</p> <p><b>Regular Plan:</b> 0.90% <b>Direct Plan:</b> 0.27%</p>																				

<b>Scheme Name</b>	<b>DHFL Pramerica Premier Bond Fund</b>																
<b>Investment objective</b>	The investment objective of the Scheme is to provide regular income by investing in debt securities including bonds and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.																
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile**</th></tr> <tr> <th>Minimum</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td>Debt* Instruments including Government Securities and Corporate Debt</td><td>60%</td><td>100%</td><td>Medium</td></tr> <tr> <td>Money Market Instruments</td><td>0%</td><td>40%</td><td>Low</td></tr> </tbody> </table> <p>* Debt securities may include securitised debts up to 50% of the net assets.</p> <p>The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</p> <p>If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not, normally exceed 50% of the corpus of the plan and if the Scheme decides to invest in foreign debt securities, it is the intention of the Investment Manager that such investments will not, normally exceed 25% of the assets of the Scheme.</p>			Instruments	Indicative allocations (% of total assets)		Risk Profile**	Minimum	Maximum	Debt* Instruments including Government Securities and Corporate Debt	60%	100%	Medium	Money Market Instruments	0%	40%	Low
Instruments	Indicative allocations (% of total assets)		Risk Profile**														
	Minimum	Maximum															
Debt* Instruments including Government Securities and Corporate Debt	60%	100%	Medium														
Money Market Instruments	0%	40%	Low														
<b>Risk Profile of the scheme</b>	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors																
<b>Investment Strategy</b>	<p>The Fund Management team endeavours to meet the investment objective whilst maintaining a balance between safety, liquidity and the profitability aspect of various investments. The Scheme shall be actively managed and the Fund Management team shall formulate active view of the interest rate movement by monitoring various parameters of the Indian economy, as well as developments in global markets. The Scheme may try to leverage its international resource base to understand the global economic and interest rate environment. Investment views/decisions inter alia may be taken on the basis of the following parameters:</p> <ol style="list-style-type: none"> <li>1. Prevailing interest rate scenario</li> <li>2. Returns offered relative to alternative investment opportunities.</li> <li>3. Quality of the security / instrument (including the financial health of the issuer)</li> <li>4. Maturity profile of the instrument</li> <li>5. Liquidity of the security</li> <li>6. Any other factors considered relevant in the opinion of the Fund</li> </ol> <p>The Scheme may also use derivatives to reduce the volatility of the portfolio and/or to enhance the portfolio returns. The Scheme may try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like yield curve analysis, spreads between asset classes, horizon returns, forward implied interest rates, may be deployed to evaluate various investment options. Investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst these cannot be done away with, they may be minimized by diversification and effective use of hedging techniques.</p>																
<b>Plans &amp; Options</b>	<p>The Scheme shall offer two plans viz Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option.</p> <p>Dividend Option has the following two facilities:</p> <ol style="list-style-type: none"> <li>i. Dividend Payout facility;</li> <li>ii. Dividend Reinvestment facility;</li> </ol> <p><b>Dividend Frequency - Reinvestment:</b> Monthly, Quarterly &amp; Annual</p> <p><b>Dividend Frequency - Payout:</b> Monthly, Quarterly &amp; Annual</p> <p><b>Default Option:</b> Growth</p> <p><b>Default Dividend Sub-option:</b> Dividend Reinvestment</p> <p><b>Default Dividend Frequency:</b> Monthly</p> <p>(If the amount of Dividend payable under the Dividend payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the Dividend Option of the Scheme.)</p>																
<b>Minimum Amount for Purchase / Additional Purchase / Redemption</b>	<p><b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Re. 1/- thereafter.</p> <p><b>Additional Purchase</b> – Rs. 1000/- and in multiples of Re. 1/- thereafter or 100 units.</p> <p><b>Repurchase / Redemption Amount</b> – Rs. 100/- and in multiples of Re. 1/-thereafter or 0.1 unit or account balance, whichever is lower.</p>																
<b>Benchmark</b>	CRISIL Composite Bond Fund Index																
<b>Name of the Fund Manager</b>	Mr. Rakesh Suri																
<b>Name of the Trustee Company</b>	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)																

Performance of the Scheme as on 31st December, 2015	Compounded Annualised Returns (%)^^	Regular Plan Returns (%)^	Direct Plan Returns (%)^	Benchmark Returns (%)#	<div>Yearwise Absolute Returns as of March 31, 2015</div> <div><div><div>Regular Plan</div><div>Direct Plan</div><div>Benchmark</div></div><table><thead><tr><th>Year</th><th>Regular Plan</th><th>Direct Plan</th><th>Benchmark</th></tr></thead><tbody><tr><td>2014-15</td><td>9.65</td><td>10.65</td><td>14.67</td></tr><tr><td>2013-14</td><td>5.71</td><td>6.79</td><td>4.32</td></tr><tr><td>2012-13</td><td>9.14</td><td>9.30</td><td>9.30</td></tr><tr><td>2011-12</td><td>7.00</td><td>7.68</td><td>7.68</td></tr><tr><td>2010-11</td><td>7.07</td><td>5.06</td><td>5.06</td></tr></tbody></table><div>Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.</div></div>	Year	Regular Plan	Direct Plan	Benchmark	2014-15	9.65	10.65	14.67	2013-14	5.71	6.79	4.32	2012-13	9.14	9.30	9.30	2011-12	7.00	7.68	7.68	2010-11	7.07	5.06	5.06
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Expenses of the Scheme Load Structure	<div>Entry Load: Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)</div> <div>Exit Load: 1% if the investor redeemed / switched out within 6 months from the allotment of units and Nil if redeemed / switched out subsequent to 6 months of allotment of units.</div> <div>The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme.</div> <div>No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.</div>																												
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets:  Regular Plan: 1.64% Direct Plan: 0.75%																												

Scheme Name	<b>DHFL Pramerica Gilt Fund</b>												
Investment objective	<p>The primary investment objective of the scheme is to generate reasonable returns by investing in Central/State Government securities of various maturities.</p> <p>There can be no assurance that the investment objective of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.</p>												
Asset Allocation Pattern of the scheme	<table> <tr> <th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile**</th></tr> <tr> <th>Minimum</th><th>Maximum</th></tr> <tr> <td>Government Securities and Money Market Securities</td><td>100%</td><td>100%</td><td>Low</td></tr> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile**	Minimum	Maximum	Government Securities and Money Market Securities	100%	100%	Low	<p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details</p> <p>The scheme will not engage in scrip lending. The Scheme will not invest in foreign securities and securitized debt.</p> <p>The scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.</p>	
Instruments	Indicative allocations (% of total assets)		Risk Profile**										
	Minimum	Maximum											
Government Securities and Money Market Securities	100%	100%	Low										
Risk Profile of the scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors</p>												
Investment Strategy	<p>The Fund Management team endeavours to meet the investment objective whilst maintaining a balance between liquidity and profitability of the investments. The scheme shall invest in government securities which shall provide income and capital appreciation and be deemed to have no credit risk. The scheme would mainly invest in securities issued by the Government of India and the State Governments. The Scheme shall be actively managed and the Fund Management team shall formulate an active view of the interest rate movements by monitoring various parameters of the Indian economy, as well as developments in global markets. The Scheme(s) may try to leverage its international resource base to understand the global economic and interest rate environment. Investment views/decisions inter alia may be taken on the basis of the following parameters:</p> <ol style="list-style-type: none"> <li>1. Prevailing interest rate scenario</li> <li>2. Returns offered relative to alternative investment opportunities.</li> <li>3. Maturity profile of the instrument</li> <li>4. Liquidity of the security</li> <li>5. Any other factors considered relevant in the opinion of the Fund Management team.</li> </ol> <p>The Scheme(s) may also use derivatives to reduce the volatility of the portfolio and/or to enhance the portfolio returns. The Scheme(s) may try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like yield curve analysis, horizon returns, forward implied interest rates, may be deployed to evaluate various investment options. Investments in gilts carry various risks like interest rate risk, liquidity risk, reinvestment risk etc. Whilst these cannot be done away with, they may be minimized by diversification and effective use of hedging techniques.</p>												

	<p>Liquidity Support from RBI</p> <p>Subject to the RBI Guidelines, DHFL Pramerica Gilt Fund (being a Scheme dedicated exclusively to investments in Government securities) may be eligible to avail on any day from RBI, liquidity support up to 20% of the outstanding value of its investments in Government securities (as at the close of business on the previous working day), under its Guidelines issued vide letter IDMC.No.2741/03.01.00/95-96 dated April 20, 1996. Liquidity support under these guidelines is available through reverse repurchase agreements in eligible Central Government dated securities and Treasury Bills of all maturities.</p>																																																
Plans & Options	<p>The Scheme shall offer two plans viz Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option.</p> <p>Dividend Option has the following two facilities:</p> <p>i. Dividend Payout facility;</p> <p>ii. Dividend Reinvestment facility;</p> <p><b>Default Option:</b> Growth</p> <p><b>Default Dividend Sub-option:</b> Dividend Reinvestment</p> <p>(If the amount of Dividend payable under the Dividend payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the Dividend Option of the Scheme.)</p>																																																
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Actual Expenses for the previous financial year	<p>Total recurring expenses as a percentage of daily net assets:</p> <p><b>Regular Plan:</b> 0.82% <b>Direct Plan:</b> 0.59%</p>																																																

