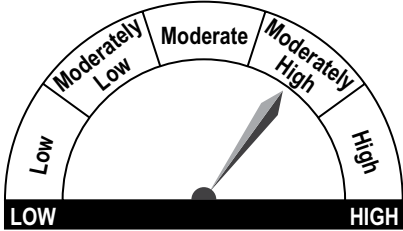


# KEY INFORMATION MEMORANDUM & FORMS

## DHFL Pramerica Tax Plan<sup>#</sup> (An Open Ended Equity Linked Saving Scheme)

This product is suitable for investors who are seeking\*

<ul style="list-style-type: none"> <li>• Capital growth over the long term</li> <li>• Investment in equity and equity related securities.</li> <li>• Degree of risk – <b>MODERATELY HIGH</b></li> </ul>	 <p>Investors understand that their principal will be at moderately high risk</p>
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\* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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

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

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

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

This KIM is dated May 31, 2016.

## KEY SCHEME FEATURES

<b>Scheme Name</b>	<b>DHFL PRAMERICA TAX PLAN (earlier known as DWS Tax Saving Fund)</b> <b>In order to comply with the requirements of ELSS guidelines, further subscription / switch in into DHFL Pramerica Tax Plan is restricted w.e.f. March 08, 2016.</b>																																						
<b>Investment Objective</b>	<p>To generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments.</p> <p>However, there can be no assurance that the investment objectives of the Scheme launched will be realized. The Scheme does not guarantee/ indicate any returns.</p>																																						
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equities &amp; Equity related securities</td> <td>80%</td> <td>100%</td> <td>High</td> </tr> <tr> <td>Debt* Instruments including Government securities and cash &amp; Money at call, Market Instruments and securitised debt instruments</td> <td>0%</td> <td>20%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>* Investment in Securitised Debt would be up to a maximum of 10% of the net assets of the Scheme.</p> <p>The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines and the exposure to derivatives shall be restricted to 50% of the net assets of the Scheme.</p> <p>The Scheme will not invest in foreign securitized debt. The Scheme may participate in securities lending as permitted under Regulations. The Equity Linked Savings Scheme(s), 2005 and Equity Linked Savings (Amendment) Scheme(s), 2005, as amended till date, issued by the Ministry of Finance (Department of Revenue), or such other scheme(s) as the Central Government may by notification in the Official Gazette specify, shall be adhered for the management of this Fund.</p> <p>If the investment in equities and equity related instruments falls below 80% of the portfolio of the Scheme at any point in time, the Fund shall endeavour to review and rebalance the composition within reasonable period.</p> <p>DPTP will invest primarily in equity and equity related instruments, however, the Scheme may invest a part of its net assets in debt and money market instruments in order to manage its liquidity requirements. The funds collected under the Scheme shall be invested in equities (listed/unlisted), cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of 12 months. In line with the notification issued for ELSS, the Scheme shall invest the fund collected, in the manner stated above, within a period of 6 months from the date of closure of the Scheme.</p>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Equities & Equity related securities	80%	100%	High	Debt* Instruments including Government securities and cash & Money at call, Market Instruments and securitised debt instruments	0%	20%	Low to Medium																						
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<b>Risk Profile of the scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer to the Asset Allocation Pattern for Scheme Specific Risk Factors</p>																																						
