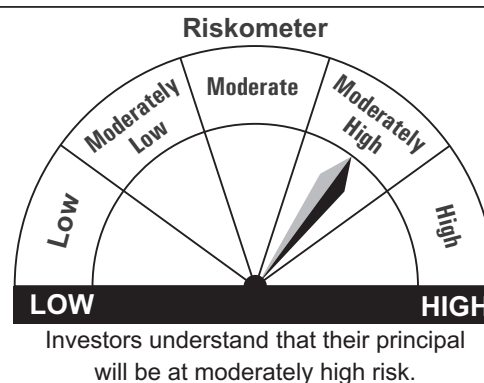


## DHFL Pramerica Dual Advantage Fund - Series 1

(Closed Ended Debt Scheme)

This product is suitable for investors who are seeking\*

- Capital appreciation over the long term.
- To generate income by investing in fixed income securities maturing on or before the date of the maturity of the Scheme and to generate capital appreciation by investing in equity and equity related instruments.
- Degree of risk – **MODERATELY HIGH**



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

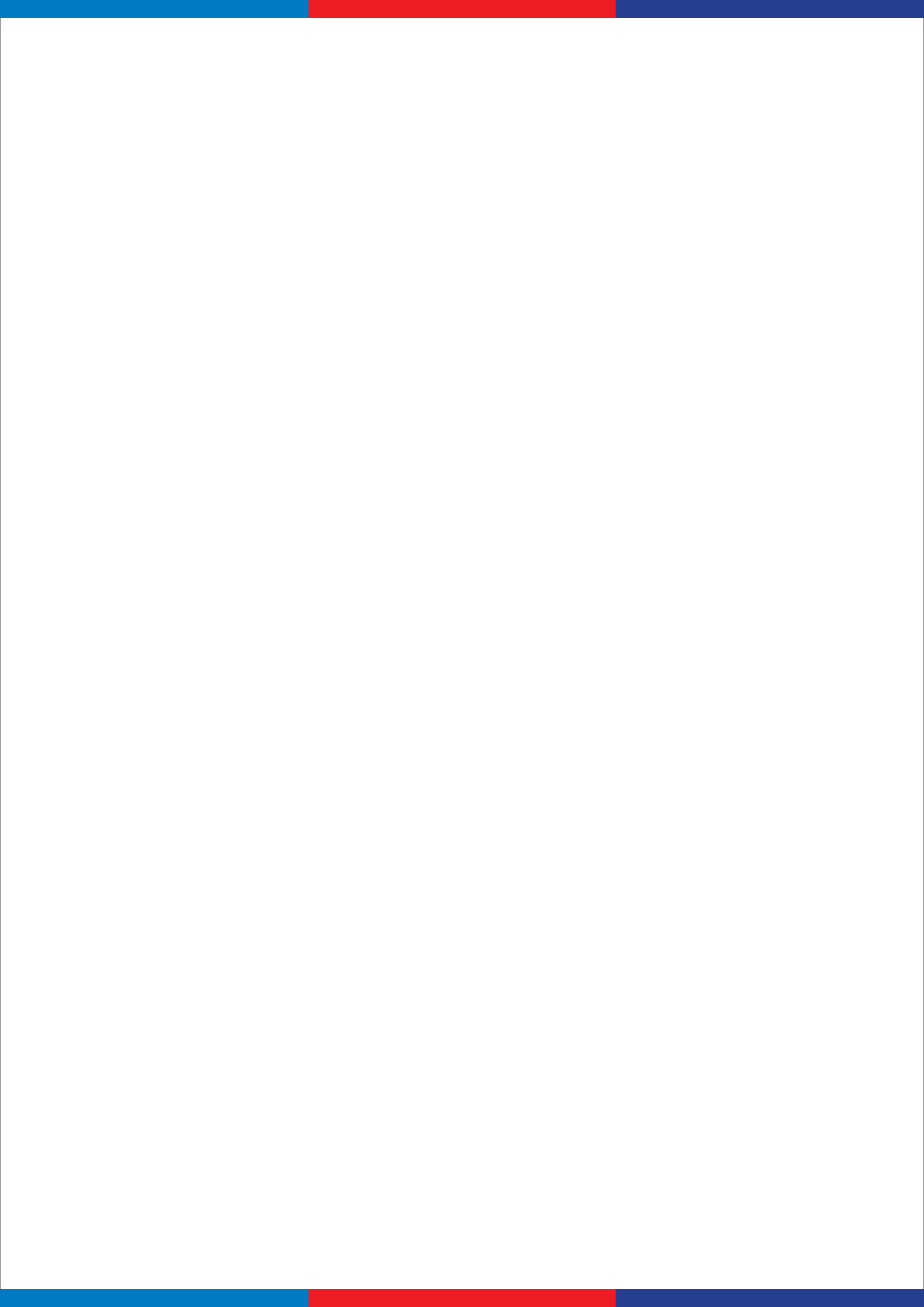
### Offer for Units of ₹ 10/- Per Unit for cash during the New fund Offer Period

