

Broker Name / ARN No.	Sub Broker Name / ARN No.	Date of Receipt	Bank Sr. No.
ARN 46196 DANI SHARES & STOCKS PVT LTD			

**1. EXISTING UNIT HOLDER INFORMATION** (Please fill in your Folio No. and all other details in the Application Form) Please note that applicant(s) details should be as per existing Folio No.

Folio No. \_\_\_\_\_ / \_\_\_\_\_ Existing Investors please fill in the blocks 1,5,9,10 & 12 only

**2. UNIT HOLDER INFORMATION** (refer instruction A) Fresh / new Investors fill in all the blocks. (2 to 10)

**NAME OF FIRST / SOLE APPLICANT / CORPORATE INVESTOR** **DATE OF BIRTH** D D M M Y Y Y Y

Mr. | Ms. | M/s.

**PAN\*** \_\_\_\_\_ **ENCLOSED** [Please tick (✓)]  PAN Proof  Form 60/61

**NAME OF THE SECOND APPLICANT**

Mr. | Ms. | M/s.

**PAN\*** \_\_\_\_\_ **ENCLOSED** [Please tick (✓)]  PAN Proof  Form 60/61

**NAME OF THE THIRD APPLICANT**

Mr. | Ms. | M/s.

**PAN\*** \_\_\_\_\_ **ENCLOSED** [Please tick (✓)]  PAN Proof  Form 60/61

**NAME OF GUARDIAN** (in case of First / Sole Applicant is a Minor) / **CONTACT PERSON – DESIGNATION** (in case of non-individual Investors)

Mr. | Ms. | M/s.

**PAN\*** \_\_\_\_\_ **ENCLOSED** [Please tick (✓)]  PAN Proof  Form 60/61

\* Mandatory if amount invested is Rs. 50,000 or more. Investors are required to mention the PAN and provide the copy of PAN card or PAN allotment letter or an assessment/ refund order from the Income Tax department. This will be applicable for each of the applicants. In case of minor investing Rs. 50,000/- or more PAN of the guardian should be mentioned, if minor has no PAN.

**7. BANK ACCOUNT DETAILS** (Please note that as per SEBI Regulations it is mandatory for investors to provide their bank account details)

**Name of the Bank** \_\_\_\_\_ **Branch** \_\_\_\_\_

**Account No.** \_\_\_\_\_ **Bank City** \_\_\_\_\_ **State** \_\_\_\_\_

**Account Type** [Please tick (✓)]  SAVINGS  CURRENT  NRE  NRO  FCNR  OTHERS ( please specify) \_\_\_\_\_

**8. CONTACT & ADDRESS OF FIRST / SOLE APPLICANT / CORPORATE INVESTOR** (PO. Box Address may not be sufficient. Investors residing overseas, please provide your Indian address.)

\_\_\_\_\_

\_\_\_\_\_

**CITY** \_\_\_\_\_ **STATE** \_\_\_\_\_ **PIN CODE** \_\_\_\_\_

Telephone : Off. \_\_\_\_\_ Res. \_\_\_\_\_ Mobile \_\_\_\_\_

E-Mail \_\_\_\_\_

**9 A. DEBIT MANDATE** (for Standard Chartered Bank account holders only)

The Debit Mandate is to be submitted along with the transaction details. Filling up the Debit Mandate alone is not sufficient. Debit mandate should not be detached from the application form.

Application No.: \_\_\_\_\_

To  
Branch Manager - Standard Chartered Bank

I/We (Name of the account holder) \_\_\_\_\_

authorise to Debit my/our Bank Account No. \_\_\_\_\_ with you and to pay

For Rs. (figures) \_\_\_\_\_

Rs. (Words) \_\_\_\_\_

Debt	<input type="checkbox"/> GGSF-ST	<input type="checkbox"/> GSSIF-IP	<input type="checkbox"/> GGSF-IP	<input type="checkbox"/> GGSF-PF	<input type="checkbox"/> GSSIF-MT
	<input type="checkbox"/> GDBF	<input type="checkbox"/> GFRF-LT	<input type="checkbox"/> GFRF-ST	<input type="checkbox"/> GCF	<input type="checkbox"/> GSSIF-ST
Equity	<input type="checkbox"/> SCASBF	<input type="checkbox"/> SCLM	<input type="checkbox"/> SCLM Plus		
	<input type="checkbox"/> SCCEF	<input type="checkbox"/> SCIEF			

Date: \_\_\_\_\_

Signature of Applicant(s)/ Authorised Signatory(s)

Please also sign in the signatures section on the main form.

**ACKNOWLEDGMENT SLIP** (To be filled in by the investor)

Standard Chartered Mutual Fund

Application No.: \_\_\_\_\_

SCHEME:  GSSIF-IP  GSSIF-ST  SCLM  
 GSSIF-MT  GGSF-IP  GGSF-PF  
 GGSF-ST  GDBF  GFRF-ST  GCF  
 GFRF-LT  SCASBF  SCCEF  SCIEF  
 SCLMP

INVESTOR NAME: \_\_\_\_\_

DEBIT MANDATE/CHEQUE NO. \_\_\_\_\_

INVESTMENT AMOUNT Rs. \_\_\_\_\_

Signature & Stamp

**9. PAYMENT OPTIONS** (Please mention the application Serial number and the first applicant's name on the reverse of the Cheque. Please ensure there is only one Cheque per application form). Please (✓) either Debit Mandate or Cheque/ DD Payment

<input type="radio"/> <b>9 A. Debit Mandate</b> (PLEASE FILL THE DEBIT MANDATE ATTACHED)		<input type="radio"/> <b>9 B. Cheque / DD Payment</b>	
SB/Current A/c No.		Cheque/ DD No.	
Branch		Cheque/ DD Date	
		Drawn on (Bank/ BranchName)	
Total Amount	in figures (Rs.)	INCLUSIVE OF DD CHARGES	
	in words	INCLUSIVE OF DD CHARGES	
	DD Charges (Rs.)	IF PAID	

**10. INVESTMENT DETAILS** (Please ✓)

Plan A - Regular Plan (for all categories of investors) - Minimum investment : Rs. 500/- (Rs. 25,000/- for GCF, Rs. 5000 for SCCEF, SCIEF, Rs. 5000 for SCLMP)  
 Plan B - Institutional Plan (for non individuals only) - Minimum investment : Rs. 1 crore  
 Plan C - Super Institutional Plan (for non individuals only) - Minimum investment : Rs. 10 crores  
 Plan D - MF plan (for all category of investor) - Minimum investment : Rs. 500

	Plan				Growth	DIVIDEND MODE : Reinvestment(Re) <input type="radio"/> Payout <input type="radio"/>			
	A	B	C	D		Dividend Frequency			
Debt	<b>Grindlays Cash Fund (GCF)</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Daily (Re) <input type="radio"/>	Weekly (Re) <input type="radio"/>	Periodic^ <input type="radio"/>	Monthly^^ <input type="radio"/>
	<b>Grindlays Super Saver Income Fund-Investment Plan (GSSIF-IP)</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Quarterly <input type="radio"/>	Half yearly <input type="radio"/>	Annual <input type="radio"/>	
	<b>Grindlays Super Saver Income Fund-Short Term (GSSIF-ST)</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Monthly <input type="radio"/>			
	<b>Grindlays Super Saver Income Fund-Medium Term (GSSIF-MT)</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Bimonthly <input type="radio"/>	Fortnightly <input type="radio"/>	Monthly <input type="radio"/>	
	<b>Grindlays Government Securities Fund-Investment Plan (GGSF-IP)</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Quarterly <input type="radio"/>	Half yearly <input type="radio"/>	Annual <input type="radio"/>	
	<b>Grindlays Government Securities Fund-Short Term (GGSF-ST)</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Monthly <input type="radio"/>	Quarterly <input type="radio"/>		
	<b>Grindlays Government Securities Fund-PF Plan (GGSF-PF)</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Quarterly <input type="radio"/>	Annual <input type="radio"/>		
	<b>Grindlays Dynamic Bond Fund (GDBF)</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Quarterly <input type="radio"/>	Annual <input type="radio"/>		
	<b>Grindlays Floating Rate Fund -Long Term (GFRF-LT)</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Quarterly <input type="radio"/>	Annual <input type="radio"/>	Monthly <input type="radio"/>	Weekly (Re)^ <input type="radio"/>
	<b>Grindlays Floating Rate Fund -Short Term (GFRF-ST)</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Daily (Re) <input type="radio"/>	Weekly (Re) <input type="radio"/>	Monthly <input type="radio"/>	
	<b>Standard Chartered All Seasons Bond Fund (SCASBF)</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Quarterly <input type="radio"/>	Half yearly <input type="radio"/>	Annual <input type="radio"/>	
	<b>Standard Chartered Liquidity Manager (SCLM)</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Daily (Re) <input type="radio"/>	Weekly (Re) <input type="radio"/>	Monthly <input type="radio"/>	
Equity	<b>Standard Chartered Liquidity Manager Plus (SCLMP)</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Daily (Re) <input type="radio"/>	Weekly (Re) <input type="radio"/>	Monthly <input type="radio"/>	
	<b>Standard Chartered Classic Equity Fund (SCCEF)</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
	<b>Standard Chartered Imperial Equity Fund (SCIEF)</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				

^ Applicable for Plan B only, ^^ Applicable for Plan C only.

**11. NOMINATION DETAILS**

I/We \_\_\_\_\_ do here by nominate the undermentioned Nominee to receive the units to my / our credit in this folio no. in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee and Signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

Nominee's Name \_\_\_\_\_

Address \_\_\_\_\_

Name & Address of Guardian in case Nominee is a Minor

Name of Guardian \_\_\_\_\_

Address of Guardian \_\_\_\_\_

Date of Birth \_\_\_\_\_

Signature of Guardian \_\_\_\_\_

Date: \_\_\_\_\_

**12. DECLARATION AND SIGNATURES**

**The Trustee, Standard Chartered Mutual Fund**

Having read and understood the contents of the offer Document of the Scheme(s), I/We hereby apply for units of the scheme(s) and agree to abide by the terms, conditions, rules and regulations governing the scheme(s). I/We hereby declare that the amount invested in the scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme(s) & I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme(s), legally belong to me/ us. In the event "Know Your Customer" process is not completed by me/ us to the satisfaction of the Mutual Fund, I/We hereby authorise the Mutual Fund, to redeem the funds invested in the Scheme(s), in favour of the applicant at the applicable NAV prevailing on the date of such redemption and undertaking such other action with such funds that may be required by the Law.

For NRIs only: I/We confirm that I am/We are Non Residents of Indian Nationality/Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External /Non-Resident Ordinary /FCNR account.

I/We confirm that details provided by me/us are true and correct.

Sole/First Unitholder	Second Unitholder
Third Unitholder	Third Party Cheque Issuer

Please refer to the attached Key Information Memorandum for details of the Scheme(s).

**Standard Chartered Mutual Fund Offices**

<b>Ahmedabad</b>	Abhijeet - II, Ground Floor, Mithakali Six Road, Ahmedabad - 6. Tel.: 26460923	<b>Kolkata</b>	41, Chowringee, Kolkata-71. Tel.: 22881686/ 22883017.
<b>Bangalore</b>	Raheja Towers, 26 M.G. Road, 6th Flr., West Wing, Bangalore-1. Tel.: 25323059/ 7395.	<b>Lucknow</b>	Narain Automobiles, 4 Shahnazaf Road, Lucknow-1. Tel.: 2200097.
<b>Chandigarh</b>	SCO 137-138, Sector 9 C, Madhya Marg, Chandigarh-17. Tel.: 5071918/19.	<b>Ludhiana</b>	SCO 16-17, Feroze Gandhi Market, Ludhiana-1. Tel.: 5022155/56.
<b>Chennai</b>	Grindlays Centre, I Floor, 19, Rajaji Salai, Chennai-1. Tel.: 25349371/72/73.	<b>Mumbai</b>	270, D N Road, 4th floor, Cox Building, Fort, Mumbai - 1. Tel.: 22683993.
<b>Cochin</b>	1st Floor, HDFC House, Ravipuram Junction, M. G. Road, Cochin -15. Tel.: 2358639.	<b>Nagpur</b>	Narang Towers, 22, Palm Road, Civil Lines, Nagpur - 440 001. Tel.: 5620714.
<b>Coimbatore</b>	Red Rose Plaza, 509, D. B. Road, R. S. Puram, Coimbatore - 2. Tel.: 2242645/ 78.	<b>New Delhi</b>	Connaught Circus, H Block, Ground Floor, New Delhi -1. Tel.: 51513041/42.
<b>Hyderabad</b>	#6/3/1090, TSR Towers, Raj Bhavan Road, Somajiguda, Hyderabad-82. Tel.: 55779925.	<b>Patna</b>	Bhagawati Dwaraka Arcade, Plot No. 830 P, Exhibition Road, Patna-1. Telefax: 2223172.
<b>Indore</b>	D. M. Towers, 21/1, Race Course Road, Indore-452 001. Tel.: 4206927/23	<b>Pune</b>	4th Floor, Shirang House, 364-365 J. M. Road, Shivajinagar, Pune-5. Tel.: 56020965.
<b>Jaipur</b>	G-7,8, Anukampa Tower, Church Road, Jaipur, Rajasthan-1. Tel.: 5105798.	<b>Surat</b>	C K Tower, 1st Floor, Near Sargam Shopping Centre, Parle Point, Surat-7. Tel.: 2254837.
<b>Kanpur</b>	16/105, Mahatma Gandhi Road, Mall Road, Kanpur-1. Tel.: 2305955/2331071.	<b>Vadodara</b>	Ground Floor, Akashganga Complex, Adjacent to Vanijya Bhawan, Vadodara-7. Tel.: 5520919/39.