<b>Investment Strategy</b>	<p>As mentioned in the "Asset Allocation", the fund management team will endeavour to meet the investment objective of the Scheme. The funds collected under the Scheme shall be invested in equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may be made in partly convertible debentures and bonds including those issued on a rights basis subject to the condition that, as far as possible, the non convertible portion of the debenture so acquired or subscribed shall be disinvested within a period of 12 months.</p> <p>It shall be ensured that funds of the Scheme shall remain invested to the extent of at least 80% in securities specified above. In exceptional circumstances, this requirement may be dispensed with by the AMC, in order that the interest of the Unit holders is protected.</p> <p>Pending investment of funds of the Scheme in the required manner, the AMC may invest the funds of the Scheme in short term money market instruments or other liquid instruments or both. After 3 years from the date of allotment of the Units, the Mutual Fund may hold upto 20% of net assets of the Scheme in short-term money market instruments.</p> <p>The investment approach will be based on a set of well established but flexible principles that emphasise the concept of sustainable economic earnings and cash return on investment as the means of valuation of companies.</p> <p>This innovation on issuance, trading, settlement and risk management side will considerably enhance the depth and the width of the Indian debt markets and bring it at par with developed markets.</p>																																						
<b>Plans &amp; Options</b>	<p>The Scheme has two plans viz. Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>The following shall be the treatment of applications under "Direct" / "Regular" Plans:</p> <table border="1"> <thead> <tr> <th>Scenario</th> <th>Distributor Code (ARN Code) mentioned by the Investor</th> <th>Plan mentioned by the Investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p>			Scenario	Distributor Code (ARN Code) mentioned by the Investor	Plan mentioned by the Investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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	Each Plan has two Options, viz., Growth Option and Dividend Payout Option. <b>Default Option:</b> Growth <b>Default Sub-Option under Dividend Option:</b> NA																																																
<b>Minimum Amount for Purchase / Additional Purchase / Redemption</b>	<b>Initial Purchase</b> – Minimum of Rs. 500/- and in multiples of Rs. 500/- thereafter. <b>Additional Purchase</b> – Minimum of Rs. 500/- and in multiples of Rs. 500/- thereafter. <b>Repurchase / Redemption Amount</b> – Minimum of Rs. 100/- and in multiples of Re.1/- thereafter or 0.1 unit or account balance whichever is lower. Redemption / Swith-out shall be subject to compulsory lock-in period of 3 years.																																																
<b>Benchmark</b>	BSE 200 Index																																																
<b>Name of the Fund Manager(s) &amp; Tenure in managing the scheme</b>	Mr. Akash Singhania (For the Equity Component) & Mr. Kumaresh Ramakrishnan (For the Debt Component) Mr. Akash Singhania is managing the scheme for more than 3 years. This includes the tenure of more than 2 months with DHFL Pramerica Asset Managers Pvt. Ltd. and rest with Deutsche Asset Management (India) Pvt. Ltd. (DB AMC), when the Scheme was under the management of DB AMC. Mr. Kumaresh Ramakrishnan is managing the scheme for more than 2 months.																																																