<b>New Fund Offer Opens on</b>	March 06, 2017
<b>New Fund Offer Closes on</b>	March 16, 2017
<b>Name of Mutual Fund</b>	DHFL PRAMERICA MUTUAL FUND
<b>Name of Asset Management Company</b>	DHFL Pramerica Asset Managers Private Limited (Erstwhile Pramerica Asset Managers Private Limited)
<b>Name of Trustee Company</b>	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)
<b>Address of the entities</b>	Nirlon House, 2nd Floor, Dr. Annie Besant Road, Worli, Mumbai - 400 030. Tel. +91-22-61593000 Fax +91-22-61593100
<b>Website</b>	<a href="http://www.dhflpramericamf.com">www.dhflpramericamf.com</a>

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

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

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



<b>Investment Objective</b>	The objective of the Scheme is to generate income by investing in fixed income securities maturing on or before the date of the maturity of the Scheme and to generate capital appreciation by investing in equity and equity related instruments. However, there can be no assurance that the investment objective of the Scheme will be realized.																					
<b>Asset Allocation Pattern of the scheme</b>	<table border="1" data-bbox="490 348 1481 625"> <thead> <tr> <th data-bbox="496 348 977 415" rowspan="2">Asset Class</th> <th colspan="2" data-bbox="987 348 1315 415">Indicative Allocations (% of Total Assets)</th> <th data-bbox="1325 348 1474 415">Risk Profile**</th> </tr> <tr> <th data-bbox="987 415 1149 449">Minimum</th> <th data-bbox="1149 415 1315 449">Maximum</th> <th data-bbox="1325 415 1474 449"></th> </tr> </thead> <tbody> <tr> <td data-bbox="496 449 977 516">Debt and debt related instruments*#</td> <td data-bbox="987 449 1149 516">65%</td> <td data-bbox="1149 449 1315 516">95%</td> <td data-bbox="1325 449 1474 516">Low to Medium</td> </tr> <tr> <td data-bbox="496 516 977 550">Money market instruments<sup>\$</sup></td> <td data-bbox="987 516 1149 550">0%</td> <td data-bbox="1149 516 1315 550">10%</td> <td data-bbox="1325 516 1474 550">Low</td> </tr> <tr> <td data-bbox="496 550 977 617">Equity and equity related instruments including derivatives<sup>#@</sup></td> <td data-bbox="987 550 1149 617">5%</td> <td data-bbox="1149 550 1315 617">25%</td> <td data-bbox="1325 550 1474 617">High</td> </tr> </tbody> </table> <p data-bbox="490 659 1481 693">*Includes securitized debt up to 20% of the net assets of the Scheme.</p> <p data-bbox="490 726 1481 827">@Equity related instruments include all derivative instruments that have equity / equity indexes as the underlying as well as securities such as convertible bonds and debentures and warrants carrying the right to obtain equity shares.</p> <p data-bbox="490 861 1481 1024">\$As per Regulation 2(o) of SEBI (MF) Regulations, 1996, “money market instruments” includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.</p> <p data-bbox="490 1058 1481 1360"># The Maximum exposure to derivatives shall not exceed 50% of net assets of the scheme. The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under SEBI (Mutual Funds) Regulations from time to time. In terms of SEBI Circular no Cir/IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.</p> <p data-bbox="490 1394 1481 1495">As per the SEBI Regulations, investments shall be made only in such debt and money markets securities which mature on or before the date of the maturity of the Scheme.</p> <p data-bbox="490 1528 1481 1692">The Scheme does not intend to invest in overseas/foreign securities including ADR/GDR / foreign securitized debt /equity linked debentures. Also, the scheme does not intend to engage in stock lending/short selling or repo transactions in corporate debt securities. The Scheme shall also not participate in Credit Default Swaps.</p> <p data-bbox="490 1726 1481 1869">Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as amended from time to time.</p>			Asset Class	Indicative Allocations (% of Total Assets)		Risk Profile**	Minimum	Maximum		Debt and debt related instruments*#	65%	95%	Low to Medium	Money market instruments <sup>\$</sup>	0%	10%	Low	Equity and equity related instruments including derivatives <sup>#@</sup>	5%	25%	High
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<b>Tenure of the Scheme</b>	<p>51 months from the date of allotment of the Scheme (including the date of allotment). If the maturity date falls on a non business day, the maturity date shall be the next business day.</p> <p>The Scheme will be fully wound up at the end of the tenure of the Scheme.</p> <p>Units of the Scheme will be redeemed only on the Maturity Date(or immediately succeeding Business Day if that day is not a Business Day.)</p>
<b>Liquidity</b>	<p>No redemption/ repurchase of units shall be allowed prior to the maturity of the Scheme. However, Unit holders who wish to exit from the Scheme before maturity may do so through the Stock Exchange route, since the Scheme will be listed on a Stock Exchange. The Scheme shall be listed on the National Stock Exchange of India Limited (NSE). Unit holders, who wish to trade in Units of the Scheme before maturity, may do so through the stock exchange route at the listed price, which will be available on the NSE. Only the Units held in dematerialized form can be traded on the NSE.</p>
<b>Listing</b>	<p>The AMC/Mutual Fund will list the Units of the Scheme on National Stock Exchange of India Limited (NSE) within 5 Business Days from the date of allotment. Investors holding the units by way of an account statement (physical form) will not be able to trade their units till they are dematerialized. The Units of the Scheme are available for trading and transfer only in demat mode via the stock exchanges. An investor can buy/sell Units on the exchange during the trading hours like any other publicly traded stock.</p> <p>The trading facility on the NSE would be available from the date of listing till the date of issue of notice by the AMC for fixing the record date for determining the eligibility of Unitholders (being the list of Beneficial owners as per the Depositories Records (NSDL/CDSL)) for the purpose of maturity pay out.</p> <p>The trading of Units on the NSE will automatically get suspended from the date of issue of the above notice and also no off-market trades shall be permitted by the Depositories. The AMC may at its sole discretion list the Units on any other recognized exchange(s) at a later date during the tenure of the Scheme. The AMC may also decide to delist the Units from a particular exchange, provided that the Units are listed on at least one exchange.</p> <p>The price of the Units in the market on Exchange will depend on demand and supply and market factors and forces. There is no minimum investment amount for investment through Exchange, although Units dealt in minimum in lots of 1.</p>
<b>Investment Strategy</b>	<p>The Scheme endeavors to preserve capital by investing in fixed income securities; and generate capital appreciation by investing in equity and equity related instruments. 5% to 25% of net assets would be invested in equity and equity linked instruments and the balance net assets would be invested into debt securities and money market instruments.</p> <p><b>EQUITY STRATEGY:</b></p> <p>A top down and bottom up approach will be used to invest in equity and equity related instruments. Investments will be pursued in selected sectors based on the Investment team's analysis of business cycles, regulatory reforms, competitive advantage etc. Selective stock picking will be done from these sectors. The fund manager in selecting scrips will focus on the fundamentals of the business, the industry structure, the quality of management, sensitivity to economic factors, the</p>