# SIP Application Form

Application No. \_\_\_\_\_

Broker Name / ARN No.	Sub Broker Name / ARN No.	Date of Receipt	Bank Sr. No.
ARN 46196 DANI SHARES & STOCKS PVT LTD			

**1. EXISTING UNIT HOLDER INFORMATION** (Please fill in your Folio No. and all other details in the Application Form) Please note that applicant(s) details should be as per existing Folio No.

Folio No. \_\_\_\_\_ / \_\_\_\_\_ Existing Investors please fill in the blocks 1,5,9,10 & 12 only

**2. UNIT HOLDER INFORMATION** (refer instruction A) Fresh / new Investors fill in all the blocks. (2 to 10)

**NAME OF FIRST / SOLE APPLICANT / CORPORATE INVESTOR** **DATE OF BIRTH** D D M M Y Y Y Y

Mr. | Ms. | M/s. \_\_\_\_\_

PAN\* \_\_\_\_\_ ENCLOSED [Please tick (✓)]  PAN Proof  Form 60/61

**NAME OF THE SECOND APPLICANT**

Mr. | Ms. | M/s. \_\_\_\_\_

PAN\* \_\_\_\_\_ ENCLOSED [Please tick (✓)]  PAN Proof  Form 60/61

**NAME OF THE THIRD APPLICANT**

Mr. | Ms. | M/s. \_\_\_\_\_

PAN\* \_\_\_\_\_ ENCLOSED [Please tick (✓)]  PAN Proof  Form 60/61

**NAME OF GUARDIAN** (in case of First / Sole Applicant is a Minor) / **CONTACT PERSON – DESIGNATION** (in case of non-individual Investors)

Mr. | Ms. | M/s. \_\_\_\_\_

PAN\* \_\_\_\_\_ ENCLOSED [Please tick (✓)]  PAN Proof  Form 60/61

\* Mandatory if amount invested is Rs. 50,000 or more. Investors are required to mention the PAN and provide the copy of PAN card or PAN allotment letter or an assessment/ refund order from the Income Tax department. This will be applicable for each of the applicants. \*In case of minor investing Rs. 50,000/- or more PAN of the guardian should be mentioned, if minor has no PAN.

**3. STATUS** (of First/Sole Applicant) [Please tick (✓)]

- Resident Individuals
- Company/ Body Corporate
- Proprietor
- NRI - NRE
- NRI - NRO
- FI
- Trust
- HUF
- On Behalf of Minor
- Partnership Firm
- Society
- PIO
- Bank
- Others \_\_\_\_\_ (specify)

**4. OCCUPATION** (of First/Sole Applicant) [Please tick (✓)]

- Service
- Housewife
- Defence
- Money Service Bureaux
- Dealers in High Value commodities (Traders in Precious Metals, Jewellers & Antique Dealers)
- Others \_\_\_\_\_ (specify)
- Professional
- Retired
- Business

**5. MODE OF OPERATION** [Please tick (✓)]

- Joint
  - Anyone or Survivor
- Default option is Anyone or survivor

**6. E-MAIL COMMUNICATION** [Please tick (✓)]

I/We wish to receive the following document(s) via e-mail in lieu of physical document(s)

- Newsletter
- Annual Report
- Account Statement
- Other Information

**7. BANK ACCOUNT DETAILS** (Please note that as per SEBI Regulations it is mandatory for investors to provide their bank account details)

Name of the Bank \_\_\_\_\_ Branch \_\_\_\_\_

Account No. \_\_\_\_\_ Bank City \_\_\_\_\_ State \_\_\_\_\_

Account Type [Please tick (✓)]  SAVINGS  CURRENT  NRE  NRO  FCNR  OTHERS ( please specify) \_\_\_\_\_

**8. CONTACT & ADDRESS OF FIRST / SOLE APPLICANT / CORPORATE INVESTOR** (P.O. Box Address may not be sufficient. Investors residing overseas, please provide your Indian address.)

\_\_\_\_\_

\_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ PIN CODE \_\_\_\_\_

Telephone : Off. \_\_\_\_\_ Res. \_\_\_\_\_ Mobile \_\_\_\_\_

E-Mail \_\_\_\_\_

**9 B.1 STANDING INSTRUCTIONS for SYSTEMATIC INVESTMENT PLAN** (To be detached only by CAMS)

Investors using this facility are not required to submit MANDATE FORM FOR ECS (Debit) - AUTOSAVE (Systematic Investment Plan)

For investors with bank accounts in SCB only. **Application No.:** \_\_\_\_\_

To, Branch Manager - Standard Chartered Bank

I/We hereby authorize and request you to debit my/our account by the below mentioned amount on the following date of each month

Debit my/our Bank A/c No. \_\_\_\_\_

Payment Amount Rs. (figures) \_\_\_\_\_

Rs. (Words) \_\_\_\_\_

Start Date: M M Y Y Last Payment Date: M M Y Y SIP Date: D D

Debit  GGSF-ST  GSSIF-IP  GGSF-IP  GSSIF-ST  SCASBF  GDBF  GFRF-LT  GFRF-ST  GSSIF-MT

Equity  SCCEF  SCIEF  SCPEF

I/We understand that the above instruction will be conducted on the effective date specified above (or the following business day on the event of a holiday). I/We hereby authorize Standard Chartered Bank (strike out what is not applicable) to make the payment from my/our account and a cheque in support of such debit will not be necessary. I/We hereby also undertake to keep my/our account sufficient funds to enable you to carry out this instruction. Frequency of payment Monthly

Date: \_\_\_\_\_

Please also sign in the signatures section on the main form.

Signature of Applicant(s)/ Authorised Signatory(s)

**DEBIT MANDATE** (for Standard Chartered Bank account holders only)

For 1st Debit only, for future debits, also fill the standing instruction 9 B

The Debit Mandate is to be submitted along with the transaction details. Filling up the Debit Mandate alone is not sufficient. Debit mandate should not be detached from the application form.

**Application No.:** \_\_\_\_\_

To, Branch Manager - Standard Chartered Bank

I/We (Name of the account holder) \_\_\_\_\_

authorise to Debit my/our Bank A/c No. \_\_\_\_\_

with you and to pay For Rs. (figures) \_\_\_\_\_

Rs. (Words) \_\_\_\_\_

Debit  GGSF-ST  GSSIF-IP  GGSF-IP  GSSIF-ST  SCASBF  GDBF  GFRF-LT  GFRF-ST  GSSIF-MT

Equity  SCCEF  SCIEF  SCPEF

Date: \_\_\_\_\_

Signature of Applicant(s)/ Authorised Signatory(s)

Please also sign in the signatures section on the main form.

**9. PAYMENT OPTIONS** (Please mention the application Serial number and the first applicant's name on the reverse of the Cheque. Please ensure there is only one Cheque per application form). Please (✓) either ECS Autosave or Standing Instruction or Postdated Cheque

<b>9 A.</b> <input type="radio"/> <b>ECS Autosave</b> (please fill the ECS mandate attached)		SIP DATE	<input type="text" value="D"/>	<input type="text" value="D"/>		
<b>9 B.</b> <input type="radio"/> <b>Standing Instruction</b> (please fill the Standing Instruction) <input type="radio"/> <b>1. SCB</b> (SCB A/c Holders only) <input type="radio"/> <b>2. HDFC Bank</b> (HDFC Bank A/c Holders only)		START DATE	<input type="text" value="M"/>	<input type="text" value="M"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
<b>9 C.</b> <input type="radio"/> <b>Postdated Cheque (PDC)</b>		END DATE	<input type="text" value="M"/>	<input type="text" value="M"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
PDC Cheque No.	From	To				
First / Initial Cheque Date	Cheque No.					
Drawn on (Bank/BranchName)						
SIP Amount	in figures (Rs.)					
	in words					

**10. INVESTMENT DETAILS** (Please ✓) Only for Plan A - Regular Plan (for all categories of investors) - Minimum investment : Rs. 1000/- (Except for SCPEF : Rs. 5000/-)

	Growth	DIVIDEND MODE : Reinvestment(Re) <input type="radio"/> Payout <input type="radio"/>	
		Dividend Frequency	
<b>Debt</b>	<b>Grindlays Super Saver Income Fund-Investment Plan (GSSIF-IP)</b>	<input type="radio"/>	Quarterly <input type="radio"/> Half yearly <input type="radio"/> Annual <input type="radio"/>
	<b>Grindlays Super Saver Income Fund-Short Term (GSSIF-ST)</b>	<input type="radio"/>	Monthly <input type="radio"/>
	<b>Grindlays Super Saver Income Fund-Medium Term (GSSIF-MT)</b>	<input type="radio"/>	Bimonthly <input type="radio"/> Fortnightly <input type="radio"/> Monthly <input type="radio"/>
	<b>Grindlays Government Securities Fund-Investment Plan (GGSF-IP)</b>	<input type="radio"/>	Quarterly <input type="radio"/> Half yearly <input type="radio"/> Annual <input type="radio"/>
	<b>Grindlays Government Securities Fund-Short Term (GGSF-ST)</b>	<input type="radio"/>	Monthly <input type="radio"/> Quarterly <input type="radio"/>
	<b>Grindlays Dynamic Bond Fund (GDBF)</b>	<input type="radio"/>	Quarterly <input type="radio"/> Annual <input type="radio"/>
	<b>Grindlays Floating Rate Fund -Long Term (GFRF-LT)</b>	<input type="radio"/>	Quarterly <input type="radio"/> Annual <input type="radio"/> Monthly <input type="radio"/> Weekly (Re) <input type="radio"/>
	<b>Grindlays Floating Rate Fund -Short Term (GFRF-ST)</b>	<input type="radio"/>	Daily (Re) <input type="radio"/> Weekly (Re) <input type="radio"/> Monthly <input type="radio"/>
<b>Equity</b>	<b>Standard Chartered All Seasons Bond Fund (SCASBF)</b>	<input type="radio"/>	Quarterly <input type="radio"/> Half yearly <input type="radio"/> Annual <input type="radio"/>
	<b>Standard Chartered Classic Equity Fund (SCCEF)</b>	<input type="radio"/>	
	<b>Standard Chartered Imperial Equity Fund (SCIEF)</b>	<input type="radio"/>	
	<b>Standard Chartered Premier Equity Fund (SCPEF)</b>	<input type="radio"/>	

**11. NOMINATION DETAILS**

I/We \_\_\_\_\_ do here by nominate the undermentioned Nominee to receive the units to my / our credit in this folio no. in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee and Signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

Nominee's Name

Address

**Name & Address of Guardian in case Nominee is a Minor**

Name of Guardian

Address of Guardian

Date of Birth

Signature of Guardian

Date:

**12. DECLARATION AND SIGNATURES**

**The Trustee, Standard Chartered Mutual Fund**

Having read and understood the contents of the offer Document of the Scheme(s), I/We hereby apply for units of the scheme(s) and agree to abide by the terms, conditions, rules and regulations governing the scheme(s). I/We hereby declare that the amount invested in the scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme(s) & I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme(s), legally belong to me/ us. In the event "Know Your Customer" process is not completed by me/ us to the satisfaction of the Mutual Fund, I/We hereby authorise the Mutual Fund, to redeem the funds invested in the Scheme(s), in favour of the applicant at the applicable NAV prevailing on the date of such redemption and undertaking such other action with such funds that may be required by the Law. For NRIs only: I/We confirm that I am/We are Non Residents of Indian Nationality/Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External /Non-Resident Ordinary /FCNR account. I/We confirm that details provided by me/us are true and correct.

<input type="text"/>	<input type="text"/>
Sole/First Unitholder	Second Unitholder
<input type="text"/>	<input type="text"/>
Third Unitholder	Third Party Cheque Issuer

Please refer to the attached Key Information Memorandum for details of the Scheme(s).