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<b>Performance of the Scheme as on April 29, 2016</b>	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns<sup>^^</sup></th> <th>Regular Plan Returns<sup>^</sup> (%)</th> <th>Direct Plan Returns<sup>^</sup> (%)</th> <th>Benchmark Returns<sup>#</sup> (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>0.09</td> <td>1.53</td> <td>-3.45</td> </tr> <tr> <td>Last 3 Years</td> <td>16.80</td> <td>17.71</td> <td>11.80</td> </tr> <tr> <td>Last 5 Years</td> <td>9.87</td> <td>—</td> <td>7.03</td> </tr> <tr> <td>Since Inception</td> <td>7.91</td> <td>—</td> <td>9.14</td> </tr> <tr> <td></td> <td>—</td> <td>16.59</td> <td>9.63</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.  <sup>^</sup> Returns are calculated on Growth Option NAV.  <sup>^^</sup> Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.  <sup>#</sup> BSE 200 Index  Inception Date: Regular Plan: March 20, 2006, Direct Plan: January 1, 2013</p> <div style="display: flex; align-items: flex-start;"> <div style="flex: 1;"> <p><b>Absolute Returns for each financial year</b></p> <table border="1"> <caption>Absolute Returns for each financial year</caption> <thead> <tr> <th>Financial Year</th> <th>Regular Plan (%)</th> <th>Direct Plan (%)</th> <th>Benchmark (%)</th> </tr> </thead> <tbody> <tr> <td>2015-16</td> <td>-3.58</td> <td>-2.21</td> <td>-7.86</td> </tr> <tr> <td>2014-15</td> <td>40.81</td> <td>41.7</td> <td>32.48</td> </tr> <tr> <td>2013-14</td> <td>20.72</td> <td>21.54</td> <td>17.21</td> </tr> <tr> <td>2012-13</td> <td>10.78</td> <td>7.49</td> <td>-11.24</td> </tr> <tr> <td>2011-12</td> <td>-11.24</td> <td>-8.75</td> <td>-8.75</td> </tr> </tbody> </table> <p>Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.</p> </div> </div>	Compounded Annualised Returns <sup>^^</sup>	Regular Plan Returns <sup>^</sup> (%)	Direct Plan Returns <sup>^</sup> (%)	Benchmark Returns <sup>#</sup> (%)	Last 1 Year	0.09	1.53	-3.45	Last 3 Years	16.80	17.71	11.80	Last 5 Years	9.87	—	7.03	Since Inception	7.91	—	9.14		—	16.59	9.63	Financial Year	Regular Plan (%)	Direct Plan (%)	Benchmark (%)	2015-16	-3.58	-2.21	-7.86	2014-15	40.81	41.7	32.48	2013-14	20.72	21.54	17.21	2012-13	10.78	7.49	-11.24	2011-12	-11.24	-8.75	-8.75
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<b>Portfolio of the Scheme as on 29th April, 2016</b>	<p><b>Following are the top 10 holdings of the Scheme as on April 29, 2016:</b></p> <table border="1"> <thead> <tr> <th>Issuer</th> <th>% to Net Assets</th> </tr> </thead> <tbody> <tr> <td>Infosys Limited</td> <td>6.52</td> </tr> <tr> <td>HDFC Bank Limited</td> <td>6.11</td> </tr> <tr> <td>Housing Development Finance Corporation Limited</td> <td>5.34</td> </tr> <tr> <td>ITC Limited</td> <td>3.98</td> </tr> <tr> <td>Larsen &amp; Toubro Limited</td> <td>3.69</td> </tr> <tr> <td>Reliance Industries Limited</td> <td>3.61</td> </tr> <tr> <td>Kotak Mahindra Bank Limited</td> <td>3.52</td> </tr> <tr> <td>Tata Consultancy Services Limited</td> <td>3.42</td> </tr> <tr> <td>UltraTech Cement Limited</td> <td>3.10</td> </tr> <tr> <td>ICICI Bank Limited</td> <td>2.90</td> </tr> </tbody> </table>	Issuer	% to Net Assets	Infosys Limited	6.52	HDFC Bank Limited	6.11	Housing Development Finance Corporation Limited	5.34	ITC Limited	3.98	Larsen & Toubro Limited	3.69	Reliance Industries Limited	3.61	Kotak Mahindra Bank Limited	3.52	Tata Consultancy Services Limited	3.42	UltraTech Cement Limited	3.10	ICICI Bank Limited	2.90																										
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<b>Expenses of the Scheme Load Structure</b>	<p><b>Entry Load:</b> Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)</p> <p><b>Exit Load:</b> Nil</p> <p>The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme.</p> <p>No exit load will be charged for switches and STP from this Scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund)</p>																																						
<b>Actual Expenses for the previous financial year</b>	<p>Total recurring expenses as a percentage of daily net assets:</p> <p><b>Regular Plan: 3.03% Direct Plan: 1.63%</b></p>																																						