financial strength of the company and the key earnings drivers. The Scheme may invest in unlisted and / or privately placed securities subject to the regulatory limits.

**EQUITY DERIVATIVE STRATEGY:**

The Scheme may invest in various derivative instruments which are permissible under the applicable regulations. Such investments shall be subject to the investment objective and strategy of the Scheme and the internal limits if any, as laid down from time to time. These include but are not limited to futures (both stock and index) and options (stock and index). Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument such as interest rates, exchange rates, commodities and equities. There are several advantages in using derivatives in the portfolio. The use of derivatives provides flexibility to the Scheme to hedge whole or part of the portfolio.

The equity derivatives strategy would endeavor to provide exposure to equities through mainly derivatives, i.e exchange traded options and futures. The equity derivatives strategy shall endeavor to provide the portfolio with participation in the underlying equity index. The participation rate would depend on the prevailing prices of the options. The total exposure related to option premium paid will not exceed 20% of the net assets of the Scheme at the time of investment. If due to market movements, the value of options appreciates/ depreciates resulting in breach of the limit of 20%, the fund manager may or may not rebalance the portfolio. However, if the fund manager sells the option before expiry of the contract, the reinvestment, if any, would be subject to the maximum 20% limit on options premium.

**FIXED INCOME STRATEGY:**

The fixed income portfolio will consist of

- A pool of investment grade rated fixed income securities maturing in line with the tenure of the fund
- This portfolio would comprise mostly Hold to Maturity (HTM) securities.