**Standard Chartered Mutual Fund Offices**

<b>Ahmedabad</b>	Abhijeet - II, Ground Floor, Mithakali Six Road, Ahmedabad - 6. Tel.: 26460923	<b>Kolkata</b>	41, Chowringee, Kolkata-71. Tel.: 22881686/ 22883017.
<b>Bangalore</b>	Raheja Towers, 26 M.G. Road, 6th Flr., West Wing, Bangalore-1. Tel.: 25323059/ 7395.	<b>Lucknow</b>	Narain Automobiles, 4 Shahnazaf Road, Lucknow-1. Tel.: 2200097.
<b>Chandigarh</b>	SCO 137-138, Sector 9 C, Madhya Marg, Chandigarh-17. Tel.: 5071918/19.	<b>Ludhiana</b>	SCO 16-17, Feroze Gandhi Market, Ludhiana-1. Tel.: 5022155/56.
<b>Chennai</b>	Grindlays Centre, I Floor, 19, Rajaji Salai, Chennai-1. Tel.: 25349371/72/73.	<b>Mumbai</b>	270, D N Road, 4th floor, Cox Building, Fort, Mumbai - 1. Tel.: 22683993.
<b>Cochin</b>	1st Floor, HDFC House, Ravipuram Junction, M. G. Road, Cochin -15. Tel.: 2358639.	<b>Nagpur</b>	Narang Towers, 22, Palm Road, Civil Lines, Nagpur - 440 001. Tel.: 5620714.
<b>Coimbatore</b>	Red Rose Plaza, 509, D. B. Road, R. S. Puram, Coimbatore - 2. Tel.: 2242645/ 78.	<b>New Delhi</b>	Connaught Circus, H Block, Ground Floor, New Delhi -1. Tel.: 51513041/42.
<b>Hyderabad</b>	#6/3/1090, TSR Towers, Raj Bhavan Road, Somajiguda, Hyderabad-82. Tel.: 55779925.	<b>Patna</b>	Bhagawati Dwaraka Arcade, Plot No. 830 P, Exhibition Road, Patna-1. Telefax: 2223172.
<b>Indore</b>	D. M. Towers, 21/1, Race Course Road, Indore-452 001. Tel.: 4206927/23	<b>Pune</b>	4th Floor, Shirang House, 364-365 J. M. Road, Shivajinagar, Pune-5. Tel.: 56020965.
<b>Jaipur</b>	G-7,8, Anukampa Tower, Church Road, Jaipur, Rajasthan-1. Tel.: 5105798.	<b>Surat</b>	C K Tower, 1st Floor, Near Sargam Shopping Centre, Parle Point, Surat-7. Tel.: 2254837.
<b>Kanpur</b>	16/105, Mahatma Gandhi Road, Mall Road, Kanpur-1. Tel.: 2305955/2331071.	<b>Vadodara</b>	Ground Floor, Akashganga Complex, Adjacent to Vanijya Bhawan, Vadodara-7. Tel.: 5520919/39.

# 9A. MANDATE FORM FOR ECS (Debit) - AUTOSAVE

Standard Chartered  
Mutual Fund 

## (Systematic Investment Plan)

ECS Debit facility for SIP is currently available for account holders of all banks participating in local clearing at Delhi, Chandigarh, Kanpur, Lucknow, Jaipur, Ahmedabad, Vadodara, Surat, Mumbai, Pune, Nagpur, Hyderabad, Bangalore, Chennai, Coimbatore, Kolkata, Bhubaneswar, Indore, Bhopal, Panjim, Vijaywada, Vizag, Mangalore, Trivandrum, Guwahati, Patna.

Application No. \_\_\_\_\_

### Authorization to pay SIP instalments through Electronic Clearing Service (ECS)

I/We hereby, authorise Bill Junction Payments Limited, the authorised service provider for Standard Chartered Asset Management Company Private Limited to debit my/our bank account by ECS (Debit Clearing) for the collection of SIP instalments.

#### UNIT HOLDER'S DETAILS

First Unit Holder's Name \_\_\_\_\_

SMS : Yes  No  E-mail : Yes  No  PAN No.: \_\_\_\_\_ Mobile \_\_\_\_\_

E-mail Id \_\_\_\_\_

Preferred Messaging Medium (Please tick (✓) for your preferred medium of messaging)

#### SIP DETAILS

Scheme Name _____	SIP Auto Debit Date <input type="text" value="D"/> <input type="text" value="D"/>
SIP Amount (Rs. in fig.) _____	
(Rs. in words) _____	
SIP End Date <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	

**PARTICULARS OF BANK ACCOUNT** - Please attach cheque copy of the below mentioned bank account with this application form.

Account Holder's Name _____
A/c Number _____
Bank Name _____
A/c Type Please tick (✓): Savings <input type="radio"/> Current <input type="radio"/> NRE <input type="radio"/> NRO <input type="radio"/> Other _____
Branch Name _____

9 Digit MICR Code (Please enter the 9 digit number that appears after your cheque number) \_\_\_\_\_

I/We hereby declare that the particulars given above are correct and express my willingness to pay the instalments referred above through participation in ECS. 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 Standard Chartered AMC Pvt. Ltd. about any changes in my bank account.

Signature of First holder	Signature of Second holder	Signature of Third holder
---------------------------	----------------------------	---------------------------

Place: \_\_\_\_\_ Date: \_\_\_\_\_

#### FOR BANK USE ONLY

We, hereby, certify that the particulars furnished above are correct as per our records, and we, hereby, declare that a copy of this form, duly complete, has been submitted to us.

Branch \_\_\_\_\_ Date

Signature of the authorised official from the Bank	Bank Stamp
--	------------

#### AUTHORISATION OF THE BANK ACCOUNT HOLDER

This is to inform that I/ we have registered for the RBI's Electronic Clearing Service (Debit Clearing) and that my payment towards SIP instalments shall be made from my/ our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS Mandate Form to get it verified & executed.

Account Holder's Signature (As in Bank Records)	Joint Account Holder's Signature (As in Bank Records)	Account Number
--	--	----------------

#### ACKNOWLEDGEMENT SLIP - SIP (To be filled in by the investor)

Application No.: \_\_\_\_\_

Standard Chartered Mutual Fund, 90, M. G. Road, Fort, Mumbai - 1

SCHEME:  GSSF-IP  GSSF-ST  GSSF-MT  GGSF-IP  GGSF-ST  GDBF  GFRF-ST  GFRF-LT  SCASBF  SCCEF  SCIEF  SCPEF

INVESTOR NAME: \_\_\_\_\_

DEBIT MANDATE/CHEQUE NO. \_\_\_\_\_

INVESTMENT AMOUNT Rs. \_\_\_\_\_

Signature & Stamp

## CAMS TRANSACTION POINTS

### (ONLY FOR REPURCHASE / SWITCH OUT)

Ahemdabad	:	402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006. Phone: 3008 2468
Mumbai	:	Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400 023. Phone : 22702414
Bangalore	:	Trade Centre, 1st Floor, 45, Dickens Road (Next to Manipal Centre), Bangalore - 560 042. Phone : 3094 1357
Bhubaneswar	:	101/7, Janpath, Unit III, Bhubaneswar - 751 001. Phone : 395 3307
Kolkata	:	LORDS Building, 7/1, Lord Sinha Road, Ground Floor, Kolkata - 700 071. Phone : 3058 2297
Coimbatore	:	66, Lokamanya Street (West), Ground Floor, R. S. Puram, Coimbatore - 641 002. Phone : 301 8000
Cochin	:	40/9633 D, Veekshanam Road, Near International Hotel, Cochin - 682 035. Phone : 302 4651
Chandigarh	:	SCO 154-155, 1st Floor, Sector 17-C, Chandigarh : 160017. Phone: 3048720
Delhi	:	304-305, III Floor, Kanchenjunga Building, 18, Barakhamba Road, New Delhi - 110 001. Phone : 3048 1203
Durgapur	:	SN- 10, Ambedkar Sarani, City Centre, Durgapur - 713 216. Phone: 309 8890
Goa	:	No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M. G. Road , Panaji, Goa - 403 001. Phone : 395 1755
Hyderabad	:	102, First Floor, Jade Arcade, Paradise Circle, Secunderabad - 500 003. Phone : 3918 2468
Indore	:	Dalal Chambers, 101, Sagarmatha Apartments, 1st Floor, 18/7 M. G. Road, Indore - 452 003. Phone : 395 3692
Jaipur	:	G-III, Park Saroj, Behind Ashok Nagar Police Station, R-7, Yudhisthir Marg, C-Scheme, Jaipur - 302 001. Phone: 396 9126
Kanpur	:	G 27 - 28, Ground Floor, City Centre, 63/2, The Mall, Kanpur - 208 001. Phone : 391 8000
Lucknow	:	No. 3, First Floor, Saran Chambers 1, 5, Park Road, Lucknow - 226001. Phone : 391 8000
Ludhiana	:	Shop No. 20-21 (Ground Floor), Prince Market, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, P.O. Model Town, Ludhiana - 141 002. Phone: 301 8000
Chennai	:	Ground Floor, 178/10 Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600 034. Phone : 2828 5563
Mangalore	:	No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575 003. Phone: 3951357
Nagpur	:	145, Lendra Park, Behind Shabari, New Ramdaspath, Nagpur - 440 010. Phone: 395 8275
Pune	:	Nirmiti Eminence, Off No. 6, I Floor, Opp. Abhishek Hotel Mehendale Garage Road, Erandawane, Pune - 411 004. Phone: 3028 3005
Patna	:	Kamlalaye Shobha Plaza (1st Floor), Behind RBI Near Ashiana Tower, Exhibition Road, Patna - 800 001. Phone : 395 5284
Surat	:	Office No 2 Ahura - Mazda Complex, First Floor, Sadak Street, Timalyawad, Nanpura , Surat - 395001. Phone: 246 4887
Vadodara	:	109 - Silver Line, Besides World Trade Centre, Sayajigunj, Vadodara - 390 005. Phone : 301 8029
Vizag	:	47/9/17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam - 530 016. Phone : 309 8397
Vijayawada	:	40-1-48/2, Bandar Road , Adj. to HDFC Bank, Vijayawada 520010. Phone: 309 5202
Agra	:	F-39/203, Sky Tower, Sanjay Place, Agra 282002. Phone : 394 2267
Ajmer	:	Shop No. S-5, Second Floor, Swami Complex, Ajmer - 305 001. Phone: 3092040
Allahabad	:	1st Floor, Chandra Shekhar Azad Complex (Near Indira Bhawan), 5, S. P. Marg, Civil Lines, Allahabad : 211001. Phone : 309 1273
Amaravati	:	81, Gulsham Tower, Near Panchsheel, Amaravati - 444 601. Phone : 3099512
Amritsar	:	378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar : 143001. Phone : 395 7404
Asansol	:	G. T. Road , Beside George Telegraph Office, Asansol - 713301. Phone : 220 4865
Aurangabad	:	Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad : 431 001. Phone : 309 5202
Belgaum	:	No. 21, Ground Floor, Arvind Complex, 1552, Maruti Galli, Belgaum - 590 002. Phone : 309 9598
Bhilai	:	209 , Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai - 490 020. Phone : 3099 040
Bhopal	:	C-12, 1st Floor, Above Life Line Hospital, Zone-I, M. P. Nagar, Bhopal - 462011. Phone : 309 7321
Calicut	:	17/28, H, 1st Floor, Manama Building, Mavoor Road, Calicut - 673 001. Phone : 395 5984
Cuttack	:	C/o Arun Bhawsinka, Cantonment Road, Cuttack - 753001. Phone : 230 3722
Dehradun	:	81, Chakrata Road, Dehradun - 248 001. Phone : 395 1357
Dhanbad	:	Urmila Towers, Room No: 111, 1st Floor, Bank More, Dhanbad - 826 001. Phone : 230 4675
Gorakhpur	:	Shop No. 3, Second Floor, Cross Road, A. D. Chowk, Bank Road, Gorakhpur - 273 001. Phone : 309 4771
Guntur	:	Shyamsunder Golden Towers, Ground Floor, 3rd Lane, Brodipet, Adjacent to Over-Bridge, Guntur - 522 002. Phone : 395 2671
Gurgaon	:	2319, 1st Floor, Block No.3, Opp. Air Force Golden Jubilee School, Delhi Road, Sector 14, Gurgaon - 122 001. Phone : 396 3763
Guwahati	:	A. K. Azad Road, Rehabari, Guwahati - 781008. Phone : 260 7771
Hubli	:	No. 208, 'A' Block, 1st Floor, Kundaganl Complex, Opp. Court, Club Road, Hubli - 580029. Phone ; 309 3374
Jabalpur	:	975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur - 482 001. Phone : 501 7146
Jalandhar	:	367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar - 144001. Phone: 395 7165
Jamnagar	:	207/209, K. P. Shah House, K. V. Road, Jamnagar - 361 001. Phone : 309 9737
Jamshedpur	:	Millennium Tower, S-4 Ground Floor, R- Road, Bistupur, Jamshedpur - 831001. Phone : 309 7768
Jodhpur	:	1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur - 342 003. Phone : 395 1357
Kota	:	B-33 'Kalyan Bhawan', Triangle Part , Vallabh Nagar, Kota - 324 007. Phone : 309 3202
Madurai	:	86/71A, Tamilsangam Road, Madurai - 625 001. Phone : 395 1357
Manipal	:	Academy Annex, First Floor, Opposite Corporation Bank, Upendra Nagar, Manipal - 576104. Phone : 395 5827
Meerut	:	108, Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Merrut - 250 002. Phone : 395 7278
Moradabad	:	B-612 'Sudhakar', Lajpat Nagar, Moradabad - 244 001. Phone : 309 7202
Mysore	:	No.3, 1st Floor, CH. 26, 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570 009. Phone : 309 1244
Nasik	:	Varsha Bungalow, 1st Floor, Near Rungtha High School, 493, Ashok Stambh, Nasik - 422001. Phone : 309 7084
Nellore	:	Shop No.13, First Floor, KAC Plaza, R. R. Street, Nellore - 524 001. Phone: 309 8154
Panipat	:	13, First Floor, Gaushala Mandi Market, G. T. Road, Panipat - 132 103. Phone : 309 6694
Patiala	:	35, New Lal Bagh Colony, Patiala - 147001. Phone : 309 8926
Pondicherry	:	S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605 001. Phone : 521 0030
Raipur	:	C-23, Sector 1, Devendra Nagar , Raipur - 492004. Phone : 3096404
Rajamundry	:	D. No. 7-27-4, Krishna Complex, Baruvuri Street, T Nagar, Rajahmundry - 533101. Phone : 395 1357
Rajkot	:	111, Pooja Complex , Harihar Chowk, Near GPO, Rajkot - 360001. Phone : 309 8158
Ranchi	:	223, Tirath Mansion (Near Over Bridge), 1st Floor, Main Road, Ranchi - 834 001. Phone : 309 6202
Rourkela	:	1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela - 769001. Phone : 2513098
Salem	:	28, I Floor, Advytha Ashram Road, Salem - 636 004. Phone : 395 2271
Sambalpur	:	Opp. Town High School, Sansarak, Sambalpur - 768001. Phone : 2405606
Siliguri	:	No 8, Swamiji Sarani, Ground Floor, Hakimpura, Siliguri - 734401. Phone : 221 6065
Trichur	:	VIII/350/15, O K John Memorial Building, Ekkanda Warriar Road, Trichur - 680 001. Phone : 395 1564
Trichy	:	No 8, I Floor, 8th Cross West Extn. Thillainagar, Trichy - 620 018. Phone: 309 6906
Trivandram	:	Tc 15/2012, Sheelatha Building, Womens' College Lane, Vazuthacadu, Trivandrum - 695 014. Phone : 394 0202
Udaipur	:	32, Ahinsapuri, Fatehpura Circle, Udaipur 313004. Phone : 309 3202
Valsad	:	C/o. CAD House, Siddhivinayak Complex, F-1, First Floor, Avenue Building, Near R. J. J. School, Valsad - 396001. Phone : 394 631
Varanasi	:	C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi - 221002. Phone : 395 3264