<b>Dividend Policy</b>	Under the dividend option, the Trustee will endeavor to declare dividend subject to availability of distributable surplus calculated in accordance with the Regulations. It must be clearly understood that there is neither any assurance to the Unit holders that the Dividend will be paid regularly, nor any assurance as to the rate of Dividend. On payment of dividend, the NAV of the units under Dividend option will fall to the extent of the dividend payout and Dividend Distribution Tax u/s. 115R of the Income Tax Act, 1961 and applicable statutory levies, if any.		
<b>Waiver of Load for Direct Applications</b>	In terms of SEBI circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 there is no Entry Load for all mutual fund schemes.		
<b>Tax treatment for the Unitholders</b>	Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.		
<b>Daily NAV Publication</b>	Net Asset Value (NAV) of the Scheme(s) will be calculated and disclosed at the close of every Business Day to the Press, News Agencies and Association of Mutual Funds in India (AMFI). The AMC shall publish the NAVs on its Website and of the AMFI ( <a href="http://www.amfindia.com">www.amfindia.com</a> ) and at least in two daily newspapers for every Business Day before 9 pm.		
<b>For Investor Grievances please contact</b>	<table border="0"> <tr> <td style="vertical-align: top;"> <p><b>Name and Address of Registrar</b>  <b>Karvy Computershare Private Limited</b>  Karvy Selenium Tower B, Plot No 31 &amp; 32, Gachibowli Financial District, Nana Kramagoda, Serilingampally, Hyderabad - 500 008.</p> </td> <td style="vertical-align: top;"> <p><b>Name, address, telephone number, fax number, e-mail i.d. of DHFL Pramerica Mutual Fund</b>  Mr. Murali Ramasubramanian,  Investor Relations Officer  DHFL Pramerica Asset Managers Pvt. Ltd.  2nd floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400030.  Tel: 91 22 6159 3000 Fax: 91 22 6159 3000  Email Id: <a href="mailto:customercare@dhflpramericamf.in">customercare@dhflpramericamf.in</a></p> </td> </tr> </table>	<p><b>Name and Address of Registrar</b>  <b>Karvy Computershare Private Limited</b>  Karvy Selenium Tower B, Plot No 31 &amp; 32, Gachibowli Financial District, Nana Kramagoda, Serilingampally, Hyderabad - 500 008.</p>	<p><b>Name, address, telephone number, fax number, e-mail i.d. of DHFL Pramerica Mutual Fund</b>  Mr. Murali Ramasubramanian,  Investor Relations Officer  DHFL Pramerica Asset Managers Pvt. Ltd.  2nd floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400030.  Tel: 91 22 6159 3000 Fax: 91 22 6159 3000  Email Id: <a href="mailto:customercare@dhflpramericamf.in">customercare@dhflpramericamf.in</a></p>
<p><b>Name and Address of Registrar</b>  <b>Karvy Computershare Private Limited</b>  Karvy Selenium Tower B, Plot No 31 &amp; 32, Gachibowli Financial District, Nana Kramagoda, Serilingampally, Hyderabad - 500 008.</p>	<p><b>Name, address, telephone number, fax number, e-mail i.d. of DHFL Pramerica Mutual Fund</b>  Mr. Murali Ramasubramanian,  Investor Relations Officer  DHFL Pramerica Asset Managers Pvt. Ltd.  2nd floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400030.  Tel: 91 22 6159 3000 Fax: 91 22 6159 3000  Email Id: <a href="mailto:customercare@dhflpramericamf.in">customercare@dhflpramericamf.in</a></p>		
<b>Unitholders' Information</b>	<p><b>Accounts Statements:</b></p> <p>The unit holders whose valid application for subscription has been accepted by the Fund, a communication specifying the number of units allotted, in the form of an email and/or SMS at the registered email address and/or mobile number, shall be sent within 5 business days from the date of receipt of transaction request or closure of the initial subscription list. In case of applications for subscription of Units of the Scheme in demat mode, the Units allotted will be credited to the DP account of the Unit holder.</p>		