The fund management team endeavors to meet the investment objective whilst maintaining a balance between safety and return on investments. The Scheme shall be actively managed and the fund management team may endeavor to generate returns whilst moderating credit and interest rate risk. The fund manager shall formulate a view of the interest rate movement based on various parameters of the Indian economy, as well as developments in global markets. The Investment Manager may try to leverage its international resource base to understand the global economic and interest rate environment.

Investment views/decisions inter alia may be taken on the basis of the following parameters:

- Returns offered relative to alternative investment opportunities.
- Prevailing interest rate scenario
- Quality of the security/instrument (including the financial health of the issuer)
- Maturity profile of the instrument
- Any other factors considered relevant in the opinion of the fund management team.

The Scheme may also use derivatives to reduce the volatility of the portfolio and/or to enhance the portfolio returns. The Scheme may try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like yield curve analysis, spreads between asset classes, horizon returns, forward implied interest rates, may be deployed to evaluate various investment options.

**Credit Evaluation Policy:-**

The AMC has structured an internal credit risk management process. The process comprise of detailed analysis of both quantitative and qualitative factors, including financial statement analysis, business outlook, future expansion/ capex plans, capital market data, management reputation, corporate governance, capital raising pattern, equity market inputs, etc and other relevant factors as deemed appropriate. Ratings assigned by the recognised external rating agencies are also taken into account. Based on the analysis an internal grade is assigned to each issuer. Taking the internal grading of the issuers into account, the credit portfolio is constructed judiciously to attain scheme objectives while balancing the credit risk profile of the Scheme.

**List of Sectors the Scheme would not be investing:-**

The Scheme do not intend to invest in Companies falling within Airlines, Gems & Jewellery Sector.

**Floors and ceilings within a range of 5% of the intended allocation (in %) against each sub asset class/rating:-**

The Scheme will invest in various instruments as mentioned in the matrix below with the ratings mentioned against the type of instrument. As per SEBI circular no Cir/IMD/DF/12/2011 dated August 1, 2011 the Scheme is allowed to invest within a range of 5% of the intended debt allocation (floor and cap) against each sub asset class/credit rating.

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1. Floor and Cap (within a range of 5%) of the intended debt allocation against each sub asset class/credit rating will be as follows:

Instruments	Credit Rating						
	AAA	A1+	AA	A1	A	B B	Not Applicable
Certificate of Deposits (CD)	-	-	-	-	-	-	-
Commercial Papers (CP)	-	-	-	-	-	-	-
Non Convertible Debentures (NCD)	-	-	-	-	75% to 80%	-	-
Securitised Debt	-	-	-	-	-	-	-
G-Secs	-	-	-	-	-	-	-
<ul style="list-style-type: none"> <li>• CBLO</li> <li>• T-Bills</li> </ul>	-	-	-	-	-	-	0% to 5%

	<ul style="list-style-type: none"> <li>• Repos on Government Securities</li> </ul> <ol style="list-style-type: none"> <li>2. Securities with rating A &amp; AA shall include A+ &amp; A- and AA+ &amp; AA- respectively. Similarly, securities with A1 rating shall include A1+.</li> <li>3. In case of non availability of and taking into account the risk reward analysis of CP, NCD and Securitised Debt, the scheme may invest in CD having the highest credit ratings (i.e. A1+)/ TBills/ CBLO. Such deviation may exist till such suitable NCD/ Securitised Debt /CP of desired quality are not available in the market.</li> <li>4. Positive variation in investments towards higher credit rating in same instruments shall be allowed;</li> <li>5. All investments shall be made based on the rating prevalent at the time of investment. If more than one rating is prevailing for any particular instrument in which investment is being made, the Scheme would consider the most conservative publically available rating for the said instrument, for the purpose of intended allocation range.</li> <li>6. The Scheme may have higher allocation towards cash or cash equivalents immediately post NFO closure or towards the maturity of the Scheme.</li> <li>7. Further, the above allocation may vary during the duration of the Scheme. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event etc. In case of such deviations, the Scheme may invest in Bank CDs having highest ratings (i.e. A1+ or equivalent) / CBLOs / T-Bills. Deviation, if any, due to such instances, may continue till maturity, if suitable NCDs / CPs of desired credit quality are not available.</li> <li>8. In the event of any deviation from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced within 30 days from the date of the said deviation. In case the same is not aligned to the above asset allocation pattern within 30 days, justification shall be provided to the Investment Committee and reasons for the same shall be recorded in writing. The Investment committee shall then decide on the course of action.</li> <li>9. There shall be no deviation between the intended allocation and actual allocation post the New Fund Offer period, except for the situation stated in (3), (4), (6) and (7) above.</li> </ol>
<p><b>Risk Profile of the Scheme</b></p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Investment in DHFL Pramerica Dual Advantage Fund - Series 1 will involve certain Scheme specific Risk Factors which are summarized below:</p> <p>The Scheme carries risk associated with investing in debt, money market instruments and securitized debt instruments. Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk, Re-investment Risk, Risk associated with listing. As the price / value / interest rates of the securities in which the Scheme invests fluctuate, the value of your investment in the Scheme may go up or down.</p>

	Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.																																																															
<b>Risk Mitigation Strategies</b>	<p><b><u>Credit Evaluation Policy:-</u></b></p> <p>The AMC has structured an internal credit risk management process. The process comprise of detailed analysis of both quantitative and qualitative factors, including financial statement analysis, business outlook, future expansion/ capex plans, capital market data, management reputation, corporate governance, capital raising pattern, equity market inputs, etc and other relevant factors as deemed appropriate. Ratings assigned by the recognised external rating agencies are also taken into account. Based on the analysis an internal grade is assigned to each issuer. Taking the internal grading of the issuers into account, the credit portfolio is constructed judiciously to attain scheme objectives while balancing the credit risk profile of the Scheme.</p> <p><b><u>List of Sectors the Scheme would not be investing:-</u></b></p> <p>The Scheme do not intend to invest in Companies falling within Airlines, Gems &amp; Jewellery Sector.</p> <p><b><u>Floors and ceilings within a range of 5% of the intended allocation (in %) against each sub asset class/rating:-</u></b></p> <p>The Scheme will invest in various instruments as mentioned in the matrix below with the ratings mentioned against the type of instrument. As per SEBI circular no Cir/IMD/DF/12/2011 dated August 1, 2011 the Scheme is allowed to invest within a range of 5% of the intended debt allocation (floor and cap) against each sub asset class/credit rating.</p> <p>The Scheme will invest in various instruments as mentioned in the matrix below with the ratings mentioned against the type of instrument. As per SEBI circular no Cir/IMD/DF/12/2011 dated August 1, 2011 the Scheme is allowed to invest within a range of 5% of the intended debt allocation (floor and cap) against each sub asset class/credit rating.</p> <p>1. Floor and Cap (within a range of 5%) of the intended debt allocation against each sub asset class/credit rating will be as follows:</p> <table border="1" data-bbox="500 1360 1458 1913"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="7">Credit Rating</th> </tr> <tr> <th>AAA</th> <th>A1+</th> <th>AA</th> <th>A1</th> <th>A</th> <th>BB</th> <th>Not Applicable</th> </tr> </thead> <tbody> <tr> <td>Certificate of Deposits (CD)</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>Commercial Papers (CP)</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>Non Convertible Debentures (NCD)</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>75% to 80%</td> <td>-</td> <td>-</td> </tr> <tr> <td>Securitised Debt</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>G-Secs</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td> <ul style="list-style-type: none"> <li>• CBLO</li> <li>• T-Bills</li> <li>• Repos on Government</li> </ul> </td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>0% to 5%</td> </tr> </tbody> </table>	Instruments	Credit Rating							AAA	A1+	AA	A1	A	BB	Not Applicable	Certificate of Deposits (CD)	-	-	-	-	-	-	-	Commercial Papers (CP)	-	-	-	-	-	-	-	Non Convertible Debentures (NCD)	-	-	-	-	75% to 80%	-	-	Securitised Debt	-	-	-	-	-	-	-	G-Secs	-	-	-	-	-	-	-	<ul style="list-style-type: none"> <li>• CBLO</li> <li>• T-Bills</li> <li>• Repos on Government</li> </ul>	-	-	-	-	-	-	0% to 5%
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	<p style="text-align: center;">Securities</p>
<p><b>Plans and Options</b></p>	<p>2. Securities with rating A &amp; AA shall include A+ &amp; A- and AA+ &amp; AA- respectively. Similarly, securities with A1 rating shall include A1+.</p> <p>3. In case of non availability of and taking into account the risk reward analysis of CP, NCD and Securitised Debt, the scheme may invest in CD having the highest credit ratings (i.e. A1+)/ T-Bills/ CBLO. Such deviation may exist till such suitable NCD/ Securitised Debt /CP of desired quality are not available in the market.</p> <p>4. Positive variation in investments towards higher credit rating in same instruments shall be allowed;</p> <p>5. All investments shall be made based on the rating prevalent at the time of investment. If more than one rating is prevailing for any particular instrument in which investment is being made, the Scheme would consider the most conservative publically available rating for the said instrument, for the purpose of intended allocation range.</p> <p>6. The Scheme may have higher allocation towards cash or cash equivalents immediately post NFO closure or towards the maturity of the Scheme.</p> <p>7. Further, the above allocation may vary during the duration of the Scheme. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event etc. In case of such deviations, the Scheme may invest in Bank CDs having highest ratings (i.e. A1+ or equivalent) / CBLOs / T-Bills. Deviation, if any, due to such instances, may continue till maturity, if suitable NCDs / CPs of desired credit quality are not available.</p> <p>8. In the event of any deviation from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced within 30 days from the date of the said deviation.</p> <p>9. There shall be no deviation between the intended allocation and actual allocation post the New Fund Offer period, except for the situation stated in (3), (4), (6) and (7) above.</p> <p>The Scheme shall offer two plans viz. Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option. Dividend Option has the following two facilities:</p> <ol style="list-style-type: none"> <li>i. Dividend Payout facility;</li> <li>ii. Dividend Transfer facility.</li> </ol> <p>Dividend Frequency - Regular, Quarterly, Annual</p>