# 9B.2 Auto Debit Facility for SIP Application

For HDFC Bank Account Holders only & for Applications mobilised through HDFC Bank.

Application No. \_\_\_\_\_

## Application for Standing Instruction Maintenance for Systematic Investment Plan (SIP) with Standard Chartered Mutual Fund

To, Manager HDFC BANK LTD, _____ Branch	Agent/Broker Code ARN 46196 DANI SHARES & STOCKS PVT LTD	Form No.:
	Sub-Broker Code	Date :

**SUB: REQUESTS FOR MAINTENANCE OF A STANDING INSTRUCTION FOR SIP WITH STANDARD CHARTERED MUTUAL FUND**

I/We,.....  
hereby authorise you to deduct on a Monthly basis (as a Standing Instruction) from my/our A/c No. ....  
(hereinafter referred as "funding account") for Rs. .... (Rupees.....  
.....only) and remit the same to Standard Chartered Mutual Fund as per the details given below:

<input type="checkbox"/> Nature of Instruction	Standing Instruction
<input type="checkbox"/> Purpose of Standing Instructions	Payment of SIP Installment of Standard Chartered Mutual Fund
<input type="checkbox"/> Name of Scheme & Plan	
<input type="checkbox"/> Debit Account Number	<input type="text"/>
<input type="checkbox"/> Name of the Account Holder	
<input type="checkbox"/> Name of the Beneficiary (Scheme Name)	
<input type="checkbox"/> Frequency	Monthly
<input type="checkbox"/> SIP Amount	Rs. <input type="text"/>
<input type="checkbox"/> Start Date	<input type="checkbox"/> 01 <input type="checkbox"/> 10 <input type="checkbox"/> 20      (Please tick any one date.)
<input type="checkbox"/> SIP Period	Start Period <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> End Period <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

I/We \_\_\_\_\_ (Name of Unitholder) undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/ We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/we would not hold the Mutual Fund or the Bank responsible. If the date of debit to my/ our account happens to be a non business day as per the Mutual Fund, execution of the SIP will happen on the day of holiday and allotment of units will happen as per the Terms and Conditions listed in the Offer Document of the Mutual Fund. HDFC Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightening, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond HDFC Bank's reasonable control and which has the effect of preventing the performance of the contract by HDFC Bank.

Yours faithfully,

(Signature of Account Holder/s)

**FOR CPU USE ONLY**

Maintained on: ..... Name of the A/c Holder: .....

..... Account Number: ..... Amount:.....

SI Start Date:..... SI End Date: ..... Next SI Date: ..... Maintained by:.....

**Letter of Discontinuity of Standing Instructions**

To,  
SCB / HDFC Bank

Date: \_\_\_\_\_

Dear Sir(s)

**Sub : Discontinuity of Systematic Investment Plan in Standard Chartered Mutual Fund**

Bank Account No.	
Folio No.	
Amount	

I/We have vide my/our letter dated \_\_\_\_\_ given an instruction for deduction of Rs. \_\_\_\_\_ from my/our Bank for investment in \_\_\_\_\_ (Scheme name) of Standard Chartered Mutual Fund.

I/We wish to discontinue my investment in the said Scheme. I/We request you to stop deducting the above amount from my/our above account from the ensuing month i.e. \_\_\_\_\_ (month-year).

Kindly forward this instruction to Standard Chartered Mutual Fund.

Thanking you.

Yours truly,

**Name of the investor :**

**Signature :**

---

**For Branch Use only:**

**Form No.**

Signature Verified by :

Approved by BM:

---

**For CPU Use only :**

Maintained on :

Name of A/c Holder :

Account Number:

Standing Instruction Start Date :

Standing Instruction End Date :

Amount :

Standing Instruction End instruction given on :

Maintained by :

# KEY INFORMATION MEMORANDUM

Offer for units of Rs. 10/- per unit in case of all schemes, except Standard Chartered Liquidity Manager Plus (Rs. 1000/- per unit) during the continuous offer. 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, associate transactions etc. investors should, before investment, refer to the Offer Document available free of cost at any of the Investor Service Centres or distributors or from the website www. Standardcharteredmf.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 the Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.**

<b>Investment Objective</b>	GSSIF-IP, GSSIF ST & GSSIF - MT	To generate stable returns with a low risk strategy by creating a portfolio that is invested in good quality fixed income & money market securities. There can be no assurance that the investment objective of the scheme will be realised.
	GDBF	To generate optimal returns with high liquidity by active management of the portfolio; by investing in high quality money market & debt instruments. There can be no assurance that the investment objective of the scheme will be realised.
	GGSF-IP, GGSF-ST & GGSF- PF	To generate optimal returns with high liquidity by investing in Government Securities. There can be no assurance that the investment objective of the scheme will be realised.
	GFRF - ST & GFRF - LT	To generate stable returns with a low risk strategy by creating a portfolio that is substantially invested in good quality floating rate debt or money market instruments, fixed rate debt or money market instruments swapped for floating returns and fixed rate debt and money market instruments. There can be no assurance that the investment objective of the scheme will be realised.
	SCASBF	To generate optimal returns with high liquidity by active management of the portfolio, by investing predominantly in debt oriented mutual fund schemes and money market instruments. There can be no assurance that the investment objective of the scheme will be realised.
	GCF	To generate optimal returns with high liquidity by investing in high quality money market and debt instruments. There can be no assurance that the investment objective of the scheme will be realised.
	SCLM & SCLMP	The investment objective of the scheme is to seek to provide high liquidity by investing in a portfolio of money market instruments and debt instruments. Whilst the scheme would endeavour to provide high liquidity to the investors, the surplus funds will be invested to deliver reasonable returns.
	SCCEF	The investment objective of the scheme is to seek to generate long term capital growth from a diversified portfolio of predominantly equity and equity related instruments. There is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.
	SCPEF	The Scheme shall seek to generate long-term capital growth from an actively managed portfolio of predominantly equity and equity related instruments. The Scheme portfolio would acquire, inter alia, small and medium size businesses with good long term potential, which are available at cheap valuations. Such securities would be identified through disciplined fundamental research keeping in view medium to long-term trends in the business environment.  The Scheme shall endeavor to accumulate long-term investor wealth by opening subscriptions to units during periods when stocks are available at reasonable valuations. By doing so, the Fund managers would endeavor to prevent short-term money from flowing into the fund which can prove detrimental to the interests of long-term investors. As the scheme would be sold to investors with a long-term investment horizon, it is also expected that the portfolio would remain relatively more insulated to day to day redemption pressures. The fund will close subscription, once it has collected a predetermined "manageable" corpus (approximate amount), which will be decided by the fund manager of the scheme depending on the available investment opportunities in the stock market / if the fund manager is of the opinion that investment opportunities have diminished. Thus the fund manager will endeavor to ensure that there are sufficient assets available to meet the long-term objectives of the fund.
SCIEF	The investment objective of the Scheme is to seek to generate capital appreciation and/or provide income distribution from a portfolio of predominantly equity and equity related instruments. There is no assurance or guarantee that the objectives of the scheme will be realized.	
<b>Asset Allocation Pattern of the schemes</b>	<b>GSSIF-IP (Plan A*)</b>	
	<b>Type of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Debt Instruments with maturity more than one year	Generally in the range of 50 to 100
	Debt and Money market Instruments with maturity less than one year	Generally in the range of 0 to 50
	<b>GSSIF-ST (Plans A*, B** C*** &amp; D@ have the same portfolio)</b>	
	<b>Type of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Debt Instruments with maturity more than one year	Generally in the range of 0 to 50
	Debt and Money market Instruments with maturity less than one year	Generally in the range of 0 to 100
	<b>GSSIF-MT (Plan A*)</b>	
	<b>Type of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Debt Instruments with maturity more than one year	Generally in the range of 10 to 100
	Debt and Money market Instruments with maturity less than one year	Generally in the range of 0 to 90
	<b>GDBF (Plans A*)</b>	
	<b>Type of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Money market and Debentures with residual maturity of less than 1 year	10 to 100
	Debt instruments with maturity more than 1 year	0 to 90
	<b>GGSF-IP (Plan A), ST &amp; PF (Plan A* &amp; B** have the same portfolio)</b>	
	<b>Investments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Government Securities	65 to 100
	Treasury bills or money at call and short notice	0 to 35
	<b>GFRF - ST (Plan A*, B** &amp; C*** have the same portfolio) &amp; LT (Plan A* &amp; B** have the same portfolio)</b>	
	<b>Type of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Fixed Rate Debt Securities (including securitised debt & money market instruments)	0 to 35
	Floating rate debt instruments (including securitised debt & money market instruments)	65 to 100
	<b>SCASBF (Plan A*)</b>	
	<b>Type of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Units of 100% debt oriented mutual fund schemes of various average maturities in the domestic and overseas^ markets	85-100
Money market instruments & fixed deposits of scheduled commercial banks (including call & repo)	0-15	
^ As may be permitted by SEBI from time to time		
<b>GCF ( Plans A*, B** C*** have the same portfolio)</b>		
<b>Type of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>	
Money Market Instruments	50 to 100	
Debt Instruments	0 to 50	

\*Regular Plan - Available for investments by all categories of investors. \*\* Institutional Plan Available for investments by non individuals only. \*\*\* Super Institutional Plan Available for investments by non individuals only. @ MF Plan Available for investments by all categories of investors.