Scheme Name	DHFL Pramerica Inflation Indexed Bond Fund			
Investment objective	The investment objective is to generate income and capital appreciation indexed to inflation by investing in a portfolio of inflation indexed bonds.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile**
		Minimum	Maximum	
	Inflation Indexed Securities issued by Central Government, State Government and / or Corporate Issuers	70%	100%	Low
	Other Debt Securities* including money market instruments	0%	30%	Low to Medium
* Investment in Securitized Debt would be up to 20% of the net assets of the scheme.				
** Risk profile refers to the price risk of the respective asset class. Please refer to the risk factors for more details.				
The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI/RBI from time to time.				
The scheme may also invest in derivatives instruments to the extent of 30% of the Net Assets as permitted vide SEBI Circular no. DNPDCir 29/2005 dated September 14, 2005 and SEBI Circular No. DNPDCir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPDCir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010. The Scheme may use fixed income derivative instruments, subject to the guidelines as maybe issued by SEBI and RBI and for such purposes as maybe permitted from time to time, including for the purpose of hedging and portfolio balancing, based on the opportunities available.				
The cumulative gross exposure through debt, money market instruments and derivative positions shall not exceed 100% of the net assets of the Scheme. The Scheme will not have a leveraged position in derivatives.				
The Scheme will not invest in foreign securities and foreign securitized debt. The Scheme will not participate in Repo in corporate debt security and Credit Default Swap. The Scheme will not invest in scrip lending. The Scheme will not invest in equity linked debentures.				
In the event of the asset allocation falling outside the range as indicated above, a review and rebalancing will be called for by the Investment Manager within 30 calendar days. Any alteration in the Investment Pattern will be for a short term on defensive considerations; the intention being at all times to protect the interests of the Unit Holders. The scheme may also hold cash from time to time.				
It must be clearly understood that the percentages stated above are only indicative and not absolute and that they 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 Unitholders.				
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors			
Investment Strategy	<p>The fund seeks to actively manage a portfolio of predominantly inflation linked bonds (IIBs) to provide an inflation adjusted return whilst maintaining a balance between liquidity and profitability of the investments. The fund manager seeks to extract value from the interplay of real and nominal interest rates. The fund would use a combination of portfolio strategies like yield curve positioning, duration, relative value positioning and other tactical strategies. All bonds typically attempt to price “inflation expectation” in the price of the bond. The inflation indexed bonds remove the uncertainty of “inflation expectation” and use the actual inflation levels to price the bonds. Therefore, these types of bonds provide a potential hedge against inflation.</p> <p>Inflation indexed bonds provide insurance to investors from inflation and cost savings for the issuer on account of reduction in coupon payments with lowering inflation rate, elimination of uncertainty risk premium, and containing inflationary expectations. The Government of India would be issuing IIBs wherein the principal is indexed to inflation and the coupon is indexed to the principal. Thus, investors receive inflation adjusted interest payments periodically and also inflation adjusted principal repayments at the time of redemption or its original par value, whichever is higher. Though, the IIBs are designed to payback the principal on maturity, similar to other bonds; the fund being a portfolio of these bonds and subject to mark to market valuation on a daily basis, would witness volatility in its NAV similar to other bond / debt funds.</p>			
Plans & Options	<p>The Scheme shall offer two plans viz Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option.</p> <p>Dividend Option has the following two facilities:</p> <p>i. Dividend Payout facility;</p> <p>ii. Dividend Reinvestment facility;</p> <p><b>Dividend Frequency - Reinvestment:</b> Regular, Monthly and Quarterly</p> <p><b>Dividend Frequency - Payout:</b> Regular, Monthly and Quarterly</p> <p><b>Default Option:</b> Growth</p> <p><b>Default Dividend Sub-option:</b> Dividend Reinvestment</p> <p><b>Default Dividend Frequency:</b> Regular</p> <p>(If the amount of Dividend payable under the Dividend payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the Dividend Option of the Scheme.)</p>			
Minimum Amount for Purchase / Additional Purchase / Redemption	<p><b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Re. 1/- thereafter.</p> <p><b>Additional Purchase</b> – Minimum of Rs. 1000/- and in multiples of Re. 1/-thereafter or 100 units.</p> <p><b>Repurchase / Redemption Amount</b> – Rs. 100/- and in multiples of Re. 1/-thereafter or 0.1 unit or account balance, whichever is lower.</p>			
Benchmark	I -Sec Composite Index			
Name of the Fund Manager	Mr. Nitish Gupta			

Name of the Trustee Company	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)				
Performance of the Scheme as on 31st December, 2015	Compounded Annualised Returns (%)^^	Regular Plan Returns (%)^	Direct Plan Returns (%)^	Benchmark Returns (%)#	<div>Yearwise Absolute Returns as of March 31, 2015</div> <div><div><div></div><div></div><div></div></div><div>Regular PlanDirect PlanBenchmark</div><div><div></div><div></div><div></div></div><div>2.533.3015.72</div><div>2014-15</div><div>Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.</div></div>
	Last 1 Year	2.15	2.94	8.37	
	Since Inception	2.58	3.34	11.46	
	Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments. ^ Returns are calculated on Growth Option NAV. ^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year. # I -Sec Composite Index Inception Date: Regular Plan: January 28, 2014; Direct Plan: January 28, 2014				
Expenses of the Scheme Load Structure	<b>Entry Load:</b> Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)  <b>Exit Load:</b> Nil  The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme.  No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.				
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets:  <b>Regular Plan:</b> 1.04% <b>Direct Plan:</b> 0.29%				

Scheme Name	DHFL Pramerica Income Advantage Fund			
Investment objective	The objective of Scheme is to generate regular returns through investment primarily in Debt and Money Market Instruments and to generate capital appreciation by investing in equity and equity related instruments. Monthly Income is not assured & is subject to availability of distributable surplus. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile**
		Minimum	Maximum	
	Domestic Debt Instruments including Government Securities, Money Market Instruments and Securitised Debt*	70%	100%	Low to Medium
	Equity & Equity related instruments	0%	30%	Medium to High
* Investment in Securitised Debt would be up to a maximum of 70% of the net assets of the Scheme.				
** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.				
The Scheme will not invest in foreign securities and foreign securitized debt. Also the Scheme will not engage in scrip lending.				
The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines and the exposure to derivatives shall be restricted to 50% of the net assets of the Scheme.				
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors			
Investment Strategy	<p>The Scheme is a medium to long-term investment option that provides the flexibility to counter a dynamic environment by actively managing its portfolio in line with the evolving interest rate scenario. The investment strategies of the Scheme will focus on constructing a robust portfolio in line with the above objective. Under normal market conditions, majority of the portfolio of the Scheme will be invested in fixed income securities issued by corporates and/or State and Central Government across a range of maturities, while some portion will be invested in equity and equity related securities.</p> <p>The debt portfolio will be managed actively based on the AMC's outlook on interest rates and liquidity. Such outlook will be developed by in-house assessment of various macro factors like economic growth, inflation, credit pick-up, liquidity and other such factors as considered relevant. Credit portfolio management will be primarily guided by external credit ratings assigned by any of the recognized credit rating agency. Additionally, as may be deemed appropriate, inputs may be available from financial statement analysis, management review, industry trends, capital structure and covenant analysis to identify securities for inclusion / exclusion from credit portfolios. Efficient portfolio construction will be used to manage interest rate risk across different asset class and duration buckets, and optimise risk-adjusted returns. The Scheme will follow an active duration management strategy. The Scheme may use debt derivative instruments like interest rate swaps like Overnight Indexed Swaps ("OIS"), forward rate agreements, interest rate futures or such other derivative instruments as may be permitted under the applicable regulations. Derivatives may be used for the purpose of hedging, and portfolio balancing and such other purpose as may be permitted under the regulations and Guidelines from time to time.</p>			

	<p>The fund manager will select equities on a top-down and bottom-up, stock-by-stock basis, with due consideration given to price-to-earnings, price-to-book, and price-to-sales ratios, as well as growth, margins, asset returns, and cash flows, amongst others. The fund manager will use a disciplined quantitative analysis of financial operating statistics. In selecting individual investment opportunities for the portfolio, the fund manager will conduct in-house research in order to identify various investment opportunities. The company-wise analysis will focus, amongst others, on the historical and current financial condition of the company, potential value creation/unlocking of value and its impact on earnings growth, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research, technological know-how and transparency in corporate governance. The fund manager/s will actively monitor and review markets and portfolios so as to ensure rebalancing of the portfolios as and when necessary. The fund manager shall decide the allocation between equity &amp; debt within the overall asset allocation pattern.</p>																							
Plans & Options	<p>The Scheme shall offer two plans viz Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option.</p> <p>Dividend Option has the following two facilities:</p> <p>i. Dividend Payout facility;</p> <p>ii. Dividend Reinvestment facility;</p> <p><b>Default Option:</b> Growth</p> <p><b>Default Dividend Sub-option:</b> Dividend Reinvestment</p> <p>(If the amount of Dividend payable under the Dividend payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the Dividend Option of the Scheme.)</p>																							
Minimum Amount for Purchase / Additional Purchase / Redemption	<p><b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Re. 1/- thereafter.</p> <p><b>Additional Purchase</b> – Minimum of Rs. 1000/- and in multiples of Re. 1/-thereafter or 100 units.</p> <p><b>Repurchase / Redemption Amount</b> – Rs. 100/- and in multiples of Re. 1/-thereafter or 0.1 unit or account balance, whichever is lower.</p>																							
Benchmark	CRISIL MIP Blended Fund Index																							
Name of the Fund Manager	Mr. Rakesh Suri (Debt portion) and Mr. Akash Singhania (Equity portion)																							
Name of the Trustee Company	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)																							
Performance of the Scheme as on 31st December, 2015	<table><tr><th>Compounded Annualised Returns (%)^^</th><th>Regular Plan Returns (%)^</th><th>Direct Plan Returns (%)^</th><th>Benchmark Returns (%)#</th></tr><tr><td>Last 1 Year</td><td>4.07</td><td>5.06</td><td>6.79</td></tr><tr><td>Last 3 Years</td><td>6.39</td><td>—</td><td>9.21</td></tr><tr><td>Last 5 Years</td><td>6.33</td><td>—</td><td>8.23</td></tr><tr><td rowspan="2">Since Inception</td><td>7.12</td><td>—</td><td>7.36</td></tr><tr><td>—</td><td>7.37</td><td>9.21</td></tr></table> <p>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.</p> <p>^ Returns are calculated on Growth Option NAV.</p> <p>^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.</p> <p># CRISIL MIP Blended Fund Index</p> <p>Inception Date: Regular Plan: November 2, 2007; Direct Plan: January 01, 2013</p>	Compounded Annualised Returns (%)^^	Regular Plan Returns (%)^	Direct Plan Returns (%)^	Benchmark Returns (%)#	Last 1 Year	4.07	5.06	6.79	Last 3 Years	6.39	—	9.21	Last 5 Years	6.33	—	8.23	Since Inception	7.12	—	7.36	—	7.37	9.21
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Since Inception	7.12	—	7.36																					
	—	7.37	9.21																					
Expenses of the Scheme Load Structure	<p><b>Entry Load:</b> Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)</p> <p><b>Exit Load:</b> 1.5% if redeemed/switched out within 12 months of allotment.</p> <p>The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme.</p> <p>No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.</p>																							
Actual Expenses for the previous financial year	<p>Total recurring expenses as a percentage of daily net assets:</p> <p><b>Regular Plan:</b> 2.64% <b>Direct Plan:</b> 1.76%</p>																							