If distributor code is mentioned in application form but ' Direct plan' is mentioned in the scheme name, the distributor code will be ignored and the application will be processed under direct plan" & in case neither distributor code nor "Direct" is indicated in the application form, the same will be treated as direct plan.

**Default Option/Sub-option:**

The investor must clearly specify his/her choice of Option/Sub-option in the application form, in the absence of which, the Default Option/Sub-option would be applicable and the application will be processed accordingly:

**Default Option:** Growth Option

(if the investor has not indicated choice between 'Growth' or 'Dividend' Options).

**Default Frequency under Dividend Option:** Regular

**Default Sub-option Under Dividend Option:** Dividend Payout Plan.

It must be distinctly understood that the actual declaration of dividend and frequency thereof is at the sole discretion of Board of Directors of the Trustee Company. There is no assurance or guarantee to the Unit holders as to the rate of dividend distribution nor that the dividend will be paid regularly.

All plans/options under the Scheme shall have common portfolio.

**The following shall be the treatment of applications under "Direct" / "Regular" Plans:**

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

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><b>Cut off timing for subscriptions/ redemptions/ switches</b></p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>After close of NFO Period, the Fund will not provide facility for subscription/redemption/switches, and hence cut-off timing provisions do not apply.</p> <p>Dealings by the Unit holders/Investors on Exchange will be also subject to Exchange Rules and Regulations.</p>
<p><b>Minimum Application Amount/ Number of Units During the NFO (For the Plans)</b></p>	<p><b>Minimum Amount of Purchase/Switch-in</b> –Rs. 5,000/- and in multiples of Re.1/- thereafter.</p>
<p><b>Despatch of Redemption Proceeds</b></p>	<p>As the Scheme is closed ended scheme, investors will not be able to redeem their units during the tenor of the Scheme. Units under the Scheme will be compulsorily and without any further act by the Unit holder(s) redeemed on the Maturity Date of the Scheme. The redemption proceeds shall be dispatched to the unit holders within 10 working days from the Maturity Date of the Scheme.</p> <p>In case of investors holding units in dematerialised form, the maturity proceeds would be payable to investors as per the bank details provided in beneficiary position details received from depositories.</p>
<p><b>Benchmark Index</b></p>	<p>CRISIL MIP Blended Fund Index</p>
<p><b>Dividend Policy</b></p>	<p>Under the Dividend option, the Trustee will have the discretion to declare the dividend, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of dividend and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with the Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of dividend nor that the dividend will be paid regularly.</p>
<p><b>Name of the Fund Manager &amp; Tenure in managing scheme</b></p>	<p>Mr. Rakesh Suri (for Debt Component) and Mr. Alok Agarwal (for Equity Component)</p> <p><b>Tenure in managing scheme:</b> Not Applicable</p>
<p><b>Name of the Trustee Company</b></p>	<p>DHFL Pramerica Trustees Private Limited</p>
<p><b>Performance of the scheme</b></p>	<p>The Scheme, being a new fund, does not have any performance track record</p>
<p><b>Portfolio of the Scheme</b></p>	<p><b>Portfolio Holdings (Top 10 holdings) of the Scheme:</b> This Scheme is a new scheme and hence the same is not applicable.</p> <p><b>Industry Classification as per AMFI:</b> This Scheme is a new scheme and hence the same is not applicable.</p> <p><b>Portfolio turnover ratio of the Scheme:</b> This Scheme is a new scheme and hence the same is not applicable.</p>