<b>SCLM<sup>+</sup></b>																																																				
<b>Type of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>																																																			
Money Market Instruments	65 - 100																																																			
Debt Instruments	0 - 35																																																			
Securitized Debt Instruments	0 - 35																																																			
+ Investments in Derivatives upto 50% of the net assets of the Scheme, Investments in Securities Lending upto 35% of the net assets of the Scheme, Investments in foreign debt instruments upto 35% of the net assets of the Scheme.																																																				
<b>SCLMP</b>																																																				
<b>Type of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>																																																			
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	SCLM	The Fund will endeavour to declare dividends as and when deemed fit by the Fund and/or on &/or before the closure of the scheme. In case no dividend is declared during the tenure of the scheme or at closure, the net surplus, if any, will remain invested and be reflected in the NAV. Unitholders are entitled to receive dividend within 30 days of the date of declaration of dividend.															
	SCLMP	The fund will endeavour to declare dividends from time to time. Dividends, if declared, will be paid out of the net surplus of the scheme to those Unitholders whose names appear in the Register of Unitholders on the record date. Unitholders are entitled to receive dividend within 30 days of the date of declaration of the dividend.															
	SCCEF	Dividends, if declared, will be paid out of the net surplus of the Scheme/Plan to those Unitholders whose names appear in the Register of Unitholders on the record date. The investors may obtain information on the exact record date from the office of the Mutual Fund/ the Registrar. Unitholders are entitled to receive dividend within 30 days of the date of declaration of the dividend. However, the Mutual Fund will endeavour to make dividend payments sooner to Unitholders. There is no assurance or guarantee to Unitholders as to the rate of dividend distribution nor that dividends will be regularly paid, though it is the intention of the Mutual Fund to make regular dividend distributions under the respective investment option.															
	SCPEF	Dividends, if declared, will be paid out of net surplus of the scheme/plan to those Unitholders whose names appear in the Register of Unitholders on the record date. Unitholders are entitled to receive dividend within 30 days on the date of declaration of the dividend. However, the Mutual Fund will endeavour to make dividend payments sooner to Unitholders. There is no assurance or guarantee to Unitholders as to the rate of dividend distribution nor that dividends will be regularly paid.															
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	<p>The distribution of dividend will be made out of the net surplus under this option subject to availability of distributable profits, as computed in accordance with SEBI Regulations.</p> <p>Investors opting for the Dividend Option may choose to reinvest the dividend received by them in additional units of the scheme. The dividend so reinvested shall constitute a constructive payment of dividend to the unitholders and a constructive receipt of the same from each unitholder for reinvestment in units.</p> <p>@ The AMC reserves the right to change the periodicity. The exact record date would be communicated to the Registrar.</p>																
<b>Name of The Fund Managers</b>	<b>SCIEF : Kenneth Andrade</b> <b>All other schemes: Rajiv Anand</b>																
<b>Name of The Trustee Company</b>	Standard Chartered Trustee Company Private Limited																
<b>Performance of The Scheme</b> (as on March 31, 2006)	<p>[N.B. For a new scheme and a scheme which is in existence for less than 1 year, the compounded annualised returns of similar schemes launched by the MF in the past is given as per the table.] Or [In case of a scheme in existence for 1 year and above, the return figures is given for that scheme only, as per the table and also by means of a bar diagram.]</p> <p><b>GRINDLAYS SUPER SAVER INCOME FUND-INVESTMENT PLAN (GSSIF-IP)</b></p> <p><b>Performance</b></p> <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns %</th> <th>Benchmark*</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>3.09</td> <td>3.30</td> </tr> <tr> <td>Last 2 years</td> <td>0.98</td> <td>1.73</td> </tr> <tr> <td>Last 3 years</td> <td>3.69</td> <td>4.04</td> </tr> <tr> <td>Since Allotment (July 14, 2000)</td> <td>8.62</td> <td>-</td> </tr> </tbody> </table> <p>* Benchmark - Crisil Composite Bond Fund Index (CCBFI) Past performance may or may not be substantiated in future.</p> <p><b>Year-wise returns for the last 3 financial years under Plan A - Growth Option</b></p>		Compounded Annualised Returns	Scheme Returns %	Benchmark*	Last 1 year	3.09	3.30	Last 2 years	0.98	1.73	Last 3 years	3.69	4.04	Since Allotment (July 14, 2000)	8.62	-
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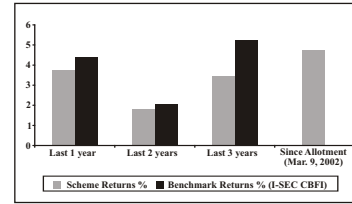
**GRINDLAYS GOVERNMENT SECURITIES FUND - SHORT TERM PLAN (GGSF-ST)**

**Performance**

Compounded Annualised Returns	Scheme Returns %	Benchmark* Returns
Last 1 year	3.75	4.41
Last 2 years	1.84	2.05
Last 3 years	3.44	5.27
Since Allotment (Mar. 9, 2002)	4.75	-

\* Benchmark - I-SEC Composite Bond Fund Index (I-SEC Composite)  
Past performance may or may not be substantiated in future.

**Year-wise returns for the last 3 financial years under Growth Option**



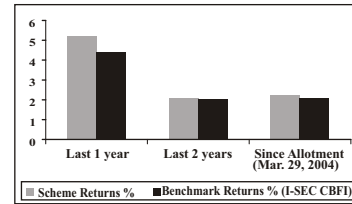
**GRINDLAYS GOVERNMENT SECURITIES FUND-PF PLAN ( GGSF-PF)**

**Performance**

Compounded Annualised Returns	Scheme Returns %	Benchmark* Returns
Last 1 year	5.23	4.41
Last 2 years	2.08	2.05
Since Allotment (Mar. 29, 2004)	2.26	2.07

\* Benchmark - I-SEC Composite Bond Fund Index (I-SEC Composite)  
Past performance may or may not be substantiated in future.

**Year-wise returns for the last 3 financial years under Plan A - Growth Option**



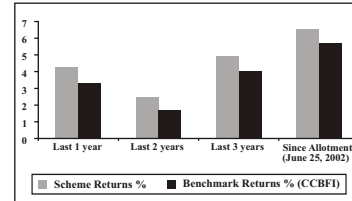
**GRINDLAYS DYNAMIC BOND FUND (GDBF)**

**Performance**

Compounded Annualised Returns	Scheme Returns %	Benchmark* Returns
Last 1 year	4.29	3.30
Last 2 years	2.49	1.73
Last 3 years	4.95	4.04
Since Allotment (June 25, 2002)	6.54	5.71

\* Benchmark - Crisil Composite Bond Fund Index (CCBFI)  
Past performance may or may not be substantiated in future.

**Year-wise returns for the last 3 financial years under Plan A - Growth Option**



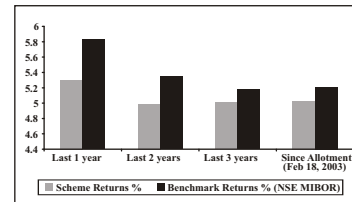
**GRINDLAYS FLOATING RATE FUND-SHORT TERM PLAN (GFRF-ST)**

**Performance**

Compounded Annualised Returns	Scheme Returns %	Benchmark* Returns
Last 1 year	5.30	5.83
Last 2 years	4.99	5.35
Last 3 years	5.01	5.18
Since Allotment (Feb 18, 2003)	5.03	5.21

\* Benchmark - NSE MIBOR  
Past performance may or may not be substantiated in future.

**Year-wise returns for the last 3 financial years under Plan A - Growth Option**



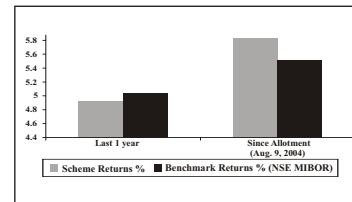
**GRINDLAYS FLOATING RATE FUND - LONG TERM PLAN ( GFRF-LT)**

**Performance**

Compounded Annualised Returns	Scheme Returns %	Benchmark* Returns
Last 1 year	4.92	5.83
Since Allotment (August 9, 2004)	5.04	5.52

\* Benchmark - NSE MIBOR  
Past performance may or may not be substantiated in future.

**Year-wise returns for the last 1 financial years under Plan A - Growth Option**



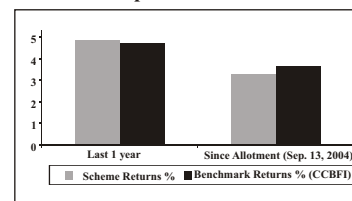
**STANDARD CHARTERED ALL SEASONS BOND FUND (SCASBF)**

**Performance**

Compounded Annualised Returns	Scheme Returns %	Benchmark* Returns
Last 1 year	4.87	3.30
Since Allotment (Sep. 13, 2004)	4.72	3.65

\* Benchmark - Crisil Composite Bond Fund Index (CCBFI)  
Past performance may or may not be substantiated in future.

**Year-wise returns for the last 1 financial year under Plan A - Growth Option**



	<p><b>STANDARD CHARTERED CLASSIC EQUITY FUND (SCCEF)</b></p> <p><b>Performance</b></p> <table border="1"> <thead> <tr> <th>Absolute Returns</th> <th>Scheme Returns %</th> <th>Benchmark* Returns</th> </tr> </thead> <tbody> <tr> <td>Since Allotment (Aug. 9, 2005)</td> <td>42.20</td> <td>43.05</td> </tr> </tbody> </table> <p>* Benchmark - BSE 200 Index (BSE200) Past performance may or may not be substantiated in future.</p>	Absolute Returns	Scheme Returns %	Benchmark* Returns	Since Allotment (Aug. 9, 2005)	42.20	43.05	<p><b>Returns Since Allotment - Growth Option</b></p> <table border="1"> <thead> <tr> <th>Category</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>Scheme Returns %</td> <td>42.20</td> </tr> <tr> <td>Benchmark Returns % (BSE200)</td> <td>43.05</td> </tr> </tbody> </table>	Category	Value	Scheme Returns %	42.20	Benchmark Returns % (BSE200)	43.05																						
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Name of the Scheme		% New Fund Offer Expenses charged to the Scheme (as per the disclosure made in the offer document)	
GSSIF-Medium Term Plan		Nil	
GGSF-Provident Fund Plan		Nil	
GFRF-LT		Nil	
SCASBF		Nil	
SCCEF		1.0008 (Charged to Load - 1.846)	
SCPEF		0.27 (Charged to Load - 2.180)	
SCLM		Nil	
SCLMP		0.0092	
SCIEF		4.15	
<b>Continuous Offer</b>			
<b>Debt scheme</b>			
<b>Scheme</b>	<b>Plan</b>	<b>Exit Load</b>	
GSSIF-IP	Plan A	0.50% of NAV upto Rs 10 lacs if redeemed within 6 months	
GSSIF-ST	Plan A	Nil	
GSSIF-MT	Plan A	0.25% of NAV upto Rs. 5 lacs if redeemed within 30 days.	
GDBF	Plan A	0.50% of NAV upto Rs 5 lacs if redeemed within 6 months.	
GFRF-LT	Plan A	0.50% of NAV upto Rs 10 lacs if redeemed within 6 months.	
	Plan B	Nil	
GFRF-ST-	Plan A, B & C	Nil	
GGSF-IP	Plan A	0.50% of NAV upto Rs 10 lacs if redeemed within 6 months.	
GGSF-ST	-	Nil	
GGSF-PF	Plan A & B	Please refer to the table below	
GCF	Plan A, B & C	Nil	
SCASBF	Plan A	0.60% of NAV upto Rs. 25 lacs if redeemed within 6 months.	
SCLM & SCLMP	-	Nil	
<b>GGSF-PF</b>			
<b>1</b>	<b>Particulars of Load as % of NAV</b>		
	Option	Investors redeeming/ switching from the plan/ options within a period of less than or equal to 1 year (365 days).	
	All options	0.60	
In case of investors opting for Growth-DMD or Growth-Appreciation with DMD who wish to redeem before or change the designated DMD date to a shorter time zone the following load structure will be applicable.			
<b>2</b>	<b>Particulars of Load as % of NAV</b>		
<b>Time Zone</b>	Investors opting for a DMD for a period of less than or equal to 2 years and who wish to redeem within/switch or change the DMD to, a period less than or equal to 1 year	Investors opting for a DMD for a period greater than 2 years and less than 3 years and who wish to redeem within/switch or change the DMD to, a period less than or equal to 2 years.	Investors opting for a DMD for a period greater than or equal to 3 years and who wish to redeem within/switch or change the DMD to, a period less than 3 years or redeem before the DMD
%	0.60	0.75	0.90
<b>Entry Load:</b> Nil in all the Debt Schemes			
<b>Equity Scheme</b>			
<b>SCCEF</b>			
<b>Entry Load:For Purchases</b>		<b>Load (% of Rs.10 or Applicable NAV as the case may be)</b>	
Of less than Rs. 5 Crores		2.25%	
Of Rs. 5 Crores or more		Nil	
By an FOF (irrespective of the amount of Purchase)		Nil	
By way of Dividend Re-investment		Nil	
Through SIP/STP where single instalment is less than or equal to Rs. 10 Lakhs or equal to or more than Rs 5 Crores		Nil	
Through SIP/STP where single instalment is more than Rs 10 Lakhs and less than Rs 5 Crores		2.25	
<b>Exit Load:</b>			
Within 2 years from the date of allotment or Purchase applying First-in First-Out basis, if the Purchase was made through SIP/STP in cases where single installment is less than or equal to Rs 10lacs and the Entry Load applicable at the time of the SIP/STP Purchase was Nil. - 2%			
No Entry /Exit Loads / CDSC will be chargeable in case of switches made between different options of the Scheme. If the SIP/STP is discontinued prior to minimum six months after commencement of SIP/STP, an exit load of 2% will be charged on such investments irrespective of the date of redemption. The trustee retains the right to change/ impose Entry/Exit Load/CDSC.			
A switch-in may also attract an entry load like any purchase, however no load shall be chargeable on investments switched by investors between Equity Scheme(s) of SCMF.			
<b>SCPEF</b>			
<b>Entry Load: For Purchases</b>		<b>Load (% of Rs.10 or Applicable NAV as the case may be)</b>	
For purchases of any amount		2.25	
By a FOF (irrespective of the amount of Purchase)		Nil	
By way of Dividend Re-investment		Nil	
Through SIP/STP		2.25	
<b>Exit Load:</b>			
Within 1 year from the date of allotment or subscription applying First in First out basis for investments (including through SIPs/ STPs/ SWP/ STAR) 1%.			
No Entry /Exit Loads / CDSC will be chargeable in case of switches made between different options of the Scheme. If the SIP/STP is discontinued prior to minimum six months after commencement of SIP/STP, an exit load of 2% will be charged on such investments irrespective of the date of redemption.. The trustee retains the right to change/ impose Entry/Exit Load/CDSC.			
A switch-in (including switch in from other equity schemes(s) of SCMF) may also attract an Entry Load like any Purchase.			