	<p>Thereafter, a Common Account Statement ('CAS') shall be issued which shall enable a single consolidated view of all the investments of an investor in mutual funds and securities held in demat form with the Depositories. CAS shall contain details relating to all the transactions carried out by the investors across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.</p> <p>The following shall be applicable with respect to CAS, for unit holders having a Demat Account:-</p> <ul style="list-style-type: none"> <li>Investors having mutual funds investments and holding securities in Demat account shall receive a CAS from the Depository; CAS shall be issued on the basis of PAN. In case of multipleholding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis. If there is any transaction in any of the Demat accounts or in any of the mutual fund folios of the investor, depositories shall send the CAS within ten days from the month end. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. Investors will have an option not to receive CAS through the Depository. Investors who do not wish to receive CAS through the Depository can indicate their negative consent to the Depository and such Investors will receive CAS from AMC / the Fund. Unit holders who do not have Demat account shall be issued the CAS for each calendar month on or before 10th of the immediately succeeding month in whose folio(s) transaction(s) has/have taken place during the month by physical form or email (wherever the investors have provided the email address). For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN.</li> </ul> <p><b>Annual Financial Results:</b> The Scheme wise annual report or an abridged summary thereof shall be mailed to all Unit holders not later than 4 months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year).</p> <p><b>Portfolio:</b> The AMC shall disclose details of the portfolio of the Scheme on a monthly basis on its website on or before the tenth day of the succeeding month in the prescribed format. Further, as prescribed under the SEBI (Mutual Funds) Regulations, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated within one month from the close of each half year (i.e. March 31 &amp; September 30) or mailed to the Unit holders.</p>									
<p><b>Recurring expenses</b></p>	<table border="1"> <tr> <td>On the first Rs. 100 crore of the daily net assets</td> <td>2.50%</td> </tr> <tr> <td>On the next Rs. 300 crore of the daily net assets</td> <td>2.25%</td> </tr> <tr> <td>On the next Rs. 300 crore of the daily net assets</td> <td>2.00%</td> </tr> <tr> <td>On the balance</td> <td>1.75%</td> </tr> </table>	On the first Rs. 100 crore of the daily net assets	2.50%	On the next Rs. 300 crore of the daily net assets	2.25%	On the next Rs. 300 crore of the daily net assets	2.00%	On the balance	1.75%	<p>The Direct Plan under the Scheme shall have a lower expense ratio as compared to the Regular Plan, excluding the distribution expenses, commission, etc. related to distributors. The Direct Plan shall also have separate NAV.</p> <p><b>Additional Recurring expenses :</b></p> <p>In addition to the annual recurring expenses stated above, the following costs or expenses may be charged to the Scheme:-</p> <ol style="list-style-type: none"> <li>Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.</li> <li>Expenses not exceeding 0.30 per cent of daily net assets, if the new inflows from such cities as specified by the Board from time to time are at least (i) 30 per cent of gross new inflows in the scheme or (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher.</li> <li>Additional expenses not exceeding 0.20 per cent of daily net assets of the scheme, towards the investment and advisory fees or various other permissible expenses;</li> <li>Service tax on investment and advisory fees.</li> </ol> <p>Please refer to Scheme Information Document (SID) of the Scheme for more details.</p>
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<p><b>Transaction Charges</b></p>	<p>In order to comply with the requirements of ELSS guidelines, further subscription / switch in into DHFL Pramerica Tax Plan is restricted w.e.f. March 08, 2016.</p> <p>In terms of SEBI circular, Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the distributors of mutual fund products are allowed to be paid to transaction charges for purchase transactions (provided the distributor has Opted-In for this charge cum facility) Please note that the distributor shall have the option to opt in or opt out based on the type of the product):-</p> <ul style="list-style-type: none"> <li>Rs. 100/- per subscription of Rs. 10,000/- and above in respect of existing unitholders; and</li> <li>Rs. 150/- for subscription of Rs. 10,000/- and above in respect of a 'First Time Mutual Fund Investor (across all mutual funds).</li> </ul> <p>The transaction charge shall be deducted from the subscription amount and paid to the distributor and the balance amount (net of transaction charges) shall be invested. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned the Account Statement issued by the Mutual Fund. Distributors may choose to opt out of charging the transaction charge.</p> <p>In case of investments through SIP, the transaction charges as above shall be deducted only if the total commitment (i.e. amount per SIP installment X no. of installments) amounts to Rs. 10,000/- or more, in 4 (four) installments, commencing from the 2nd installment to 5th installment.</p> <p>Transaction charges shall not be deducted/applicable for:</p> <ol style="list-style-type: none"> <li>purchases /subscriptions for an amount less than Rs. 10,000/-;</li> <li>transactions other than purchases/subscriptions relating to new inflows such as Switch/STP and redemption (including SWP) transactions.</li> <li>purchases/subscriptions made directly with the Mutual Fund without any ARN code (i.e. not routed through any distributor/agent);</li> <li>transactions carried out through the stock exchange platform.</li> </ol> <p>Upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.</p>									