## COMMON INFORMATION

<b>Dividend Policy</b>	Under the dividend option, the Trustee will endeavor to declare dividend subject to availability of distributable surplus calculated in accordance with the Regulations. It must be clearly understood that there is neither any assurance to the Unit holders that the Dividend will be paid regularly, nor any assurance as to the rate of Dividend. On payment of dividend, the NAV of the units under Dividend option will fall to the extent of the dividend payout and Dividend Distribution Tax u/s. 115R of the Income Tax Act, 1961 and applicable statutory levies, if any.		
<b>Waiver of Load for Direct Applications</b>	In terms of SEBI circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 there is no Entry Load for all mutual fund schemes.		
<b>Tax treatment for the Unitholders</b>	Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.		
<b>Daily NAV Publication</b>	<p>Net Asset Value (NAV) of the Scheme(s) will be calculated and disclosed at the close of every Business Day to the Press, News Agencies and Association of Mutual Funds in India (AMFI). However, in case of DHFL Pramerica Insta Cash Plus Fund NAV will be calculated on calendar day and published on business days. The AMC shall publish the NAVs on its Website and of the AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and at least in two daily newspapers for every Business Day before 9 pm.</p> <p><b>DTEOF and DGAOF:</b> The NAV of the Schemes will be calculated and announced by the Fund on the next Business Day. The Unit holders may obtain the information on the previous Business Day's NAV on any day, by calling the office of the AMC or any of the Investor Service Centres or on the web site of the AMC viz- <a href="http://www.dhflpramericamf.com">www.dhflpramericamf.com</a>. The Fund will publish NAVs of a Business Day on a T+ 2 Business Day, in at least two daily newspapers. Further, the AMC shall publish the purchase and redemption prices of Units daily in a newspaper with all India circulation. The AMC shall update the NAVs on the web site of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and the Fund's website <a href="http://www.dhflpramericamf.com">www.dhflpramericamf.com</a> by 10.00 a.m. on the next Business Day. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next Business Day. If the NAVs are not available before commencement of business hours on the following Business Day of the next Business Day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.</p>		
<b>For Investor Grievances please contact</b>	<b>Name and Address of Registrar</b> <b>Karvy Computershare Private Limited</b> Karvy Selenium Tower B, Plot No 31 & 32, Gachibowli Financial District, Nana Kramagoda, Serilingampally, Hyderabad - 500 008.	<b>Name, address, telephone number, fax number, e-mail i.d. of DHFL Pramerica Mutual Fund</b> Mr. Murali Ramasubramanian, Investor Relations Officer DHFL Pramerica Asset Managers Pvt. Ltd. 2nd floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400030. Tel: 91 22 6159 3000 Fax: 91 22 6159 3000 Email Id: <a href="mailto:customercare@dhflpramericamf.in">customercare@dhflpramericamf.in</a>	
<b>Unitholders' Information</b>	<p><b>Accounts Statements:</b></p> <p>The unit holders whose valid application for subscription has been accepted by the Fund, a communication specifying the number of units allotted, in the form of an email and/or SMS at the registered email address and/or mobile number, shall be sent within 5 business days from the date of receipt of transaction request or closure of the initial subscription list. In case of applications for subscription of Units of the Scheme in demat mode, the Units allotted will be credited to the DP account of the Unit holder.</p> <p>Thereafter, a Common Account Statement ('CAS') shall be issued which shall enable a single consolidated view of all the investments of an investor in mutual funds and securities held in demat form with the Depositories. CAS shall contain details relating to all the transactions carried out by the investors across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.</p> <p>The following shall be applicable with respect to CAS, for unit holders having a Demat Account:-</p> <ul style="list-style-type: none"><li>Investors having mutual funds investments and holding securities in Demat account shall receive a CAS from the Depository; CAS shall be issued on the basis of PAN. In case of multipleholding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis. If there is any transaction in any of the Demat accounts or in any of the mutual fund folios of the investor, depositories shall send the CAS within ten days from the month end. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. Investors will have an option not to receive CAS through the Depository. Investors who do not wish to receive CAS through the Depository can indicate their negative consent to the Depository and such Investors will receive CAS from AMC / the Fund. Unit holders who do not have Demat account shall be issued the CAS for each calendar month on or before 10th of the immediately succeeding month in whose folio(s) transaction(s) has/have taken place during the month by physical form or email (wherever the investors have provided the email address). For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN.</li></ul> <p><b>Annual Financial Results:</b> The Scheme wise annual report or an abridged summary thereof shall be mailed to all Unit holders not later than 4 months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year).</p> <p><b>Portfolio:</b> The AMC shall disclose details of the portfolio of the Scheme on a monthly basis on its website on or before the tenth day of the succeeding month in the prescribed format. Further, as prescribed under the SEBI (Mutual Funds) Regulations, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in one English daily Newspaper 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 within one month from the close of each half year (i.e. March 31 &amp; September 30) or mailed to the Unit holders.</p>		
<b>Recurring expenses</b>	<b>Particulars</b>	<b>For Debt Schemes</b>	<b>For Equity Schemes</b>
	On the first Rs. 100 crore of the daily net assets	2.25%	2.50%
	On the next Rs. 300 crore of the daily net assets	2.00%	2.25%
	On the next Rs. 300 crore of the daily net assets	1.75%	2.00%
	On the balance	1.50%	1.75%

Recurring expenses	<p><b>Additional Recurring expenses :</b></p> <p>In addition to the annual recurring expenses stated above, the following costs or expenses may be charged to the Scheme:-</p> <ol style="list-style-type: none"> <li>Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.</li> <li>Expenses not exceeding 0.30 per cent of daily net assets, if the new inflows from such cities as specified by the Board 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.</li> <li>Additional expenses not exceeding 0.20 per cent of daily net assets of the scheme, towards the investment and advisory fees or various other permissible expenses;</li> <li>Service tax on investment and advisory fees.</li> </ol> <p>Please refer to Scheme Information Document (SID) of the Scheme for more details.</p>														
Transaction Charges	<p>In terms of SEBI circular, Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the distributors of mutual fund products are allowed to be paid to transaction charges for purchase transactions (provided the distributor has Opted-In for this charge cum facility) Please note that the distributor shall have the option to opt in or opt out based on the type of the product):-</p> <ul style="list-style-type: none"> <li>Rs. 100/- per subscription of Rs. 10,000/- and above in respect of existing unitholders; and</li> <li>Rs. 150/- for subscription of Rs. 10,000/- and above in respect of a 'First Time Mutual Fund Investor (across all mutual funds).</li> </ul> <p>The transaction charge shall be deducted from the subscription amount and paid to the distributor and the balance amount (net of transaction charges) shall be invested. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned the Account Statement issued by the Mutual Fund. Distributors may choose to opt out of charging the transaction charge.</p> <p>In case of investments through SIP, the transaction charges as above shall be deducted only if the total commitment (i.e. amount per SIP installment X no. of installments) amounts to Rs. 10,000/- or more, in 4 (four) installments, commencing from the 2nd installment to 5th installment.</p> <p>Transaction charges shall not be deducted/applicable for:</p> <ol style="list-style-type: none"> <li>purchases /subscriptions for an amount less than Rs. 10,000/-;</li> <li>transactions other than purchases/subscriptions relating to new inflows such as Switch/STP/DTP and redemption (including SWP) transactions.</li> <li>purchases/subscriptions made directly with the Mutual Fund without any ARN code (i.e. not routed through any distributor/agent);</li> <li>transactions carried out through the stock exchange platform.</li> </ol> <p>Upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.</p>														
Applicable NAV (after the scheme opens for repurchase and sale)	<p><b>For Liquid Funds:</b></p> <p><b>a. Purchases including Switch-ins</b></p> <table border="1" data-bbox="379 1193 1497 1585"> <thead> <tr> <th>Time of Receipt of Application / Time of Credit of funds in the Scheme</th><th>Applicable NAV</th></tr> </thead> <tbody> <tr> <td>Applications received upto cut-off time of 2.00 p.m. &amp; funds for the entire amount of subscription/ purchase/ switch-in are credited to bank account of the Scheme before the cut-off time of 2.00 p.m., &amp; the funds are available for utilisation before the cut-off time of 2.00 p.m.</td><td>the closing NAV of the day immediately preceding the day of receipt of application</td></tr> <tr> <td>Applications received after cut-off time of 2.00 p.m. and funds for the entire amount of subscription/ purchase/ switch-in are credited to bank account of the Scheme after the cut-off time of 2.00 p.m., and the funds are available for utilisation after the cut-off time of 2.00 p.m. on the date of receipt of application</td><td>the closing NAV of the day immediately preceding the next Business Day</td></tr> <tr> <td>Irrespective of the time of receipt of applications ( before or after 2.00 p.m. on a business day), where the funds for the amount of subscription/purchase/switch-in are not credited to the bank account of the Scheme, and the funds are not available for utilisation before the cut-off time of 2.00 p.m. on the date of receipt of application</td><td>the closing NAV of the day immediately preceding the day on which the funds are available for utilization before 2.00 p.m.</td></tr> </tbody> </table> <p>Note : For purchase transactions, the time of credit into the Scheme's account will only be considered, irrespective of the time of debit to the investor's bank account. Where the application is received on a non-Business Day, it will be treated as if received on next business day.</p> <p><b>b. Re-purchase / Redemption including switch –outs:</b></p> <table border="1" data-bbox="379 1709 1497 1899"> <thead> <tr> <th>Time of receipt of redemption application</th><th>Applicable NAV</th></tr> </thead> <tbody> <tr> <td>Applications received upto cut-off time of 3.00 p.m. on a Business Day</td><td>The closing NAV of the day immediately preceding the next Business Day</td></tr> <tr> <td>Applications received after cut-off time of 3.00 p.m. on a Business Day</td><td>The closing NAV of the next Business Day</td></tr> </tbody> </table> <p>All physical applications will be time stamped in accordance with the SEBI guidelines.</p> <p><b>c. Switch Transactions</b></p> <p>Valid Switch application will be considered for processing on the earliest day which is a Business Day for both the 'Switch out' scheme and the 'Switch in' scheme. Application for 'Switch in' shall be treated as purchase application and the Applicable NAV based on the cut off time for purchase shall be applied. Application for Switch out shall be treated as redemption application and the Applicable NAV based on the cut off time for redemption shall be applied.</p>	Time of Receipt of Application / Time of Credit of funds in the Scheme	Applicable NAV	Applications received upto cut-off time of 2.00 p.m. & funds for the entire amount of subscription/ purchase/ switch-in are credited to bank account of the Scheme before the cut-off time of 2.00 p.m., & the funds are available for utilisation before the cut-off time of 2.00 p.m.	the closing NAV of the day immediately preceding the day of receipt of application	Applications received after cut-off time of 2.00 p.m. and funds for the entire amount of subscription/ purchase/ switch-in are credited to bank account of the Scheme after the cut-off time of 2.00 p.m., and the funds are available for utilisation after the cut-off time of 2.00 p.m. on the date of receipt of application	the closing NAV of the day immediately preceding the next Business Day	Irrespective of the time of receipt of applications ( before or after 2.00 p.m. on a business day), where the funds for the amount of subscription/purchase/switch-in are not credited to the bank account of the Scheme, and the funds are not available for utilisation before the cut-off time of 2.00 p.m. on the date of receipt of application	the closing NAV of the day immediately preceding the day on which the funds are available for utilization before 2.00 p.m.	Time of receipt of redemption application	Applicable NAV	Applications received upto cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the day immediately preceding the next Business Day	Applications received after cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the next Business Day
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Time of receipt of redemption application	Applicable NAV														
Applications received upto cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the day immediately preceding the next Business Day														
Applications received after cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the next Business Day														

	<b>For Schemes other than Liquid Funds:</b>	
	<b>a. Subscription / Redemption / Switch – in / Switch-out with the Fund for below Rs. 2 lakhs :</b>	
	<b>Time of receipt of application along with a local cheque or a demand draft payable at par at the place of submission of the application</b>	<b>Applicable NAV</b>
	Applications received upto cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the same Business Day
	Applications received after cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the next Business Day
	<b>b. Purchases including Switch-ins for Rs. 2 lakhs and above:</b>	
	<b>Time of Receipt of Application / Time of Credit of funds in the Scheme</b>	<b>Applicable NAV</b>
	Applications received upto cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are credited to bank account of the Scheme before the cut-off time of 3.00 p.m. and the funds are available for utilisation on the same day before the cut-off time of 3.00 p.m.	The closing NAV of the day of receipt of application
	Applications received after cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are credited to bank account of the Scheme after the cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are available for utilisation after the cut-off time of 3.00 p.m.	The closing NAV of the next Business Day
	Irrespective of the time of receipt of the application, where the funds for the entire amount of subscription/ purchase/switch-in are not credited to bank account of the Scheme before the cut-off time of 3.00 p.m. and the funds are not available for utilisation before the cut-off time of 3.00 p.m.	The closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time i.e. 3.00 p.m.
	Note:	
	<ul style="list-style-type: none"> <li>For purchase transactions, the time of credit into the Scheme's account will only be considered, irrespective of the time of debit to the investor's bank account.</li> <li>Where the application is received on a non-Business Day, it will be treated as if received on next the Business Day.</li> <li>In case the Mutual Fund receives multiple applications for less than Rs. 2 lakhs from the same investor for same type of transaction (i.e. subscription or switchin) before the cut-off time, the aggregate value of which is equal to or greater than Rs. 2 lakhs, such multiple applications may be (at the discretion of the AMC) be treated as a single transaction and liable to be processed accordingly at NAV applicable for transaction amounting of Rs. 2 lakhs and above.</li> </ul>	
	<b>c. Re-purchase / Redemption including switch –outs:</b>	
	<b>Time of receipt of redemption application</b>	<b>Applicable NAV</b>
	Applications received upto cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the same Business Day
	Applications received after cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the next Business Day
	All physical applications will be time stamped in accordance with the SEBI guidelines.	
	<b>d. Switch Transactions</b>	
	Valid Switch application will be considered for processing on the earliest day which is a Business Day for both the 'Switch out' scheme and the 'Switch in' scheme. Application for 'Switch in' shall be treated as purchase application and the Applicable NAV based on the cut off time for purchase shall be applied. Application for Switch out shall be treated as redemption application and the Applicable NAV based on the cut off time for redemption shall be applied.	
<b>Despatch of Redemption Proceeds</b>	The redemption proceeds shall be despatched to the unit holders within 10 business days from the date of receipt of redemption application, complete / in good order in all respects.	