<b>SCIEF</b>	
<b>During on going Offer Period Entry Load: For Purchases</b>	<b>Load (% of Rs.10 or Applicable NAV as the case may be)</b>
Of less than Rs. 5 Crores (other than by way of SIPs/STPs)	2.25%
Of Rs. 5 Crores or more (other than by way of SIPs/STPs)	Nil
By an FOF (irrespective of the amount of Purchase)	Nil
<b>Exit Load:</b>	
For purchases of Rs 5 crores or more – Nil, For purchases of less than Rs 5 crores (other than by way of SIPs/STPs where single instalment is less than or equal to Rs. 10 lakhs) and if redeemed within six months from the date of Purchase - 1.00%. For Purchases applying First in First Out basis if the purchase is made through SIP/STP in cases where single instalment is less than or equal to Rs 10 Lakhs, if redeemed within 2 years from the date of purchase – 2.00%. No Entry / Exit Loads / CDSC will be chargeable in case of switches made between different options of the Scheme. If the SIP/STP is discontinued prior to minimum six months after commencement of SIP/STP during the ongoing offer an exit load of 2% will be charged on such investments ir respective of the date of redemption. It is clarified that if the fund fails to get the proceeds from two instalments out of a series of instalments submitted at the time of initiating a SIP (Subject to a minimum of six instalments), the SIP is deemed as discontinued and the stated exit load as applicable for an SIP discontinuation will be applicable.	
A switch-in may also attract an Entry Load like any Purchase however no load shall be chargeable on investments switched in by investors from other Equity Scheme(s) of Standard Chartered Mutual Fund (such switches may however be subject to exit load as applicable in the scheme from where the investments are switched out)	
<b>(ii) Recurring expenses</b>	
<b>All plans/sub plans of GSSIF, GFRF, GDBF, GCF, GGSF, SCLM &amp; SCLMP</b>	
1. on the first Rs. 100 crores of the Scheme's weekly average net assets, will not exceed 2.25%	
2. on the next Rs. 300 crores of the Scheme's weekly average net assets, will not exceed 2.00%	
3. on the next Rs. 300 crores of the Scheme's weekly average net assets, will not exceed 1.75% and	
4. on the balance of the Scheme's weekly average net assets, will not exceed 1.50%. Recurring expenses incurred in excess of the aforesaid limits will be borne by the AMC.	
<b>SCASBF</b>	
As per SEBI circular no MFD/CIR No. 04/11488/2003 dated June 12, 2003, in case of Fund of Funds scheme the investors bear the recurring expenses of the Scheme in addition to the expenses of the underlying schemes in which the fund of Funds makes an investment.	
Further, the total expenses of a 'Fund of Funds' Scheme, including the management fees, shall not exceed 0.75% of the daily or weekly average net assets. These expenses are over and above the expenses charged by the respective Underlying Schemes.	
Recurring expenses incurred in excess of the aforesaid limits will be borne by the AMC.	
As the Fund of Funds schemes will be investing in underlying schemes it would be eligible for trail commission from the investments made in the respective underlying schemes based on the allocations to the respective underlying schemes.	
<b>SCCEF, SCPEF &amp; SCIEF</b>	
Recurring expenses will not exceed the following limits per arum:	
<b>Average Daily net assets</b>	<b>Maximum, as a % Average daily net assets</b>
First 100 crores	2.5
Next 300 crores	2.25
Next 300 crores	2.00
Balance assets	1.75
<b>Scheme</b>	<b>Actual expenses for the previous financial year ended Mar. 31, 2006</b>
GSSIF-IP-Plan A	2.14%
GSSIF-ST-Plan A	0.95%
GSSIF-ST-Plan B	0.75%
GCF-Plan A	0.67%
GCF-Plan B	0.63%
GCF-Plan C	0.30%
GGSF-IP Plan A	1.93%
GGSF-ST-Plan A	0.70%
GDBF -Plan A	1.16%
GFRF-ST-Plan A	0.66%
GFRF-ST-Plan B	0.64%
GFRF-ST-Plan C	0.40%
GSSIF-MT-Plan A	1.22%
GGSF-PF Plan A	1.70%
GGSF-PF Plan B	1.80%
GFRF LT Plan A	0.83%
GFRF LT Plan B	0.65%
ASBF	0.37%
SCLM	0.31%
SCLMP	0.40%
SCCEF	2.07%
SCPEF	1.83%
SCIEF	2.24%

<b>Tax treatment for the Investors</b>	<p><b>Tax benefits of investing in the Mutual Fund</b></p> <p>As per the taxation laws in force as at the date of this Offer Document, some broad income tax implications of investing in the units of the various schemes of the Fund are stated below. The information so stated is based on the Fund's understanding of the tax laws in force as of the date of this Document, which have been confirmed by its auditors.</p> <p>The information stated below is only for the purposes of providing general information to the investors and is neither designed nor intended to be a substitute for professional tax advice. As the tax consequences are specific to each investor and in view of the changing tax laws, each investor is advised to consult his or her or its own tax consultant with respect to the specific tax implications arising out of his or her or its participation in the various schemes of the Fund.</p> <p>implications arising out of his or her or its participation in the various schemes of the Fund.</p> <p>Implications of the Income-tax Act, 1961 as amended by the Finance Act, 2006</p> <p><b>(i) To the Mutual Fund</b></p> <p>The Fund is a Mutual Fund registered with the Securities and Exchange Board of India and hence, is eligible for the benefits of section 10(23D) of the Income-tax Act, 1961 ("the Act"). Accordingly, the income of the Fund is exempt from income tax.</p> <p>The Fund will receive all its income without any deduction of tax at source under the provisions of Section 196(iv) of the Act.</p> <p><b>a. Securities Transaction Tax (STT)</b></p> <p>The Mutual Fund is liable to pay securities transaction tax (STT) at prescribed rates on the value of transactions of purchase or sale of specified securities.</p> <p>The value of the taxable securities transaction shall be determined as under:</p> <ul style="list-style-type: none"> <li>• Where the transaction is in respect of option in securities - the aggregate of the strike price and the option premium of such option in securities;</li> <li>• Where the transaction is in respect of futures at the price at which such futures are traded; and</li> <li>• Where the transaction is in respect of any other security at the price at which such securities are purchased or sold.</li> </ul> <p>The current rates of STT and also the rates effective 1 June 2006, are as under:</p> <table border="1" data-bbox="307 820 1555 1203"> <thead> <tr> <th>Nature of Transaction</th> <th>Payable by</th> <th>Value on which tax shall be levied</th> <th>Existing tax rate (%)</th> <th>Rates effective 1 June 2006 (%)</th> </tr> </thead> <tbody> <tr> <td>Delivery based purchase transaction in equity shares or units of equity oriented fund entered in a recognized stock exchange</td> <td>Purchaser</td> <td>Value at which shares/units are bought</td> <td>0.1</td> <td>0.125</td> </tr> <tr> <td>Delivery based sale transaction in equity shares or units of equity oriented fund entered in a recognized stock exchange</td> <td>Seller</td> <td>Value at which shares/units are sold</td> <td>0.1</td> <td>0.125</td> </tr> <tr> <td>Non-delivery based sale transaction in equity shares or units of equity oriented fund entered in a recognised stock exchange.</td> <td>Seller</td> <td>Value at which shares/units are sold</td> <td>0.2</td> <td>0.25</td> </tr> <tr> <td>Transaction for Derivatives entered in a recognized stock exchange (Futures and options)</td> <td>Seller</td> <td>Futures: Value at which futures are traded Options: Aggregate value of strike price and premium</td> <td>0.0133</td> <td>0.017</td> </tr> <tr> <td>Sale of units of an equity oriented fund to the mutual fund</td> <td>Seller</td> <td>Value at which units are sold</td> <td>0.2</td> <td>0.25</td> </tr> </tbody> </table> <p>For this purpose, an "equity oriented fund" is defined to mean:</p> <ul style="list-style-type: none"> <li>• such scheme where the investible funds are invested by way of equity shares in domestic companies to the extent of more than 50 per cent of the total proceeds of such funds; and</li> <li>• which has been set up under a scheme of mutual fund.</li> </ul> <p>The percentage of equity shares holdings of such fund is required to be computed with reference to the annual average of the monthly averages of the opening and closing figures.</p> <p>Further, the above definition of an equity oriented fund has been amended by the Finance Act, 2006 to mean a fund that invests at least 65 per cent of its investible funds in equity shares of domestic companies (as against current threshold of 50 per cent). This amendment is effective 1 June 2006.</p> <p><b>b. Income Distribution Tax</b></p> <p>No income distribution tax is payable by the Fund, in respect of schemes in the nature of open ended equity oriented fund, in terms of section 115R of the Act, which deals with tax on income distributable to unitholders of mutual funds.</p> <p>For this purpose, "open ended equity oriented fund" is defined to mean, inter alia, a fund where the investible funds are invested by way of equity shares in domestic companies to the extent of more than 50 per cent of the total proceeds of such funds. The percentage of equity shares holdings of such fund is required to be computed with reference to the annual average of the monthly averages of the opening and closing figures.</p> <p>Pursuant to the amendment made by the Finance Act, 2006, effective 1 June 2006, the benefit of exemption from income distribution tax would extend to close ended equity oriented schemes.</p> <p>Further, the above definition of an equity oriented fund has been amended by the Finance Act, 2006 to mean a fund that invests at least 65 per cent of its investible funds in equity shares of domestic companies (as against current threshold of 50 per cent). This amendment is effective 1 June 2006.</p> <p>In terms of section 115R of the Act, the Fund in respect of its schemes other than equity oriented schemes as defined above, is required to pay income tax on income distributed by it, as under:</p> <table border="1" data-bbox="366 1773 1555 1947"> <thead> <tr> <th>Income distributed to</th> <th>Current effective tax rate (%)</th> </tr> </thead> <tbody> <tr> <td>• Individuals and Hindu Undivided Families ('HUFs')</td> <td>14.025 (tax rate of 12.5 per cent plus surcharge @ 10 per cent thereon plus additional surcharge by way of education cess at the rate of 2 per cent on the income tax plus surcharge)</td> </tr> <tr> <td>Persons other than individuals and HUFs</td> <td>22.44 (tax rate of 20 per cent plus surcharge at the rate of 10 per cent thereon plus additional surcharge by way of education cess at the rate of 2 per cent on the income tax plus surcharge)</td> </tr> </tbody> </table> <p><b>c. Service tax</b></p> <p>The Mutual Fund is liable for payment of service tax as recipient of services on "Business Auxiliary Service" provided by distributors of mutual funds/ agents. The rate of service tax is 12.24 percent (tax rate of 10 percent plus education cess at 2 percent of the tax).</p> <p><b>(ii) To the Unitholders</b></p> <p><b>a. Tax on Income</b></p> <p>In accordance with the provisions of section 10(35)(a) of the Act, income received by all categories of unit holders in respect of units of the Fund will be exempt from income-tax in their hands.</p>	Nature of Transaction	Payable by	Value on which tax shall be levied	Existing tax rate (%)	Rates effective 1 June 2006 (%)	Delivery based purchase transaction in equity shares or units of equity oriented fund entered in a recognized stock exchange	Purchaser	Value at which shares/units are bought	0.1	0.125	Delivery based sale transaction in equity shares or units of equity oriented fund entered in a recognized stock exchange	Seller	Value at which shares/units are sold	0.1	0.125	Non-delivery based sale transaction in equity shares or units of equity oriented fund entered in a recognised stock exchange.	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Exemption from income tax under section 10(35) of the Act would, however, not apply to any income arising from the transfer of these units.