<p><b>Applicable NAV (after the scheme opens for repurchase and sale)</b></p>	<p>(In order to comply with the requirements of ELSS guidelines, further subscription / switch in into DHFL Pramerica Tax Plan is restricted w.e.f. March 08, 2016.)</p> <p><b>a. Subscription / Redemption / Switch – in / Switch-out with the Fund for below Rs. 2 lakhs :</b></p> <table border="1" data-bbox="379 181 1497 344"> <thead> <tr> <th data-bbox="387 192 1126 250">Time of receipt of application along with a local cheque or a demand draft payable at par at the place of submission of the application</th> <th data-bbox="1134 192 1489 250">Applicable NAV</th> </tr> </thead> <tbody> <tr> <td data-bbox="387 262 1126 297">Applications received upto cut-off time of 3.00 p.m. on a Business Day</td> <td data-bbox="1134 262 1489 297">The closing NAV of the same Business Day</td> </tr> <tr> <td data-bbox="387 309 1126 344">Applications received after cut-off time of 3.00 p.m. on a Business Day</td> <td data-bbox="1134 309 1489 344">The closing NAV of the next Business Day</td> </tr> </tbody> </table> <p><b>b. Purchases including Switch-ins for Rs. 2 lakhs and above:</b></p> <table border="1" data-bbox="379 387 1497 770"> <thead> <tr> <th data-bbox="387 398 1078 434">Time of Receipt of Application / Time of Credit of funds in the Scheme</th> <th data-bbox="1086 398 1489 434">Applicable NAV</th> </tr> </thead> <tbody> <tr> <td data-bbox="387 445 1078 539">Applications received upto cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are credited to bank account of the Scheme before the cut-off time of 3.00 p.m. and the funds are available for utilisation on the same day before the cut-off time of 3.00 p.m.</td> <td data-bbox="1086 445 1489 539">The closing NAV of the day of receipt of application</td> </tr> <tr> <td data-bbox="387 551 1078 651">Applications received after cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are credited to bank account of the Scheme after the cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are available for utilisation after the cut-off time of 3.00 p.m.</td> <td data-bbox="1086 551 1489 651">The closing NAV of the next Business Day</td> </tr> <tr> <td data-bbox="387 663 1078 763">Irrespective of the time of receipt of the application, where the funds for the entire amount of subscription/ purchase/switch-in are not credited to bank account of the Scheme before the cut-off time of 3.00 p.m. and the funds are not available for utilisation before the cut-off time of 3.00 p.m.</td> <td data-bbox="1086 663 1489 763">The closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time i.e. 3.00 p.m.</td> </tr> </tbody> </table> <p>Note:</p> <ul style="list-style-type: none"> <li>• For purchase transactions, the time of credit into the Scheme's account will only be considered, irrespective of the time of debit to the investor's bank account.</li> <li>• Where the application is received on a non-Business Day, it will be treated as if received on next the Business Day.</li> <li>• In case the Mutual Fund receives multiple applications for less than Rs. 2 lakhs from the same investor for same type of transaction (i.e. subscription or switchin) before the cut-off time, the aggregate value of which is equal to or greater than Rs. 2 lakhs, such multiple applications may be (at the discretion of the AMC) be treated as a single transaction and liable to be processed accordingly at NAV applicable for transaction amounting of Rs. 2 lakhs and above.</li> </ul> <p><b>c. Re-purchase / Redemption including switch –outs:</b></p> <table border="1" data-bbox="379 1055 1497 1167"> <thead> <tr> <th data-bbox="387 1066 1078 1102">Time of receipt of redemption application</th> <th data-bbox="1086 1066 1489 1102">Applicable NAV</th> </tr> </thead> <tbody> <tr> <td data-bbox="387 1113 1078 1137">Applications received upto cut-off time of 3.00 p.m. on a Business Day</td> <td data-bbox="1086 1113 1489 1137">The closing NAV of the same Business Day</td> </tr> <tr> <td data-bbox="387 1149 1078 1167">Applications received after cut-off time of 3.00 p.m. on a Business Day</td> <td data-bbox="1086 1149 1489 1167">The closing NAV of the next Business Day</td> </tr> </tbody> </table> <p>All physical applications will be time stamped in accordance with the SEBI guidelines.</p> <p><b>d. Switch Transactions</b></p> <p>Valid Switch application will be considered for processing on the earliest day which is a Business Day for both the 'Switch out' scheme and the 'Switch in' scheme. Application for 'Switch in' shall be treated as purchase application and the Applicable NAV based on the cut off time for purchase shall be applied. Application for Switch out shall be treated as redemption application and the Applicable NAV based on the cut off time for redemption shall be applied.</p>	Time of receipt of application along with a local cheque or a demand draft payable at par at the place of submission of the application	Applicable NAV	Applications received upto cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the same Business Day	Applications received after cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the next Business Day	Time of Receipt of Application / Time of Credit of funds in the Scheme	Applicable NAV	Applications received upto cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are credited to bank account of the Scheme before the cut-off time of 3.00 p.m. and the funds are available for utilisation on the same day before the cut-off time of 3.00 p.m.	The closing NAV of the day of receipt of application	Applications received after cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are credited to bank account of the Scheme after the cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are available for utilisation after the cut-off time of 3.00 p.m.	The closing NAV of the next Business Day	Irrespective of the time of receipt of the application, where the funds for the entire amount of subscription/ purchase/switch-in are not credited to bank account of the Scheme before the cut-off time of 3.00 p.m. and the funds are not available for utilisation before the cut-off time of 3.00 p.m.	The closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time i.e. 3.00 p.m.	Time of receipt of redemption application	Applicable NAV	Applications received upto cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the same Business Day	Applications received after cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the next Business Day
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<p><b>Despatch of Redemption Proceeds</b></p>	<p>The redemption proceeds shall be dispatched to the unit holders within 10 business days from the date of receipt of redemption application, complete / in good order in all respects.</p>																				