# COMPARISON WITH THE EXISTING SCHEMES, NUMBER OF FOLIOS AND ASSETS UNDER MANAGEMENT (AUM)

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios		
					as on 08.03.2016			
DHFL Pramerica Large Cap Fund (DPLCF)  (An Open Ended Equity Scheme)	The objective of DPLCF is to generate long-term capital growth from a diversified portfolio of equity and equity related securities.	Instruments		Indicative allocations (% of total assets)	Risk Profile**	158.83	16842	
				Minimum	Maximum			
		Equities & Equity related securities		80%	100%	Medium to High		
		Debt Securities & Money Market Instruments (including cash and money at call)		0%	20%	Low to Medium		
<b>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</b>								
The Scheme will not invest in foreign securitised debt.								
If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not, normally exceed 10% of the corpus of the plan and if the Scheme decides to invest in foreign debt securities, it is the intention of the Investment Manager that such investments will not, normally exceed 10% of the assets of the Scheme. The Investment Manager may review the above pattern of investments based on views on the equity markets and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objective of the Scheme. Investors may note that securities that provide higher returns typically display higher volatility. Accordingly, the investment portfolio of the Scheme would reflect moderate to high volatility in its equity and equity related investments and low to moderate volatility in its debt and money market investments. The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines and the exposure to derivatives shall be restricted to 50% of the net assets of the Scheme.								

**Differentiation:** The corpus of the DPLCF will be invested primarily in equity and equity related securities. The Scheme may invest its corpus in debt and money market instruments, to manage its liquidity requirements.

The Investment objective is to generate long term capital growth from a diversified portfolio of equity and equity related securities of companies registered in, and / or listed on a regulated market of India. The Scheme will invest in companies across a range of market capitalisations with a preference for medium and large companies.

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios														
					as on 08.03.2016															
DHFL Pramerica Diversified Equity Fund (DPDEF) An Open Ended Equity Scheme	To generate income & capital appreciation by predominantly investing in an actively managed diversified portfolio of equity & equity related instruments including derivatives.  However, there is no assurance that the investment objective shall be realized.	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity &amp; Equity Related Instruments</td><td>65%</td><td>100%</td><td>High</td></tr><tr><td>Cash, Money Market, Debt Securities, Liquid &amp; Debt schemes of DHFL Pramerica Mutual Fund</td><td>0%</td><td>35%</td><td>Low to Medium</td></tr></table>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Equity & Equity Related Instruments	65%	100%	High	Cash, Money Market, Debt Securities, Liquid & Debt schemes of DHFL Pramerica Mutual Fund	0%	35%	Low to Medium	100.16	5104
		Instruments	Indicative allocations (% of total assets)			Risk Profile														
			Minimum	Maximum																
		Equity & Equity Related Instruments	65%	100%	High															
		Cash, Money Market, Debt Securities, Liquid & Debt schemes of DHFL Pramerica Mutual Fund	0%	35%	Low to Medium															
The Scheme does not intend to invest in overseas/foreign securities, securitized debt, derivatives in fixed income instruments and repos/ reverse repos in corporate bonds.																				
The Maximum exposure to derivatives shall not exceed 50% of net assets of the scheme.																				
The Maximum exposure to Liquid & Debt schemes of DHFL Pramerica Mutual Fund shall not exceed 10% of net assets of the scheme and the AMC would not charge any investment management fees on such investments.																				

**Differentiation:** DHFL Pramerica Diversified Equity Fund, an open ended equity scheme, which predominantly invests in a diversified portfolio of equity & equity related instruments without any restrictions towards sectors and market capitalizations.

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios
					as on 08.03.2016	
DHFL Pramerica Midcap Opportunities Fund (DPMOF) (An Open Ended Equity Scheme)	The primary objective of the Scheme is to achieve long-term capital appreciation by predominantly investing in equity & equity related instruments of mid cap companies.  However, there is no assurance that the investment objective shall be realized.	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>		151.95	8015
			Minimum	Maximum		
		Equity & Equity Related Instruments of Mid Cap Companies	65%	100%	High	
		Equity & Equity Related Instruments of Large Cap and Small Cap Companies	0%	35%	High	
		Cash, Money Market, Debt Securities, Liquid & Debt schemes of DHFL Pramerica Mutual Fund	0%	35%	Low to Medium	
		Mid Cap stocks: Midcap stocks are defined as stocks within the market cap range of the benchmark index (Nifty Midcap 100) of the Scheme and which may or may not be a constituent of the benchmark Index. The universe may also include Initial Public Offerings whose market capitalization would be as per the above-mentioned criteria.  Small Cap stocks: Small Cap stocks are defined as stocks with market cap lower than the lowest market cap of the stock in the benchmark index (Nifty Midcap 100) of the Scheme. The universe may also include Initial Public Offerings whose market capitalization would be as per the above-mentioned criteria.  Large Cap stocks: Large Cap stocks are defined as stocks with market cap higher than the highest market cap of the stock in the benchmark index (Nifty Midcap 100) of the Scheme. The universe may also include Initial Public Offerings whose market capitalization would be as per the above-mentioned criteria.  This market capitalisation range for Small Cap, Mid Cap and Large Cap stocks will be so determined taking as at the end of every calendar quarter and will be applicable for all investment decisions made during the following calendar quarter.  The Scheme does not intend to invest in overseas/foreign securities, securitized debt, usance bills and repos/ reverse repos in corporate bonds.  The Maximum exposure to derivatives shall not exceed 50% of net assets of the scheme. The Maximum exposure to Liquid & Debt schemes of DHFL Pramerica Mutual Fund shall not exceed 10% of net assets of the scheme.				
Differentiation: DHFL Pramerica Midcap Opportunities Fund and Opend ended Equity Scheme, which predominantly invest in a diversified portfolio of equity & equity related instruments of mid cap companies.						
Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios
					as on 08.03.2016	
DHFL Pramerica Tax Savings Fund (DPTSF) (An Open Ended Equity Linked Savings Scheme with a lock-in period of 3 years)	The primary objective of the Scheme is to generate long-term capital appreciation by predominantly investing in equity & equity related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time.	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>		42.51	7051
			Minimum	Maximum		
		Equity & Equity Related Instruments	80%	100%	High	
		Cash, Money Market Instruments & Liquid schemes of DHFL Pramerica Mutual Fund	0%	20%	Low to Medium	
The Scheme does not intend to invest in overseas/foreign securities, securitized debt instruments, repos/ reverse repos in corporate bonds, and derivatives. Further, the Scheme does not intend to engage in short selling and securities lending. The scheme will not participate in Credit Default Swap and will not invest in debentures whose coupon rates are linked to equity market.  Equity related instruments include cumulative convertible preference shares and fully convertible debentures and bonds of companies. It may also include partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the nonconvertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of twelve months.						

		In accordance with the Equity Linked Savings Scheme (ELSS) guidelines, investments in equity and equity related instruments shall be to the extent of at least 80% of net assets of the scheme in equity and equity related instruments as specified above. The Scheme will strive to invest its funds in the manner stated above within a period of six months from the date of closure of the NFO. However, in exceptional circumstances, this requirement may be dispensed with by the Scheme in order that the interest of the investors is protected.		
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**Differentiation:** DHFL Pramerica Tax Savings Fund is an open ended equity linked savings scheme with a lock-in period of 3 years framed in compliance with the Equity Linked Savings Scheme, 2005 as notified by Government of India.

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios	
					as on 08.03.2016		
DHFL Pramerica Balanced Advantage Fund (DPBAF)  (An Open-Ended Balanced Scheme)	The investment objective of the scheme is to generate long term capital appreciation and income from a portfolio of equity and equity related securities as well as fixed income securities.				241.82	9947	
		Instruments	Indicative allocations (% of total assets)				Risk Profile
			Minimum	Maximum			
		Equity and equity related instruments\$	30%	60%			Medium to High
		Net Equity Arbitrage Exposure*\$	5%	10%			Medium to High
Debt Securities and Money Market Instruments#\$	30%	60%	Low to Medium				
* Equity exposure would be hedged with corresponding equity derivatives of 5% - 10%. The idea is not to increase equity exposure by using derivatives.							
\$ Includes investments in derivatives (gross exposure shall not exceed 50% of the asset allocation stipulated above for the relevant instrument category).							
# The Scheme may invest in Treasury Bills, Repos & Collateralized Borrowing and Lending Obligations ("CBLO"). The Scheme may also invest in securitized debt up to 20% of net assets.							
The Scheme shall not invest in foreign securities. The scheme shall not invest in short selling, repo in corporate debt. and securities lending.							
The Scheme retains the flexibility to invest across all securities in the Debt Securities and Money Market Instruments. The Scheme may also invest in units of debt and liquid mutual fund schemes. The portfolio may hold cash depending on the market conditions.							
Whenever the equity and equity derivatives investment strategy (arbitrage strategy) is not likely to give returns comparable with the fixed income securities portfolio, the fund manager will invest in fixed income securities.							

**Differentiation:** The corpus of the DPBAF will be invested in mix of equity & equity related securities and Debt and Money market related instruments. Whenever in the opinion of the Investment Manager, the equity market valuation appears more attractive and the Investment Manager anticipates higher return compared to the debt market returns, the investment in equities would be highest. The Investment Manager will have the discretion to invest up to 100% of the assets in the portfolio in equity market/equity related instruments at that given point of time. However if in the opinion of the Investment Manager, the market valuation appears stretched and/or the risks outweigh the opportunities, the Fund could shift significantly in favour of Debt instruments.