**b. Tax on capital gains**

As per the provisions of section 2(42A) of the Act, a unit of a Mutual Fund, held by the investor as a capital asset, is considered to be a short-term capital asset, if it is held for 12 months or less from the date of its acquisition by the unit holder. Accordingly, if the unit is held for a period of more than 12 months, it is treated as a long-term capital asset.

Computation of capital gain

Capital gains on transfer of units will be computed after taking into account the cost of their acquisition. While calculating long-term capital gains, such cost will be indexed by using the cost inflation index notified by the Government of India.

Individuals and HUFs, are granted a deduction from total income, under section 80C of the Act upto Rs. 100,000, in respect of specified investments made during the year.

**Long-term capital gains**

Schemes in the nature of equity oriented fund

As per Section 10(38) of the Act, long-term capital gains arising from the sale of units of an equity oriented fund entered into in a recognised stock exchange or sale of such units of an equity oriented fund to the mutual fund would be exempt from income-tax, provided such transaction of sale is chargeable to securities transaction tax.

Pursuant to an amendment made by the Finance Act, 2006, effective 1 April 2006, companies would be required to include such long term capital gains in computing the book profits and minimum alternated tax liability under section 115JB of the Act.

Schemes other than equity oriented fund

In respect of schemes other than equity oriented funds, the tax implications are as follows:

- (i) As per section 112 of the Act, long-term capital gains on transfer of units are liable to tax at the rate of 20 per cent. Income tax on long-term capital gains on transfer of units shall, however, be limited to 10 per cent of the gains computed without the benefit of cost indexation.

Further, in case of individuals/ HUFs, being residents, where the total income excluding long-term capital gains is below the maximum amount not chargeable to tax<sup>1</sup>, then the difference between the maximum amount not chargeable to tax and total income excluding long-term capital gains, shall be adjusted from long-term capital gains. Therefore only the balance long term capital gains will be liable to income tax at the rate of 20/10 per cent.

Type of person	Surcharge (%)
Company other than domestic company	2.5
Domestic company, firm and artificial juridical person referred to in section 2(31)(vii) of the Act	10
Individuals, HUFs, Association of Persons or Body of Individuals, whether incorporated or not, where income exceeds Rs. 10 lakhs in a tax year (April to March)	10
Individuals, HUFs, Association of Persons or Body of Individuals, whether incorporated or not, where income does not exceed Rs. 10 lakhs (April to March)	Nil
An additional surcharge, by way of education cess, is payable at the rate of 2 per cent on the amount of tax payable plus surcharge, if any, as calculated above.	

Individuals and HUFs, are allowed deduction from total income under section 80C of the Act upto Rs. 100,000, in respect of specified investments made during the year.

- (ii) As per the provisions of section 115AB of the Act, long-term capital gains on transfer of units arising to specified overseas financial organisations being companies, on transfer of units purchased by them in foreign currency shall be liable to tax at the rate of 10.46 per cent (10 per cent tax plus 2.5 per cent surcharge thereon plus additional surcharge of 2 per cent by way of education cess on the tax plus surcharge). However, such gains shall be computed without the benefit of cost indexation.

In case of long-term capital gains on transfer of units arising to specified overseas financial organisations being persons other than companies, tax shall be chargeable at the rate of 11.22 per cent in case the income exceeds Rs. 1,000,000 during the financial year (10 per cent tax plus 10 per cent surcharge thereon plus additional surcharge of 2 per cent by way of education cess on the tax plus surcharge). In case the income is less than Rs. 1,000,000, the rate of tax will be 10.20 per cent (10 per cent tax plus 2 per cent by way of education cess thereon).

- (iii) In case of long-term capital gains on transfer of units arising to specified overseas financial organisations being persons other than companies, tax shall be chargeable at the rate of 11.22 per cent in case the income exceeds Rs. 1,000,000 during the financial year (10 per cent tax plus 10 per cent surcharge thereon plus additional surcharge of 2 per cent by way of education cess on the tax plus surcharge). In case the income is less than Rs. 1,000,000, the rate of tax will be 10.20 per cent (10 per cent tax plus 2 per cent by way of education cess thereon).

The tax rate applicable to long-term capital gains on transfer of units arising to Foreign Institutional Investors (FIIs) not being companies, shall be chargeable to tax at the rate of 11.22 per cent in case the income exceeds Rs. 1,000,000 during the financial year (10 per cent tax plus 10 per cent surcharge thereon plus additional surcharge of 2 per cent by way of education cess on the tax plus surcharge). In case the income is less than Rs. 1,000,000, the rate of tax will be 10.20 per cent (10 per cent tax plus 2 per cent by way of education cess thereon).

Short-term capital gains

Schemes in the nature of equity oriented fund

As per Section 111A of the Act, short-term capital gains from the sale of unit of an equity oriented fund entered into in a recognised stock exchange or sale of such unit of an equity oriented fund to the mutual fund would be taxed at 10 per cent, provided such transaction of sale is chargeable to securities transaction tax.

The said tax rate would be increased by a surcharge of:

- 10 per cent in case of non-corporate Unit holders, where the total income exceeds Rs. 1,000,000,
- 10 per cent in case of resident corporate Unit holders, and
- 2.5 per cent in case of non-resident corporate unit holders irrespective of the amount of taxable income.

Further, an additional surcharge of 2 per cent by way of education cess would be charged on amount of tax inclusive of surcharge.

In case of resident individual, if the income from short term capital gains is less than the maximum amount not chargeable to tax, then there will be no tax payable.

Further, in case of individuals/ HUFs, being residents, where the total income excluding short-term capital gains is below the maximum amount not chargeable to tax<sup>1</sup>, then the difference between the current maximum amount not chargeable to tax and total income excluding short-term capital gains, shall be adjusted from short-term capital gains. Therefore only the balance short term capital gains will be liable to income tax at the rate of 10 percent plus surcharge, if applicable and education cess.

Schemes other than equity oriented fund

- (i) Short-term capital gains arising to partnership firms and domestic companies are taxable at the rate of 33.66 per cent (30 per cent tax plus 10 per cent surcharge thereon plus additional surcharge of 2 per cent by way of education cess on the tax plus surcharge).

<sup>1</sup>The maximum amounts of total income, not chargeable to tax are as under:

Type of person	Max. amount of income not chargeable to tax
Women	Rs. 135,000
Senior citizens	Rs. 185,000
Other individuals and HUFs	Rs. 100,000

<p>(ii) Short-term capital gains arising to FIIs, being foreign companies, are taxable at 31.37 per cent (30 per cent tax plus 2.5 per cent surcharge on tax plus additional surcharge of 2 per cent by way of education cess on the tax plus surcharge). Short-term capital gains arising to FIIs, other than foreign companies, are taxed at the rate of 33.66 (30 per cent tax plus 10 per cent surcharge on tax<sup>2</sup> plus additional surcharge of 2 per cent by way of education cess on the tax plus surcharge)</p> <p>(iii) Short-term capital gains arising to individuals and HUFs are taxable on progressive basis, as per the slabs of income given below:</p> <p><i>In case of persons other than women and senior citizens:</i></p> <table border="1"> <tr> <td>Where total income for a tax year (April to March) is less than or equal to Rs. 100,000</td> <td>Nil</td> </tr> <tr> <td>Where such total income is more than Rs. 100,000 but is less than or equal to Rs. 150,000</td> <td>10 per cent of the amount by which the total income exceeds Rs. 100,000</td> </tr> <tr> <td>Where such total income is more than Rs. 150,000 but is less than or equal to Rs. 250,000</td> <td>Rs. 5,000 plus 20 per cent of the amount by which the total income exceeds Rs. 150,000</td> </tr> <tr> <td>Where such total income is more than Rs. 250,000</td> <td>Rs. 25,000 plus 30 per cent of the amount by which the total income exceeds Rs. 250,000</td> </tr> </table> <p><i>In case of women below 65 years of age:</i></p> <table border="1"> <tr> <td>Where total income for a tax year (April to March) is less than or equal to Rs. 135,000</td> <td>Nil</td> </tr> <tr> <td>Where such total income is more than Rs. 135,000 but is less than or equal to Rs. 150,000</td> <td>10 per cent of the amount by which the total income exceeds Rs. 135,000</td> </tr> <tr> <td>Where such total income is more than Rs. 150,000 but is less than or equal to Rs. 250,000</td> <td>Rs. 1,500 plus 20 per cent of the amount by which the total income exceeds Rs. 150,000</td> </tr> <tr> <td>Where such total income is more than Rs. 250,000</td> <td>Rs. 21,500 plus 30 per cent of the amount by which the total income exceeds Rs. 250,000</td> </tr> </table> <p><i>In case of senior citizens (i.e. citizens above 65 years of age)</i></p> <table border="1"> <tr> <td>Where total income for a tax year (April to March) is less than or equal to Rs. 185,000</td> <td>Nil</td> </tr> <tr> <td>Where such total income is more than Rs. 185,000 but is less than or equal to Rs. 250,000</td> <td>20 per cent of the amount by which the total income exceeds Rs. 185,000</td> </tr> <tr> <td>Where such total income is more than Rs. 250,000</td> <td>Rs. 13,000 plus 30 per cent of the amount by which the total income exceeds Rs. 250,000</td> </tr> </table> <p>Where the total income of the individual/ HUF exceeds Rs. 1,000,000, surcharge of 10 per cent will be payable on the tax calculated on such total income.</p> <p>An additional surcharge, by way of education cess, is payable at the rate of 2 per cent on the amount of tax payable plus surcharge, if any, as calculated above.</p> <p>Individuals and HUF, are allowed a deduction from total income, under section 80C of the Act upto Rs.100,000 in respect of specified investments made during the year.</p> <p>(iv) The short-term capital gains arising to a local authority, being a resident, are taxed at the rate 30.60 percent (30 per cent tax plus additional surcharge of 2 per cent by way of education cess on the tax)</p> <p>(v) Short-term capital gains arising to a cooperative society, being a resident, are taxable on a progressive basis as under:</p> <table border="1"> <tr> <td>Where total income for a tax year (April to March) is less than or equal to Rs. 10,000</td> <td>10% of the total income</td> </tr> <tr> <td>Where such total income is more than Rs. 10,000 but is less than or equal to Rs. 20,000</td> <td>Rs. 1,000 plus 20 per cent of the amount by which the total income exceeds Rs. 10,000</td> </tr> <tr> <td>Where such total income is more than Rs. 20,000</td> <td>Rs. 3,000 plus 30 per cent of the amount by which the total income exceeds Rs. 20,000</td> </tr> </table> <p>Additional surcharge of 2 per cent by way of education cess, is chargeable on the tax.</p> <p>(vi) Short-term capital gains arising to a foreign company (other than an FII) including overseas financial organizations covered under section 115AB of the Act and OCBs, are taxable at the rate of 41.82 per cent (40 per cent tax plus 2.5 per cent surcharge thereon plus additional surcharge of 2 per cent by way of education cess on the tax plus surcharge).</p> <p>Each 'overseas financial organization' is advised to consult his / her or its own professional tax advisor for application of tax rate of 10 per cent (increased by applicable surcharge and education cess) on short-term capital gains arising on sale / repurchase of such units purchased in foreign currency.</p> <p><b>Non-residents</b></p> <p>In case of non-resident unit holder who is a resident of a country with which India has signed a Double Taxation Avoidance Agreement (which is in force) income tax is payable at the rates provided in the Act, as discussed above, or the rates provided in the such agreement, if any, whichever is more beneficial to such non-resident unit holder.</p> <p><b>Investment by Minors</b></p> <p>Where sale / repurchase is made during the minority of the child, tax will be levied on either of the parents, whose income is greater, where the said income is not covered by the exception in the proviso to section 64(1A) of the Act. When the child attains majority, such tax liability will be on the child.</p> <p><b>Losses arising from sale of units</b></p> <ul style="list-style-type: none"> <li>As per the provisions of section 94(7) of the Act, loss arising on transfer of units, which are acquired within a period of three months prior to the record date (date fixed by the Fund for the purposes of entitlement of the unit holder to receive the income from units) and sold within a period of nine months after the record date, shall not be allowed to the extent of income distributed by the Fund in respect of such units.</li> <li>As per the provisions of section 94(8) of the Act, where any units ("original units") are acquired within a period of three months prior to the record date (date fixed by the Fund for the purposes of entitlement of the unitholder to receive bonus units) and any bonus units are allotted (free of cost) based on the holding of the original units, the loss, if any, on sale of the original units within a period of nine months after the record date, shall be ignored in the computation of the unit holder's taxable income. Such loss will however, be deemed to be the cost of acquisition of the bonus units.</li> <li>The long-term capital loss suffered on sale / repurchase of any units shall be available for set off against long-term capital gains arising on sale of other assets and balance long-term capital loss shall be carried forward separately for set off only against long-term capital gains in subsequent years. However, each unit holder is advised to consult his / her or its ss arising on sale / repurchase of units of an equity oriented fund referred to above, against long-term capital gains arising on sale of other assets. Please consult your own professional tax advisor before claiming set off of long-term capital loss arising on sale / repurchase of units of an equity oriented fund referred to above, against long-term capital gains arising on sale of other assets.</li> <li>Short-term capital loss suffered on sale / repurchase of any units shall be available for set off against both long-term and short-term capital gains arising on sale of other assets and balance short-term capital loss shall be carried forward for set off against capital gains in subsequent years.</li> <li>Carry forward of losses is admissible maximum upto eight assessment years.</li> </ul>	Where total income for a tax year (April to March) is less than or equal to Rs. 100,000	Nil	Where such total income is more than Rs. 100,000 but is less than or equal to Rs. 150,000	10 per cent of the amount by which the total income exceeds Rs. 100,000	Where such total income is more than Rs. 150,000 but is less than or equal to Rs. 250,000	Rs. 5,000 plus 20 per cent of the amount by which the total income exceeds Rs. 150,000	Where such total income is more than Rs. 250,000	Rs. 25,000 plus 30 per cent of the amount by which the total income exceeds Rs. 250,000	Where total income for a tax year (April to March) is less than or equal to Rs. 135,000	Nil	Where such total income is more than Rs. 135,000 but is less than or equal to Rs. 150,000	10 per cent of the amount by which the total income exceeds Rs. 135,000	Where such total income is more than Rs. 150,000 but is less than or equal to Rs. 250,000	Rs. 1,500 plus 20 per cent of the amount by which the total income exceeds Rs. 150,000	Where such total income is more than Rs. 250,000	Rs. 21,500 plus 30 per cent of the amount by which the total income exceeds Rs. 250,000	Where total income for a tax year (April to March) is less than or equal to Rs. 185,000	Nil	Where such total income is more than Rs. 185,000 but is less than or equal to Rs. 250,000	20 per cent of the amount by which the total income exceeds Rs. 185,000	Where such total income is more than Rs. 250,000	Rs. 13,000 plus 30 per cent of the amount by which the total income exceeds Rs. 250,000	Where total income for a tax year (April to March) is less than or equal to Rs. 10,000	10% of the total income	Where such total income is more than Rs. 10,000 but is less than or equal to Rs. 20,000	Rs. 1,000 plus 20 per cent of the amount by which the total income exceeds Rs. 10,000	Where such total income is more than Rs. 20,000	Rs. 3,000 plus 30 per cent of the amount by which the total income exceeds Rs. 20,000
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<sup>2</sup> Assuming that the total income of the unit holder exceeds Rs. 1,000,000 in a tax year