<b>Expenses of the Scheme</b> <b>(i) Load Structure</b>	<p>During New Fund Offer Period:-</p> <p><b>Entry load:</b> Not Applicable [SEBI vide its circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 has decided that there shall be no Entry Load for all mutual fund schemes. 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>Being a closed ended scheme, Units under the Scheme cannot be redeemed directly with the Fund until the Maturity Date. The Units of Scheme will be listed on the Stock Exchange. Investors shall note that the brokerage on sales of the units of the Scheme on the stock exchange shall be borne by the investors.</p>									
<b>(ii) Recurring expenses</b>	<p><b>Regular Plan:</b></p> <table border="1" data-bbox="488 688 1057 930"> <tr> <td>First Rs.100 Crores of the daily net assets:</td> <td>2.25%</td> </tr> <tr> <td>Next Rs.300 Crores of the daily net assets:</td> <td>2.00%</td> </tr> <tr> <td>Next Rs.300 Crores of the daily net assets:</td> <td>1.75%</td> </tr> <tr> <td>Balance:</td> <td>1.50%</td> </tr> </table> <p>The Direct Plan under the Scheme shall have a lower expense ratio as compared to the Regular Plan. Commission/ Distribution expenses will not be charged in case of Direct Plan. The total expense ratio of Direct Plan will be lower by at least 5% than that of the Regular Plan. The Direct Plan shall also have separate NAV.</p>	First Rs.100 Crores of the daily net assets:	2.25%	Next Rs.300 Crores of the daily net assets:	2.00%	Next Rs.300 Crores of the daily net assets:	1.75%	Balance:	1.50%	<p><b>Actual expenses for the previous financial year</b></p> <p>Not Applicable being a new scheme</p>
First Rs.100 Crores of the daily net assets:	2.25%									
Next Rs.300 Crores of the daily net assets:	2.00%									
Next Rs.300 Crores of the daily net assets:	1.75%									
Balance:	1.50%									
<b>(iii) Additional Recurring expenses</b>	<p>In addition to the annual recurring expenses stated in (ii) above, the following costs or expenses may be charged to the Scheme:-</p> <ol style="list-style-type: none"> <li>i. 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>ii. Expenses not exceeding of 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>iii. Service tax on investment and advisory fees.</li> </ol> <p>Please refer to Scheme Information Document (SID) of the Scheme for more details.</p>									
<b>Waiver of Load for Direct Applications</b>	<p>Not Applicable</p>									
<b>Tax treatment for the Unitholders</b>	<p>Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.</p>									

<p><b>Daily NAV Publication</b></p>	<p>Net Asset Value (NAV) of the Scheme 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.amfiindia.com">www.amfiindia.com</a>) and at least in two daily newspapers for every Business Day.</p>	
<p><b>For Investor Grievances please contact</b></p>	<p><b>Name and Address of Registrar</b></p> <p>Karvy Computershare Private Limited Unit - DHFL Pramerica Mutual Fund Address: Karvy Selenium Tower B, Plot No 31 &amp; 32 Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500 008.</p>	<p><b>Name, address, telephone number, fax number, e-mail i.d. of DHFL Pramerica Mutual Fund</b></p> <p>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.com">customercare@dhflpramericamf.com</a></p>
<p><b>Unitholders' Information</b></p>	<p><b>Accounts Statements:</b></p> <ul style="list-style-type: none"> <li>• 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 five business days from the date of closure of the initial subscription list.</li> <li>• 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.</li> <li>• The following shall be applicable with respect to CAS, for unit holders having a Demat Account:- <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;</li> <li>- CAS shall be issued on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.</li> <li>- 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.</li> <li>- 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.</li> </ul> </li> <li>• 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</li> </ul>	

	<p>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;</p> <ul style="list-style-type: none"> <li>• As the CAS will be issued on the basis of PAN, the Unit holders who have not provided their PAN will not receive CAS.</li> <li>• Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months ended September 30 or March 31, shall be sent in physical form/email on or before tenth day of succeeding month to all such unit holders in whose folios transactions have not taken place during that period. The half-yearly CAS will be sent by email to the Unitholders whose email is available, unless a specific request is made to receive in physical.</li> <li>• In case of a specific request received from the Unitholders, the AMC will provide the account statement to the Unitholder within 5 Business Days from the receipt of such request.</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>Half -yearly 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>Transaction Charges</b></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><b>Transaction charges shall not be deducted/applicable for:</b></p> <ol style="list-style-type: none"> <li>(a) purchases /subscriptions for an amount less than Rs. 10,000/-;</li> <li>(b) transactions other than purchases/subscriptions relating to new inflows such as Switch/STP/DTP and redemption (including SWP) transactions.</li> </ol>

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|  | <ul style="list-style-type: none"><li>(c) purchases/subscriptions made directly with the Mutual Fund without any ARN code (i.e. not routed through any distributor/agent);</li><li>(d) transactions carried out through the stock exchange platform.</li></ul> |
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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.