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios		
					as on 08.03.2016			
DHFL Pramerica Tax Plan (DPTP) (An Open Ended Equity Linked Savings Scheme)	The objective of DPTP is to generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments.	Instruments		Indicative allocations (% of total assets)	Risk Profile	39.73	12502	
				Minimum				Maximum
		Equities & Equity related securities		80%	100%			High
		Debt* Instruments including Government securities and cash & Money at call, Market Instruments and securitised debt instruments		0%	20%			Low to Medium
		* Investment in Securitised Debt would be up to a maximum of 10% of the net assets of the Scheme.						
The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines and the exposure to derivatives shall be restricted to 50% of the net assets of the Scheme.								

		The Scheme will not invest in foreign securitized debt. The Scheme may participate in securities lending as permitted under Regulations. The Equity Linked Savings Scheme(s), 2005 and Equity Linked Savings (Amendment) Scheme(s), 2005, as amended till date, issued by the Ministry of Finance (Department of Revenue), or such other scheme(s) as the Central Government may by notification in the Official Gazette specify, shall be adhered for the management of this Fund.																								
<b>Differentiation:</b> The net assets of DPTP will be invested primarily in equity and equity related instruments. The Scheme may invest a part of its net assets in debt and money market instruments in order to manage its liquidity requirements from time to time, and under certain circumstances, to protect the interests of the Unit holders.																										
Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios																				
					as on 08.03.2016																					
DHFL Pramerica Arbitrage Fund (DPAF) (An open-ended equity scheme)	The investment objective is to generate income by investing in arbitrage opportunities that potentially exist between the cash and derivatives market as well as within the derivatives segment of the market. Investments may also be made in debt & money market instruments.	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity and Equity related instruments including Index and stock derivatives#</td><td>65%</td><td>100%</td><td>High</td></tr><tr><td>Debt and Money Market instruments</td><td>0%</td><td>35%</td><td>Low to Medium</td></tr></table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Equity and Equity related instruments including Index and stock derivatives#	65%	100%	High	Debt and Money Market instruments	0%	35%	Low to Medium	511.32	388								
Instruments	Indicative allocations (% of total assets)			Risk Profile																						
	Minimum	Maximum																								
Equity and Equity related instruments including Index and stock derivatives#	65%	100%	High																							
Debt and Money Market instruments	0%	35%	Low to Medium																							
In the event of adequate arbitrage opportunities not being available in the equity and derivative markets, then 100% of the portfolio will be invested in short term debt and money market instruments.																										
<b>Differentiation:</b> The investment strategy for the DHFL Pramerica Arbitrage Fund focuses on Arbitrage strategies using equity derivatives.																										
Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios																				
					as on 08.03.2016																					
DHFL Pramerica Equity Income Fund (DPEIF) (An open-ended equity scheme)	The investment objective of the scheme is to provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities and investments in debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be realized or that income will be generated and the scheme does not assure or guarantee any returns.	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>A. Equity and Equity related instruments</td><td>65%</td><td>90%</td><td>High</td></tr><tr><td>A1. Of which Net Long Equity*</td><td>15%</td><td>30%</td><td>High</td></tr><tr><td>A2. Of which Equity and Equity derivatives** (Only Arbitrage opportunities)\$</td><td>35%</td><td>75%</td><td>High</td></tr><tr><td>B. Debt Securities and Money Market Instruments (including investments in securitized debt)</td><td>10%</td><td>35%</td><td>Low to Medium</td></tr></table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	A. Equity and Equity related instruments	65%	90%	High	A1. Of which Net Long Equity*	15%	30%	High	A2. Of which Equity and Equity derivatives** (Only Arbitrage opportunities)\$	35%	75%	High	B. Debt Securities and Money Market Instruments (including investments in securitized debt)	10%	35%	Low to Medium	36.84	657
Instruments	Indicative allocations (% of total assets)			Risk Profile																						
	Minimum	Maximum																								
A. Equity and Equity related instruments	65%	90%	High																							
A1. Of which Net Long Equity*	15%	30%	High																							
A2. Of which Equity and Equity derivatives** (Only Arbitrage opportunities)\$	35%	75%	High																							
B. Debt Securities and Money Market Instruments (including investments in securitized debt)	10%	35%	Low to Medium																							
* In the scheme, unhedged equity exposure shall be limited to 30% of the portfolio value. Unhedged equity exposure means exposure to equity shares alone without a corresponding equity derivative exposure.																										
** Equity exposure would be completely hedged with corresponding equity derivatives.; the exposure to derivatives shown in the above asset allocation tables is exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation and / or investment restrictions on the issuer. The margin money requirement for the purposes of derivative exposure may be held in the form of Term Deposits.																										
\$ Includes investments in derivatives (gross exposure shall not exceed 50% of the asset allocation stipulated above for the relevant instrument category).																										
# The Scheme may invest in Treasury Bills, Repos & Collateralized Borrowing and Lending Obligations ("CBLO"). The Scheme shall not invest in debt foreign securities. Investment in securitised debt may be made to the extent of 20% of net assets of the Scheme. The Scheme shall not invest in foreign securitised debt.																										
<b>Differentiation:</b> The scheme would invest in unhedge equity along with equity arbitrage and fixed income struments																										



Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios
					as on 08.03.2016	
DHFL Pramerica Top Euroland Offshore Fund (DPTEOF)  (An open-ended overseas fund of funds scheme)	The objective of DPTEOF is to generate long-term capital growth from a diversified portfolio of units of overseas mutual funds.	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>		19.75	1063
			<b>Minimum</b>	<b>Maximum</b>		
		Units/securities issued by overseas mutual funds or unit trusts @	95%	100%	Medium to High	
		Debt Instruments including Government Securities, Corporate Debt, Money Market Instruments (incl. Cashequivalents), Securitised Debt**and units of domestic money market mutual funds.	0%	5%	Low to Medium	
		** Investment in Securitised Debt would be up to a maximum of 70% of the non-equity allocation of the Scheme.  @ The Scheme shall initially invest predominantly in the units of Deutsche Invest I Top Euroland, domiciled in Luxemburg or similar mutual funds at the discretion of the Investment Manager. "Similar mutual funds" would refer to mutual funds with the investment objective, investment strategy and asset allocation being similar to Deutsche Invest I Top Euroland - the current underlying fund.  The Scheme will not invest in foreign securitised debt.				
Differentiation: The Scheme will invest in units/securities issued by overseas mutual funds or unit trusts. The scheme invests in units of Deutsche Invest I Top Euroland.						
Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios
					as on 08.03.2016	
DHFL Pramerica Global Agribusiness Offshore Fund (DPGAOF)  (An Open Ended Overseas Fund of Funds Scheme)	The objective of DPGAOF is to generate long-term capital growth by investing predominantly in units of overseas mutual funds, focusing on agriculture and/or would be direct and indirect beneficiaries of the anticipated growth in the agriculture and/or affiliated/allied sectors.	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>		22.89	1149
			<b>Minimum</b>	<b>Maximum</b>		
		Units/Securities issued by overseas mutual funds or unit trusts @	80%	100%	Medium to High	
		Debt Instruments* including Government Securities, Corporate Debt, Money Market Instruments, (including cash and units of domestic money market mutual funds).	0%	20%	Low to Medium	
		@ The scheme shall initially invest predominantly in the units of Deutsche Invest I Global Agribusiness, domiciled in Luxembourg or similar mutual funds at the discretion of the Investment Manager.  *Investment in Securitised Debt would be up to a maximum of 70% of the debt allocation of the Scheme. The Scheme will not invest in foreign securitised debt.  The scheme will not engage in scrip lending.  The scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, upto 50% of the net assets of the Scheme.				
Differentiation: The Underlying Fund of the scheme invests in companies across the world engaged in agriculture, food & related sectors. The scheme invests in units of Deutsche Invest I Global Agribusiness.						

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios	
					as on 08.03.2016		
DHFL Pramerica Insta Cash Plus Fund (DPICPF) (Open Ended Liquid Income Scheme)	The objective of DPICPF is to generate steady returns along with high liquidity by investing in a portfolio of short-term, high quality money market and debt instruments.	Instruments		Indicative allocations (% of total assets)	Risk Profile	7735.83	1755
				MinimumMaximum			
		Debt* and Money Market Instruments		0%100%	Low to Medium		
		* Debt securities may include securitized debt upto 50% of the net assets  In accordance with the SEBI Circular No. SEBI/IMD/CIR No.13/150975/09 dated January 19, 2009, the investment pattern indicating the characteristics of portfolio of DPICPF has been revised as follows:  (a) With effect from May 01, 2009, DPICPF shall make investment in /purchase debt and money market securities with maturity of upto 91 days only.  (b) Such inter scheme transfer of securities held in other schemes having maturity of upto 91 days only shall be permitted in DPICPF.  If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not, normally exceed 50% of the corpus of the plan and if the Scheme decides to invest in foreign debt securities, it is the intention of the Investment Manager that such investments will not, normally exceed 25% of the assets of the Scheme.					
Differentiation: Being a liquid scheme at any given point in time 100% of the Portfolio of DPICPF will be invested in securities with maturity of upto 91 days and below, in line with existing guidelines for liquid funds.							
Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios	
					as on 08.03.2016		
DHFL Pramerica Ultra Short Term Fund (DPUSF) (Open Ended Debt Scheme)	The objective of DPUSTF is to provide liquidity and generate stable returns by investing in a mix of short term debt and money market instruments.	Instruments		Indicative allocations (% of total assets)	Risk Profile	2169.65	1794
				MinimumMaximum			
		Debt securities and Money Market instruments with duration not greater than 1 year		70%100%	Low		
		Debt securities with duration greater than 1 year		0%30%	Low to Medium		
The Scheme may invest up to 100% of assets in securitized instruments.  The fund shall have a weighted average portfolio maturity not exceeding 6 months.  The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, as permitted under the regulations and guidelines.  ** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.  The Scheme will not engage in scrip lending.							
Differentiation: The objective of DPUSF is to generate regular income by investing in FI Securities/ Money Market Instrument. DPUSF has a flexibility to invest upto 30% of its assets in debt securities with duration greater than 1 year.							

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios	
					as on 08.03.2016		
DHFL Pramerica Low Duration Fund (DPLDF) (Open Ended Debt Scheme)	The objective of DPLDF is to generate regular income by investing primarily in investment graded fixed income securities/money market instruments.	Instruments		Indicative allocations (% of total assets)	Risk Profile	915.41	5517
				MinimumMaximum			
		Domestic Debt Instruments including Government Securities & Money Market Instruments and Securitised Debt* with average maturity of less than 1 year#		80%100%	Low to Medium		
		Domestic Debt Instruments including Government Securities & Money Market Instruments and Securitised Debt* with average maturity of more than 1 year		0%20%	Low to Medium		
		Note: *Debt & money market instruments shall be deemed to include securitized debt and investment in securitized debts shall not exceed 50% of the net assets of the Scheme. The Fund shall have a weighted average portfolio maturity in the range of 6 months to 12 months.  Note: The asset allocation shown above is indicative and may vary according to circumstances at the sole discretion of the Fund Manager, on defensive consideration or according to the interest rate view of the Fund Manager. The composition may change due to purchases and redemption of units or during adjustment of the average maturity of investments. Should the asset allocation go outside the limits specified, rebalancing would be conducted within 30 days. Where the portfolio is not rebalanced within 30 Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objective of the Scheme.  ** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.					