	<p><b>Exemption from long term capital gains</b></p> <p>In respect of long term capital gains arising from sale of units in respect of schemes other than equity oriented fund schemes, exemption may be claimed as under:</p> <ul style="list-style-type: none"> <li>As per the provisions of section 54EC of the Act, long-term capital gains arising on transfer of units shall be exempt from tax to the extent such capital gains are invested, within a period of six months of such transfer, in acquiring specified bonds and remain so invested as specified.</li> </ul> <p>Bonds to be issued by National Highways Authority of India and the Rural Electrification Corporation Limited on or after 1 April 2006 and redeemable after three years would be eligible investments for this purpose, with effect from 1 April 2006.</p> <p><b>c. Tax withholding on capital gains</b></p> <p>Capital gains arising to a unit holder on repurchase of units by the Fund should attract tax withholding as under:</p> <ul style="list-style-type: none"> <li>No tax needs to be withheld from capital gains arising to a FII on the basis of the provisions of section 196D of the Act.</li> <li>In case of non-resident unit holder who is a resident of a country with which India has signed a double taxation avoidance agreement (which is in force) the tax should be deducted at source under section 195 of the Act at the rate provided in the Finance Act of the relevant year or the rate provided in the said agreement, whichever is beneficial to such non-resident unit holder. However, such a non-resident unit holder will be required to provide appropriate documents to the Fund, to be entitled to the beneficial rate provided under such agreement.</li> <li>No tax needs to be withheld from capital gains arising to a resident unit holder on the basis of the Circular no. 715 dated 8 August 1995 issued by the CBDT.</li> </ul> <p>Subject to the above, the provisions relating to tax withholding in respect of gains arising from the sale of units of the various schemes of the fund are as under:</p> <p><b>Schemes in the nature of equity oriented fund</b></p> <ul style="list-style-type: none"> <li>No tax is required to be withheld from long term capital gains arising from sale of units in equity oriented fund schemes, that are subject to securities transaction tax.</li> <li>In respect of short-term capital gains arising to foreign companies (including Overseas Corporate Bodies), the Fund is required to deduct tax at source at the rate of 10.46 per cent (10 per cent tax plus 2.5 per cent surcharge thereon plus additional surcharge of 2 per cent by way of education cess on the tax plus surcharge). In respect of short-term capital gains arising to non-resident individual unit holders, the Fund is required to deduct tax at source at the rate of 11.22 per cent (10 per cent tax plus 10 per cent surcharge thereon<sup>3</sup> plus additional surcharge of 2 per cent by way of education cess on the tax plus surcharge).</li> </ul> <p><b>Schemes other than equity oriented funds</b></p> <ul style="list-style-type: none"> <li>The Fund is required to withhold tax at the rate of 10.46 per cent (10 per cent tax plus 2.5 per cent surcharge thereon plus additional surcharge of 2 per cent by way of education cess on the tax plus surcharge) from long-term capital gains on units purchased in foreign currency arising to non-resident unitholders, being specified overseas financial organizations, that are companies, in terms of section 196B of the Act.</li> <li>The Fund is required to withhold tax at the rate of 22.44 per cent (20 per cent tax plus 10 per cent surcharge thereon<sup>4</sup> plus additional surcharge of 2 per cent by way of education cess on the tax plus surcharge)<sup>5</sup> from long-term capital gains arising to non-resident individual unitholders.</li> <li>In respect of short-term capital gains arising to foreign companies (other than FII,s and overseas financial organisation but including OCBs), the Fund is required to deduct tax at source at the rate of 41.82 per cent (40 per cent tax plus 2.5 per cent surcharge thereon plus additional surcharge of 2 per cent by way of education cess on the tax plus surcharge)</li> <li>In respect of short-term capital gains arising to non-resident individual unit holders, the Fund is required to deduct tax at source at the rate of 33.66 per cent (30 per cent tax plus 10 per cent surcharge thereon<sup>4</sup> plus additional surcharge of 2 per cent by way of education cess on the tax plus surcharge).</li> </ul> <p><b>d. Wealth Tax</b></p> <p>Units held under the Schemes of the Fund are not treated as assets within the meaning of section 2(ea) of the Wealth Tax Act, 1957 and therefore, not liable to wealth-tax.</p> <p><b>e. Securities Transaction Tax</b></p> <p>Units of the Mutual Fund may be given as a gift and no gift tax and/or income-tax or will be payable either by the donor or donee.</p> <p><b>f. Securities Transaction Tax</b></p> <p>Securities Transaction Tax (STT) is not payable in respect of any transaction relating to purchase or transfer or redemption of units in schemes that are not in the nature of than equity oriented funds.</p> <p>Unit holders shall be liable to pay securities transaction tax in respect of transactions of purchase and sale of units of equity oriented fund as under:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Nature of Transaction</th> <th style="text-align: center;">Current tax rate (%)</th> <th style="text-align: center;">Proposed tax rate (%)</th> </tr> </thead> <tbody> <tr> <td>Delivery based purchase transaction in equity shares or units of equity oriented fund entered in a recognized stock exchange</td> <td style="text-align: center;">0.1</td> <td style="text-align: center;">0.125</td> </tr> <tr> <td>Delivery based sale transaction in equity shares or units of equity oriented fund entered in a recognized stock exchange</td> <td style="text-align: center;">0.1</td> <td style="text-align: center;">0.125</td> </tr> <tr> <td>Non-delivery based sale transaction in equity shares or units of equity oriented fund entered in a recognised stock exchange.</td> <td style="text-align: center;">0.02</td> <td style="text-align: center;">0.025</td> </tr> <tr> <td>Sale of units of an equity oriented fund to the mutual fund</td> <td style="text-align: center;">0.2</td> <td style="text-align: center;">0.25</td> </tr> </tbody> </table> <p>Value of taxable securities transaction in case of units shall be the price at which such units are purchased or sold.</p> <p>A deduction in respect of securities transaction tax paid is not permitted for the purpose of computation of business income or capital gains.</p> <p>However, if the total income of an assessee includes any business income arising from taxable securities transactions, he shall be entitled to a rebate<sup>6</sup> from income-tax of an amount equal to the securities transaction tax paid by him in respect of the taxable securities transactions entered during the course of his business.</p>	Nature of Transaction	Current tax rate (%)	Proposed tax rate (%)	Delivery based purchase transaction in equity shares or units of equity oriented fund entered in a recognized stock exchange	0.1	0.125	Delivery based sale transaction in equity shares or units of equity oriented fund entered in a recognized stock exchange	0.1	0.125	Non-delivery based sale transaction in equity shares or units of equity oriented fund entered in a recognised stock exchange.	0.02	0.025	Sale of units of an equity oriented fund to the mutual fund	0.2	0.25
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<sup>3</sup> Assuming that the total income of the unit holder exceeds Rs. 1,000,000 in a tax year

<sup>4</sup> The tax payer has an option to pay tax at the rate of 20% plus surcharge on the capital gains after indexation or 10% plus surcharge on the capital gains without indexation, whichever tax computed is lower. The Mutual Fund is obliged to deduct tax at the rate of 20% plus surcharge on the capital gains after indexation.

<sup>5</sup> Assuming that the total income paid to the unit holder during the year exceeds Rs. 1,000,000.

<sup>6</sup> Section 88E of the Act

<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be declared on a daily basis and will be published in 2 newspapers. NAV can also be viewed on <a href="http://www.standardcharteredmf.com">www.standardcharteredmf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> . You can also contact us on our call free number 1-800-226622.		
<b>For Investor Grievances Please Contact</b>	<p><b>Name and Address of Registrar</b>  <b>Computer Age Management Services Private Limited</b>  Ground Floor, 178/10, Kodambakkam High Road, Opp. Hotel Palm Groove, Nungambakkam, Chennai -600 034</p>		
	<b>Name</b>	<b>Region</b>	<b>Address and Contact Number</b>
	<b>Sunil Aryamane</b>	West	90 M. G. Road, Fort , Mumbai 400 001 Fax: 022-22693365. Tel. 91-22- 2267 4160 Email: <a href="mailto:sunil.aryamane@in.standardchartered.com">sunil.aryamane@in.standardchartered.com</a>
	<b>Vijith Raghavan</b>	East	41, Chowringee, Kolkata 700 071 Fax: 033-22882045. Tel. 91-33-2288 1686 Email: <a href="mailto:vijith.raghavan@in.standardchartered.com">vijith.raghavan@in.standardchartered.com</a>
	<b>Chetan Mankame</b>	North	Connaught Circus, H Block, New Delhi-110001 Fax: 011-23326669 Tel.91-11-23406701/2. Email: <a href="mailto:chetan.mankame@in.standardchartered.com">chetan.mankame@in.standardchartered.com</a>
	<b>Shaji Perincheri</b>	South	Grindlays Centre, I Floor, 19 Rajaji Salai, Chennai 600 001 Fax: 044-25349374. Tel. : 91-44-2534 9373 Email: <a href="mailto:shaji.perincheri@in.standardchartered.com">shaji.perincheri@in.standardchartered.com</a>
<b>Unitholders' Information</b>	Accounts statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors.		

Notwithstanding anything contained in the Offer Document the provisions of SEBI (Mutual Funds) Regulations 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres/distributors or brokers.

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