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

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios														
					as on 30.04.2016															
DHFL Pramerica Tax Savings Fund (DPTSF) (An Open Ended Equity Linked Savings Scheme with a lock-in period of 3 years)	The primary objective of the Scheme is to generate long-term capital appreciation by predominantly investing in equity & equity related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time.	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity &amp; Equity Related Instruments</td> <td>80%</td> <td>100%</td> <td>High</td> </tr> <tr> <td>Cash, Money Market Instruments &amp; Liquid schemes of DHFL Pramerica Mutual Fund</td> <td>0%</td> <td>20%</td> <td>Low to Medium</td> </tr> </tbody> </table>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Equity & Equity Related Instruments	80%	100%	High	Cash, Money Market Instruments & Liquid schemes of DHFL Pramerica Mutual Fund	0%	20%	Low to Medium	46.41	7377
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<p>The Scheme does not intend to invest in overseas/foreign securities, securitized debt instruments, repos/ reverse repos in corporate bonds, and derivatives. Further, the Scheme does not intend to engage in short selling and securities lending. The scheme will not participate in Credit Default Swap and will not invest in debentures whose coupon rates are linked to equity market.</p> <p>Equity related instruments include cumulative convertible preference shares and fully convertible debentures and bonds of companies. It may also include partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the nonconvertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of twelve months.</p> <p>In accordance with the Equity Linked Savings Scheme (ELSS) guidelines, investments in equity and equity related instruments shall be to the extent of at least 80% of net assets of the scheme in equity and equity related instruments as specified above. The Scheme will strive to invest its funds in the manner stated above within a period of six months from the date of closure of the NFO. However, in exceptional circumstances, this requirement may be dispensed with by the Scheme in order that the interest of the investors is protected.</p>																				
<b>Differentiation:</b> DHFL Pramerica Tax Savings Fund is an open ended equity linked savings scheme with a lock-in period of 3 years framed in compliance with the Equity Linked Savings Scheme, 2005 as notified by Government of India.																				
Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios														
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DHFL Pramerica Tax Plan (DPTP) (An Open Ended Equity Linked Savings Scheme)	The objective of DPTP is to generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments.	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equities &amp; Equity related securities</td> <td>80%</td> <td>100%</td> <td>High</td> </tr> <tr> <td>Debt* Instruments including Government securities and cash &amp; Money at call, Market Instruments and securitised debt instruments</td> <td>0%</td> <td>20%</td> <td>Low to Medium</td> </tr> </tbody> </table>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Equities & Equity related securities	80%	100%	High	Debt* Instruments including Government securities and cash & Money at call, Market Instruments and securitised debt instruments	0%	20%	Low to Medium	40.79	12316
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<p>* Investment in Securitised Debt would be up to a maximum of 10% of the net assets of the Scheme.</p> <p>The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines and the exposure to derivatives shall be restricted to 50% of the net assets of the Scheme.</p> <p>The Scheme will not invest in foreign securitized debt. The Scheme may participate in securities lending as permitted under Regulations. The Equity Linked Savings Scheme(s), 2005 and Equity Linked Savings (Amendment) Scheme(s), 2005, as amended till date, issued by the Ministry of Finance (Department of Revenue), or such other scheme(s) as the Central Government may by notification in the Official Gazette specify, shall be adhered for the management of this Fund.</p>																				
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