**Differentiation:** The objective of DPLDF is to generate regular income by investing in fixed income securities/money market instruments. The DPLDF invests across the credit spectrum to achieve its objective.

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios
					as on 08.03.2016	
DHFL Pramerica Short Term Floating Rate Fund (DPSTFRF) (Open Ended Debt Scheme)	The objective of the scheme is to generate regular income through investment in a portfolio comprising primarily in short maturity floating rate debt/money market instruments.  However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>		824.32	278
			<b>Minimum</b>	<b>Maximum</b>		
		Floating rate debt securities with residual maturity of less than 400 days (including fixed rate debt instruments swapped for floating rate returns) and money market instruments*	65%	100%		
		Floating rate and other debt securities with residual maturity between 400 days and upto 3 Years	0%	15%		
		Floating rate instruments include money market instruments, i.e. fixed rate instruments with maturity upto 364 days as investments in such instruments gets re-priced within a year just like floating rate instruments where coupons are reset periodically.  * The fund manager would invest in money market instruments, as and when deemed appropriate & necessary, depending upon interest rate scenario and relative benefit of floating rate instruments.  Presently, the Scheme does not intend to invest in securitised debt and overseas / foreign securities.				

		<p>The Scheme retains the flexibility to invest across all the securities in the debt and money markets instruments, within the abovementioned asset allocation. The portfolio may hold cash depending on the market condition. The fund manager may use derivative instruments to protect the downside risk. ; and that same security wise hedge positions would be excluded from the same. Investment and disclosure by the Scheme in derivatives will be in line with prevailing SEBI guidelines.</p> <p><b>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</b></p>		
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**Differentiation:** The primary objective of the Scheme is to provide liquidity and generate stable returns by investing in a mix of short term debt and money market instruments. The fund proposes to focus on high credit quality.

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios
					as on 08.03.2016	
DHFL Pramerica Short Maturity Fund (DPSMF) (Open Ended Debt Scheme)	The investment objective of the Scheme is to generate steady returns with low to medium market risk for investors by investing in a portfolio of short -medium term debt and money market securities. The Scheme does not guarantee/indicate any returns.	<b>Instruments</b>		<b>Indicative allocations (% of total assets)</b>	1890.66	2484
		Money market securities and/ or debt securities* with residual maturity of less than or equal to 3 years	80%	100%	Low to Medium	
		Debt securities* with residual maturity greater than 3 years	0%	20%	Low to Medium	
<p>The fund will maintain the weighted average portfolio maturity between 1 year and 3 years.</p> <p>* Debt securities may include securitised debt up to 50% of the net assets</p> <p><b>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</b></p> <p>If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not, normally exceed 50% of the corpus of the plan and if the Scheme decides to invest in foreign debt securities, it is the intention of the Investment Manager that such investments will not, normally exceed 25% of the assets of the Scheme.</p>						

**Differentiation:** DPSMF is a short term debt fund with 65% to 100% of securities having average maturity less than 18 months.

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios
					as on 08.03.2016	
DHFL Pramerica Banking and PSU Debt Fund (DPBPDF) (Open Ended Debt Fund)	The objective of DPBPDF is to generate income and capital appreciation by investing in money market and debt instruments issued by banks and public sector Companies.	<b>Instruments</b>		<b>Indicative allocations (% of total assets)</b>	1477.97	237
		Money market and debt securities# issued by Government, Banks, Public Sector Undertakings (PSU) and Public Financial institutions (PFI)	80%	100%	Low to Medium	
		Other Debt* and Money Market Securities	0%	20%	Low to Medium	
<p>* Investment in Securitised Debt would be up to 20% of the net assets of the scheme.</p> <p>The scheme will not invest in foreign securities and foreign securitized debt.</p> <p># including derivatives instruments to the extent of 50% of the Net Assets as permitted vide SEBI Circular no. DNP/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNP/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNP/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010. The Scheme may use Fixed Income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time. The Scheme may also use fixed income derivative instruments subject to the guidelines as maybe issued by SEBI and RBI and for such purposes as maybe permitted from time to time.</p>						

		<p>The cumulative gross exposure through debt, money market instruments and derivative positions shall not exceed 100% of the net assets of the Scheme. The Scheme will not have a leveraged position in derivatives. The Scheme will not invest in foreign securities and foreign securitized debt. The Scheme will not participate in Repo in corporate debt security and Credit Default Swaps. The Scheme will not invest in script lending. The Scheme will not invest in equity linked debentures.</p> <p><b>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</b></p> <p>In the event of the asset allocation falling outside the range as indicated above, a review and rebalancing will be called for by the Investment Manager within 30 calendar days. Any alteration in the Investment Pattern will be for a short term on defensive considerations; the intention being at all times to protect the interests of the Unit Holders. The scheme may also hold cash from time to time.</p> <p>It must be clearly understood that the percentages stated above are only indicative and not absolute and that they 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 Unitholders.</p>																
<b>Differentiation:</b> The investment objective is to generate income and capital appreciation by investing in money market and debt instruments issued by banks and public sector Companies. The portfolio is invested only in securities issued by banks and public sector undertakings.																		
<b>Name &amp; Type of the Scheme</b>	<b>Investment Objective</b>	<b>Asset Allocation</b>	<b>AUM (Rs. in Crs.)</b>	<b>No. of folios</b>														
			<b>as on 08.03.2016</b>															
DHFL Pramerica Credit Opportunities Fund (DPCOF) (Open Ended Debt Scheme)	<p>The investment objective of the Scheme is to generate income and capital appreciation by investing predominantly in corporate debt.</p> <p>There can be no assurance that the investment objective of the Scheme will be realized.</p>	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Corporate Debt Securities* including securitized debt\$</td><td>80%</td><td>100%</td><td>Low to Medium</td></tr><tr><td>CBLO, Reverse Repo, T Bills, and Money Market Instruments#</td><td>0%</td><td>20%</td><td>Low</td></tr></table> <p>\$ Investment in Securitized Debt if undertaken, shall not exceed 50% of the net assets of the Scheme.</p> <p><b>** Risk profile refers to the price risk of the respective asset class. Please refer to the risk factors for more details.</b></p> <p>* Corporate Debt Securities would include all debt securities issued by entities such as Banks, Public Sector Undertakings, Municipal Corporations, bodies corporate, companies etc (E.g Power Grid Corporation Ltd, National Thermal Power Corporation Ltd, Tata Motors Limited) and would exclude investments in Government Securities and State Development Loans.</p> <p>The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time.</p> <p># As per Regulation 2(o) of SEBI (MF) Regulations, 1996, "money market instruments" includes commercial papers, commercial bills, treasury 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.</p> <p>The scheme may also invest in fixed income derivatives instruments to the extent of 50% of the Net Assets as permitted vide SEBI Circular no. DNPDCir/29/2005 dated September 14, 2005 and SEBI Circular No. DNPDCir/30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPD/ Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010. The Scheme may use fixed income derivative instruments, subject to the guidelines as maybe issued by SEBI and RBI and for such purposes as maybe permitted from time to time, including for the purpose of hedging and portfolio balancing, based on the opportunities available.</p> <p>The cumulative gross exposure through debt, money market instruments and derivative positions shall not exceed 100% of the net assets of the Scheme. The Scheme will not have a leveraged position in derivatives. The Scheme will not invest in foreign securities and foreign securitized debt. The Scheme will not participate in Repo in corporate debt securities and Credit Default Swap. The Scheme will not invest in scrip lending. The Scheme will not invest in equity linked debentures. The Scheme will not invest in Government securities and State Development Loans. The Scheme will not participate in short shelling of securities. The Scheme will not invest in ADR/GDR.</p> <p>In the event of the asset allocation falling outside the range as indicated above, rebalancing will be done within 30 calendar days. Any alteration in the Investment Pattern will be for a short term on defensive considerations; the intention being at all times to protect the interests of the Unit Holders. The scheme may also hold cash from time to time.</p>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Corporate Debt Securities* including securitized debt\$	80%	100%	Low to Medium	CBLO, Reverse Repo, T Bills, and Money Market Instruments#	0%	20%	Low	484.93	3192
Instruments	Indicative allocations (% of total assets)			Risk Profile														
	Minimum	Maximum																
Corporate Debt Securities* including securitized debt\$	80%	100%	Low to Medium															
CBLO, Reverse Repo, T Bills, and Money Market Instruments#	0%	20%	Low															

		It must be clearly understood that the percentages stated above are only indicative and not absolute and that they 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 Unitholders. However, In case, the asset allocation falling outside the range as indicated above, rebalancing will be done within 30 calendar days.																
<b>Differentiation:</b> The fund invests predominantly in corporate debt instruments and would not invest in government securities.																		
Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios												
					as on 08.03.2016													
DHFL Pramerica Dynamic Bond Fund (DPDBF) (Open Ended Debt Scheme)	The objective of the scheme is to generate optimal returns through active management of a portfolio of debt and money market instruments. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns.	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Money market instruments &amp; Debt securities</td><td>0%</td><td>100%</td><td>Medium</td></tr></table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Money market instruments & Debt securities	0%	100%	Medium	252.82	807				
Instruments	Indicative allocations (% of total assets)			Risk Profile														
	Minimum	Maximum																
Money market instruments & Debt securities	0%	100%	Medium															
Presently, the scheme does not intend to invest in securitised debt and overseas / foreign securities																		
<b>Differentiation:</b> DHFL Pramerica Dynamic Bond Fund is an Open Ended Income Scheme that would invest upto 100% in Money Market securities and Debt Instruments and may also hold upto 100% in Cash & Cash Equivalent. The portfolio of the Scheme would be positioned across the yield spectrum depending on the interest rate trends and would aim to benefit from such opportunities; The Scheme would attempt to capture the interest rate movements and the asymmetry in the yield curve at different points in time.																		
Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios												
					as on 08.03.2016													
DHFL Pramerica Medium Term Income Fund (DPMTIF) (Open Ended Debt Scheme)	The investment objective is to generate income and capital appreciation by investing in a portfolio of high quality debt securities and money market instruments.	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Debt Securities including securitized debt*</td><td>70%</td><td>100%</td><td>Low to Medium</td></tr><tr><td>CBLO, Reverse Repo, T Bills, and Money Market Instruments</td><td>0%</td><td>30%</td><td>Low</td></tr></table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Debt Securities including securitized debt*	70%	100%	Low to Medium	CBLO, Reverse Repo, T Bills, and Money Market Instruments	0%	30%	Low	693.41	102
Instruments	Indicative allocations (% of total assets)			Risk Profile														
	Minimum	Maximum																
Debt Securities including securitized debt*	70%	100%	Low to Medium															
CBLO, Reverse Repo, T Bills, and Money Market Instruments	0%	30%	Low															
<p>The fund will maintain the weighted average portfolio maturity of the portfolio between 3 years and 7 years</p> <p>* Investment in Securitised Debt would be up to 50% of the net assets of the scheme.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer to the risk factors for more details.</p> <p>The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time.</p> <p>The scheme may also invest in fixed income derivatives instruments to the extent of 50% of the Net Assets as permitted vide SEBI Circular no. DNPDCir/ 29/2005 dated September 14, 2005 and SEBI Circular No. DNPDCir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPDCir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010. The Scheme may use fixed income derivative instruments, subject to the guidelines as maybe issued by SEBI and RBI and for such purposes as maybe permitted from time to time, including for the purpose of hedging and portfolio balancing, based on the opportunities available.</p> <p>The cumulative gross exposure through debt, money market instruments and derivative positions shall not exceed 100% of the net assets of the Scheme. The Scheme will not have a leveraged position in derivatives.</p> <p>The Scheme will not invest in foreign securities and foreign securitized debt. The Scheme will not participate in Repo in corporate debt securities and Credit Default Swap. The Scheme will not invest in scrip lending. The Scheme will not invest in equity linked debentures.</p> <p>In the event of the asset allocation falling outside the range as indicated above, rebalancing will be done within 30 calendar days. Any alteration in the Investment Pattern will be for a short term on defensive considerations; the intention being at all times to protect the interests of the Unit Holders.</p> <p>The scheme may also hold cash from time to time.</p> <p>It must be clearly understood that the percentages stated above are only indicative and not absolute and that they 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 Unitholders. However, In case, the asset allocation falling outside the range as indicated above, rebalancing will be done within 30 calendar days.</p>																		
<b>Differentiation:</b> The DPMTIF portfolio would have a weighted average maturity between 3 years to 7 years.																		

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios												
					as on 08.03.2016													
DHFL Pramerica Premier Bond Fund (DPPBF) (Open Ended Debt Scheme)	The objective of DPPBF is to provide regular income by investing in debt securities including bonds and money market instruments.	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Debt* Instruments including Government Securities and Corporate Debt</td><td>60%</td><td>100%</td><td>Medium</td></tr><tr><td>Money Market Instruments</td><td>0%</td><td>40%</td><td>Low</td></tr></table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Debt* Instruments including Government Securities and Corporate Debt	60%	100%	Medium	Money Market Instruments	0%	40%	Low	880.73	664
Instruments	Indicative allocations (% of total assets)			Risk Profile														
	Minimum	Maximum																
Debt* Instruments including Government Securities and Corporate Debt	60%	100%	Medium															
Money Market Instruments	0%	40%	Low															
<p>* Debt securities may include securitised debts up to 50% of the net assets.</p> <p>The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.</p> <p>If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not, normally exceed 50% of the corpus of the plan and if the Scheme decides to invest in foreign debt securities, it is the intention of the Investment Manager that such investments will not, normally exceed 25% of the assets of the Scheme.</p>																		
<b>Differentiation:</b> DPPBF is a medium to long term debt fund without any bias on the tenure of the security. Major portion of the portfolio will be invested in medium to long term corporate bonds & government bonds.																		

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios								
					as on 08.03.2016									
DHFL Pramerica Gilt Fund (DPGF) (Open Ended Gilt Scheme)	The objective of DPGF is to generate reasonable returns by investing in Central/State Government securities of various maturities.	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile**</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Government Securities and Money Market Securities</td><td>100%</td><td>100%</td><td>Low</td></tr></table>	Instruments	Indicative allocations (% of total assets)		Risk Profile**	Minimum	Maximum	Government Securities and Money Market Securities	100%	100%	Low	560.83	351
Instruments	Indicative allocations (% of total assets)			Risk Profile**										
	Minimum	Maximum												
Government Securities and Money Market Securities	100%	100%	Low											
<p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details</p> <p>The scheme will not engage in scrip lending. The Scheme will not invest in foreign securities and securitized debt.</p> <p>The scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.</p>														
<b>Differentiation:</b> DPGF will invest only in securities issued by Central and State Governments.														

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios												
					as on 08.03.2016													
DHFL Pramerica Inflation Indexed Bond Fund (DPIIBF) (An Open Ended Debt Fund)	The investment objective is to generate income and capital appreciation indexed to inflation by investing in a portfolio of inflation indexed bonds.	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Inflation Indexed Securities issued by Central Government, State Government and / or Corporate Issuers</td><td>70%</td><td>100%</td><td>Low</td></tr><tr><td>Other Debt Securities* including money market instruments</td><td>0%</td><td>30%</td><td>Low to Medium</td></tr></table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Inflation Indexed Securities issued by Central Government, State Government and / or Corporate Issuers	70%	100%	Low	Other Debt Securities* including money market instruments	0%	30%	Low to Medium	101.03	83
Instruments	Indicative allocations (% of total assets)			Risk Profile														
	Minimum	Maximum																
Inflation Indexed Securities issued by Central Government, State Government and / or Corporate Issuers	70%	100%	Low															
Other Debt Securities* including money market instruments	0%	30%	Low to Medium															
<p>* Investment in Securitized Debt would be up to 20% of the net assets of the scheme.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer to the risk factors for more details.</p> <p>The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI/RBI from time to time.</p>																		

		<p>The scheme may also invest in derivatives instruments to the extent of 30% of the Net Assets as permitted vide SEBI Circular no. DNP/Cir-29/2005 dated September 14, 2005 and SEBI Circular No. DNP/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNP/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010. The Scheme may use fixed income derivative instruments, subject to the guidelines as maybe issued by SEBI and RBI and for such purposes as maybe permitted from time to time, including for the purpose of hedging and portfolio balancing, based on the opportunities available.</p> <p>The cumulative gross exposure through debt, money market instruments and derivative positions shall not exceed 100% of the net assets of the Scheme. The Scheme will not have a leveraged position in derivatives.</p> <p>The Scheme will not invest in foreign securities and foreign securitized debt. The Scheme will not participate in Repo in corporate debt security and Credit Default Swap. The Scheme will not invest in scrip lending. The Scheme will not invest in equity linked debentures.</p> <p>In the event of the asset allocation falling outside the range as indicated above, a review and rebalancing will be called for by the Investment Manager within 30 calendar days. Any alteration in the Investment Pattern will be for a short term on defensive considerations; the intention being at all times to protect the interests of the Unit Holders. The scheme may also hold cash from time to time.</p> <p>It must be clearly understood that the percentages stated above are only indicative and not absolute and that they 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 Unitholders.</p>		
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**Differentiation:** The fund would invest 70%-100% of net asset of the scheme in Inflation Indexed Bonds only

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios														
					as on 08.03.2016															
DHFL Pramerica Income Advantage Fund (DPIAF) (Open Ended Debt Fund)	<p>The objective of DPIAF is to generate regular income (no assured income) by investing primarily in investment grade fixed income securities/money market instruments and to attain capital appreciation by investing a small portion in equity/equity related instruments.</p> <p>There can be no assurance that the investment objective of the Scheme will be realized.</p>	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Domestic Debt Instruments including Government Securities, Money Market Instruments and Securitised Debt*</td><td>90%</td><td>100%</td><td>Low to Medium</td></tr><tr><td>Equity &amp; Equity related instruments</td><td>0%</td><td>10%</td><td>Medium to High</td></tr></table> <p>* Investment in Securitised Debt would be up to a maximum of 70% of the net assets of the Scheme.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</p> <p>The Scheme will not invest in foreign securities and foreign securitized debt. Also the Scheme will not engage in scrip lending.</p> <p>The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines and the exposure to derivatives shall be restricted to 50% of the net assets of the Scheme.</p>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Domestic Debt Instruments including Government Securities, Money Market Instruments and Securitised Debt*	90%	100%	Low to Medium	Equity & Equity related instruments	0%	10%	Medium to High	30.35	966
Instruments	Indicative allocations (% of total assets)		Risk Profile																	
	Minimum	Maximum																		
Domestic Debt Instruments including Government Securities, Money Market Instruments and Securitised Debt*	90%	100%	Low to Medium																	
Equity & Equity related instruments	0%	10%	Medium to High																	

**Differentiation:** DPIAF shall predominantly invest in Debt and Money market securities; however depending on the views on the equity markets, the Fund Managers shall allocate the assets of the Scheme in equity/equity related instruments to enhance the overall return of the portfolio. The composition of securitized debt could go upto 70% of net assets. The objective is to achieve balance between safety and higher return in order to generate better returns as compared to pure debt funds.



## INVESTOR SERVICE CENTRE AND OFFICIAL POINTS OF ACCEPTANCE

### DHFL Pramerica Asset Managers Private Limited

**Mumbai:** 2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400030. **Ahmedabad:** First Floor, Zodiac Avenue, Opp Mayor's Bungalow, Law Garden Road, Ellis Bridge, Ahmedabad - 380006. **Asansol:** H. No. 2, 1st Floor, ST No 1, Hindustan Park, Asansol - 713304 West Bengal. **Bangalore:** Unit No.806, 8th Floor, Prestige Meridian - I, 29 M.G. Road, Bangalore - 560001. **Baroda:** 1st Floor, Sidharath Complex, R.C. Dutt, Alkapuri, Baroda - 390007. **Chennai:** Gee Gee Plaza, 3rd Floor, Plot No.14A, Door No:1, Wheat Croft Road, Nungambakkam, 600034 Chennai, India. **Hyderabad:** Unit No 305, 3rd Floor, Ashok Scintilla, H No 3-6-520, Himayathnagar, Hyderabad - 500029. **Kolkata:** Om Towers, 10th Floor, Unit No 1008, 32 Chowringhee Road, Kolkata - 700071. **New Delhi:** Premises No 1307/1308, Gopal Das Bhawan, 28, Barakhamba Road, Connaught Place, New Delhi - 110001. **Pune:** Office No. A-1, Ground Floor, Deccan Chambers, C.T.S. No. 33/40, Opposite Janata Sahakari Bank, Erandwana, Karve Road, Pune - 411004. **Jaipur:** 326, 3rd Floor, Ganpati Plaza, M I Road, Jaipur - 302001. **Kanpur:** Unit No : 14/113, 1st Floor, KAN Chambers, 14/113, Civil Lines, Kanpur - 208001. **Chandigarh:** SCO 811-812, 2nd Floor, Sector 22- A, Chandigarh - 160022. **Cochin:** 510, 5th Floor, Govardhan Business Centre, Chittoor Road, Cochin - 682035.

### Karvy Computershare Private Limited

**Agra:** 1st Floor Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra - 282002. **Ahmedabad:** 201/202 Shail Complex Opp: Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, Ahmedabad - 380006. **Ajmer:** 302, 3rd Floor Ajmer Auto Building, Opposite City Power House, Jaipur Road: Ajmer - 305001. **Akola:** Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No-06, Murtizapur Road, Opp Radhakrishna Talkies, Akola - 444004. **Aligarh:** 1st Floor, Kumar Plaza, Aligarh - 202001. **Allahabad:** Rsa Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. **Alwar:** 101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Road No.2, Alwar - 301001. **Amaravathi:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi - 444601. **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospitalambala Cant, Ambala - 133001. **Amritsar:** 72-A, Taylor's Road, Opp Aga Heritage Club, Amritsar - 143001. **Anand:** B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room, Grid Char Rasta, Anand - 380001. **Ananthapur:** #15/149, 1st Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur - 515001. **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar - 393002. **Asansol:** 114/71 G T Road, Near Sony Center, Bhangra Pachil, Asansol - 713303. **Aurangabad:** Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. **Balasure:** M.S Das Street, Gopalgaon, Balasure, Orissa, Balasure - 756001. **Bangalore:** 59, Skanda puttanna Road, Basavanagudi, Bangalore - 560004. **Bankura:** Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura, - Bankura - 722101. **Bareilly:** 1st Floor, 165, Civil Linesopp.Hotel Bareilly Palace, Near Railway Station, Bareilly - 243001. **Barhampore (WB):** Thakur Market Complex, Gorabazar, Post Berhampore Dist Murshidabad, 72 No Nayasarak Road, Barhampore (WB) - 742101. **Baroda:** SB-5, Mangaldeep Complex, Opp. Masonic Hall, Productivity Road, Alkapuri, Baroda - 390007. **Begusarai:** Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. **Belgaum:** CTS No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001. **Bellary:** No. 1, KHB Colony, Gandhi Nagar, Bellary - 583103. **Berhampur (OR):** Opp -Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (OR) - 760001. **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. **Bharuch:** Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392001. **Bhavnagar:** Krushna Darshan Complex, Parimal Chowk, Office No. 306-307, 3rd Floor, Above Jed Blue Show Room, Bhavnagar - 364002. **Bhilai:** Shop No -1, First Floor, Old Sada Office Block, Plot No -1, Commercial Complex, Nehru Nagar- East, Bhilai - 490020. **Bhilwara:** Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara - 311001. **Bhopal:** Kay Kay Business Centre, 133, Zone I, MP Nagar, Above City Bank, Bhopal - 462011. **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. **Bikaner:** 70-71, 2nd Floor, Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner - 334001. **Bilaspur:** Shop No-201 & 202, 1st Floor, V R Plaza, Link Road, Bilaspur, C.G., Bilaspur - 495001. **Bokaro:** B-1, 1st Floor, City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro - 827004. **Burdwan:** 63 GT Road, Halder Complex, 1st Floor, Burdwan - 713101. **Chandigarh:** SCO 2423-2424, Sector 22-C, First Floor, Chandigarh - 160022. **Chandrapur:** Rauts Raghuvanshi Complex, Shop No-1, Office No-2, 1st Floor, Beside Azad Garden Main Road, Chandrapur - 442402. **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai - 600002. **Chinsura:** J C Ghosh Saranu,Bhanga Gara, Chinsurah, Hooghly, Chinsurah - 712101. **Cochin:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 682036. **Coimbatore:** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. **Cuttack:** PO - Buxi Bazar, Cuttack, Opp Dargha Bazar Police Station, Dargha Bazar, Cuttack - 753001. **Davangere:** D.No 376/2, 4th Main, 8th Cross, P J Extension, Opp Byadgishettar School, Davangere - 577002. **Dehradun:** Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, Dehradun - 248001. **Dewas:** 27 RMO House, Station Road, Above Maa Chamunda Gaes Agency, Dewas - 455001. **Dhanbad:** 208 New Market 2nd Floor, Bank More, Dhanbad - 826001. **Dharwad:** 307/9-A 1st Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony, P B Road, Dharwad - 580001. **Dhule:** Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store, Dhule - 424001. **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor City Centre, 16 DT Burdwan, Durgapur - 713216. **Erode:** No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. **Faridabad:** A-2B, 1st Floor, Nehru Groundnit, Faridabad - 121001. **Gandhidham:** 204 2nd Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham - 382007. **Gandhinagar:** Plot No - 945/2, Sector - 7/C, Opp Pathika, Gandhinagar - 382007. **Gaya:** 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya - 823001. **Ghaziabad:** 1st Floor C-7, Lohia Nagar, Ghaziabad - 201001. **Gorakhpur:** Above V.I.P. Houseadjacent, A.D. Girls College, Bank Road, Gorakpur - 273001. **Gulbarga:** CTS No 2913, 1st Floor, Asian Towers , Jagath Station Main Road, Next To Adithya Hotel, Gulbarga - 585105. **Guntur:** D No 6-10-27,Srinilayam, Arundelpet, 10/1, Guntur - 522002. **Gurgaon:** Shop No.18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001. **Guwahati:** 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati - 781007. **Gwalior:** 2nd Floor, Rajeev Plaza, Jayendra Nagar, Lashkar, Gwalior - 474009. **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar - 249401. **Hassan:** SAS No-212, Ground Floor, Sampige Road, 1st cross, Near Hotel Southern Star, K R Puram, Hassan - 573201. **Hubli:** Karvy Computershare Pvt.Ltd. CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029. **Hyderabad:** 8-2-596, Avenue 4, Karvy Plaza, Street No 1, Banjara Hills, Hyderabad - 500034. **Indore:** 2nd Floor, 203-205 Balaji Corporates, Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janerwala Square Indore, Indore - 452001. **Jabalpur:** Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur - 482002. **Jaipur:** S16/A, 3rd Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur - 302001. **Jalandhar:** 1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar - 144001. **Jalgaon:** 269, Jaee Vishwa, 1st Floor, Baliram Peith, Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001. **Jaipalguri:** D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Jaipalguri - 735101. **Jammu:** 5 A/D Extension 2, Near Panama Chowk Petrol Pump, Panama Chowk, Jammu - 180012. **Jamnagar:** 136-137-138 Madhav Palaza, Opp SBI Bank, Nr Lal Bungalow, Jamnagar - 361001. **Jamshedpur:** 2nd Floor, R R Square, SB Shop Area, Near Reliance Foot Print & Hotel- BS Park Plaza, Main Road, Bistupur, Jamshedpur - 831001. **Jodhpur:** 203, Modi Arcade, Chopasni Road, Jodhpur - 342001. **Junagadh:** 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh - 362001. **Kanpur:** 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur - 208001. **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar - 505001. **Karur:** No.6, old No.1304, Thiru-vi-ka Road, Near G.R.Kalyan Mahal, Karur - 639001. **Kharagpur:** 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur - 721304. **Kolhapur:** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. **Kolkata:** 166 A Rashbihari Avenue 2nd Floor, Opp- Fortish Hospital, Kolkata - 700029. **Kota:** 29, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota - 324007. **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Near SBI Main Branch, Kurnool - 518004. **Lucknow:** 1st Floor. A. A. Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow - 226001. **Ludhiana:** SCO - 136, 1st Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana - 141001. **Madurai:** Rakesh towers, 30-C, 1st Floor, Bye pass Road, Opp Nagappa Motors, Madurai - 625010. **Malda:** Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda - 732101. **Mangalore:** Mahendra Arcade, Opp Court Road, Karangal Padi, Mangalore - 575003. **Margao:** 2nd Floor, Dalal Commercial Complex, Pajifond, Margao - 403601. **Meerut:** 1st Floor, Medi Centre, Opp ICICI Bank, Hapur Road, Near Bachha Park, Meerut - 250002. **Mehsana:** UI/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehsana - 384002. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad - 244001. **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort - 400001. **Mumbai: Vile Parle:** 104, Sangam Arcade, V. P. Road, Opp. Railway Station, Above Axis Bank ATM Vile Parle (West), Mumbai - 400 056. Telephone No: 022-26100967, Email ID: VileParleext.mum@karvy.com **Muzaffarpur:** 1st Floor, Uma Market, Thana Gumtimoti Jheel, Muzaffarpur - 842001. **Mysore:** L-350, Silver Tower, Ashoka Road, Opp.Clock Tower, Mysore - 570001. **Nadiad:** 104/105, Near Paras Cinema, City Point Nadiad, Nadiad - 387001. **Nagpur:** Plot No 2/1, House No 102/1, Mata Mandir Road, Mangaldeep Apartment, Opp Khandelwal Jewelers, Dharampet, Nagpur - 440010. **Nanded:** Shop No.4, Santakripa Market, G G Road, Opp. Bank Of India, Nanded - 431601. **Nasik:** F-1, Suyojit Sankul, Sharanpur Road, Nasik - 422002. **Navsari:** 1/1 Chinmay Arcade, Opp Sattapir Rd, Tower Rd, Navsari - 396445. **Nellore:** 16-2-230, Room No: 207, 2nd Floor, Keizen Heights, Gandhi Nagar, Pogathoda, Nellore - 524001. **New Delhi:** 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. **Nizamabad:** H No 5-6-430, Above Bank Of Baroda, First Floor, Beside HDFC Bank, Hyderabad Road, Nizamabad - 503003. **Noida:** Karvy Computershare Pvt. Ltd., 405, 4th Floor, Vishal Chamber, Plot No. 1, Sector-18, Noida - 201301. **Panipat:** Karvy Computershare Pvt.Ltd. 1st Floor, Krishna Tower, Above Ameritex, G.T. Road, Panipat - 132103. **Panjim:** Karvy Computershare Pvt.Ltd. City Business Centre, Coelho Pereira Building, \*Room No 18,19 & 20, Dada Vaidya Road. **Patiala:** SCO 27 D, Chotti Baradari, Near Car Bazaar, Patiala - 147001. **Patna:** 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna - 800001. **Pondicherry:** No 7, Thiayagaraja Street, Pondicherry - 605001. **Pune:** Mozaic Bldg, CTS No 1216/1, Final Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune - 411004. **Raipur:** Shop No. 31, Third Floor, Millenium Plaza, Above Indian House, Behind Indian Coffee House, Raipur - 492001. **Rajahmundry:** D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry - 533101. **Rajkot:** 104, Siddhi Vinyak Com., Opp Ramkrishna Ashram, Dr Yagnik Road, Rajkot, Rajkot - 360001. **Ranchi:** Room No 307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834001. **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care, Ratlam - 457001. **Rourkela:** 1st Floor, Sandhu Complex, Kachery Road, Uditnagar, Rourekla - 769012. **Salem:** No:40, Brindavan Road, Fairlands, Near Perumal Koil, Salem - 636016. **Sambalpur:** Ground Floor, Quality Massion, Infront of Bazaar Kolkata, Nayapara, Sambalpur - 768001. **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong - 793001. **Shimla:** Triveni Building, By Pas Chowkhhallini, Shimla - 171002. **Shimoga:** Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, LLR Road, Durgigudi, Shimoga - 577201. **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar - 788001. **Siliguri:** Nanak Complex, Sevoke Road, Siliguri - 734001. **Solapur:** Block No 06, Vaman Nagar, Opp DMart, Jule Solapur, Solapur - 413004. **Srikakulam:** D.No-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam - 532001. **Surat:** G-5 Empire State Building, Nr Udhnra Darwaja, Ring Road, Surat - 395002. **Tirupathi:** H.No:10-13-425, 1st Floor, Tilak Road, Opp: Sridevi Complex, Tirupathi - 517501. **Trichur:** 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur - 680001. **Trichy:** 60, Sri Krishna Arcade, Thennur High Road, Trichy - 620017. **Trivandrum:** 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum - 695010. **Tuticorin:** 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin - 628003. **Udaipur:** 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur - 313001. **Ujjain:** 101 Aashla Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain - 456010. **Valsad:** Shop No 2, Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad - 396001. **Vapi:** Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi - 396195. **Varanasi:** D-64/132, 1st Floor, Anant Complex, Siga, Varanashi - 221010. **Vellore:** 1, M N R Arcade, Officers Line, Krishna Nagar, Vellore - 632001. **Vijayawada:** 39-10-7, Opp : Municipal Water Tank, Labbipet, Vijayawada - 520010. **Visakhapatnam:** Door No 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016. **Warangal:** 5-6-95, 1st Floor, Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 506001.

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