## INVESTOR SERVICE CENTRE AND OFFICIAL POINTS OF ACCEPTANCE

**Agra:** 1st Floor Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra - 282002. • **Ahmedabad:** 201/202 Shail Complex Opp. Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, Ahmedabad - 380006. • **Ajmer:** 302, 3rd Floor Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer - 305001. • **Akola:** Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No-06, Murtizapur Road, Opp Radhakrishna Talkies, Akola - 444004. • **Aligarh:** 1st Floor, Kumar Plaza, Aligarh - 202001. • **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. • **Alwar:** 101, Saurabh Tower, Opp. UIT, Near Bhagat Singh Circle, Road No.2, Alwar - 301001. • **Amaravathi:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi - 444601. • **Ambala:** 6349, Nicholson Road, Adjacent KOS Hospitalambala Cant, Ambala - 133001. • **Amritsar:** 72-A, Taylor'S Road, Opp Agra Heritage Club, Amritsar - 143001. • **Anand:** B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room, Grid Char Rasta, Anand - 380001. • **Ananthapur:** #15/149, 1st Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur - 515001. • **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar - 393002. • **Asansol:** 114/71 G T Road, Near Sony Centre, Bhanga Pachil, Asansol - 713303. • **Aurangabad:** Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. • **Balalore:** M.S Das Street, Gopalgaon, Balasore, Orissa, Balasore - 756001. • **Bangalore:** 59, Skanda puttanna Road, Basavanagudi, Bangalore - 560004. • **Bankura:** Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura, -Bankura - 722101. • **Bareilly:** 1st Floor, 165, Civil Linesopp. Hotel Bareilly Palace, Near Railway Station, Bareilly - 243001. • **Barhampore (WB):** Thakur Market Complex, Gorabazar, Post Berhampore Dist Murshidabad, 72 No Nayasarak Road, Barhampore (WB) - 742101. • **Baroda:** SB-5, Mangaldeep Complex, Opp. Masonic Hall, Productivity Road, Alkapuri, Baroda - 390007. • **Begusarai:** Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. • **Belgaum:** CTS No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001. • **Bellary:** No. 1, KHB Colony, Gandhi Nagar, Bellary - 583103. • **Berhampur (OR):** Opp -Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (OR) - 760001. • **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantagarh, Radha Rani Sinha Road, Bhagalpur - 812001. • **Bharuch:** Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392001. • **Bhavnagar:** Krushna Darshan Complex, Parimal Chowk, Office No. 306-307, 3rd Floor, Above Jed Blue Show Room, Bhavnagar - 364002. • **Bhilai:** Shop No -1, First Floor, Old Sada Office Block, Plot No -1, Commercial Complex, Nehru Nagar- East, Bhilai - 490020. • **Bhilwara:** Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara - 311001. • **Bhopal:** Kay Kay Business Centre, 133, Zone I, MP Nagar, Above City Bank, Bhopal - 462011. • **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. • **Bikaner:** 70-71, 2nd Floor, Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner - 334001. • **Bilaspur:** Shop No-201 & 202, 1st Floor, V R Plaza, Link Road, Bilaspur, C.G., Bilaspur - 495001. • **Bokaro:** B-1, 1st Floor, City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro - 827004. • **Burdwan:** 63 GT Road, Halder Complex, 1st Floor, Burdwan - 713101. • **Chandigarh:** SCO 2423-2424, Sector 22-C, First Floor, Chandigarh - 160022. • **Chandrapur:** Rauts Raghuvanshi Complex, Shop No-1, Office No-2, 1st Floor, Beside Azad Garden Main Road, Chandrapur - 442402. • **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai - 600002. • **Chinsura:** J C Ghosh Saranu, Bhanga Gara, Chinsurah, Hooghly, Chinsurah - 712101. • **Cochin:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 682036. • **Coimbatore:** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. • **Cuttack:** Po - Buxi Bazar, Cuttack, Opp Dargha Bazar Police Station, Dargha Bazar, Cuttack - 753001. • **Davangere:** D.No 376/2, 4th Main, 8th Cross, P J Extension, Opp Byadgishetta School, Davangere - 577002. • **Dehradun:** Kaulagarh Road, Near Sirmour Margabove, Reliance Webworld, Dehradun - 248001. • **Dewas:** 27 RMO House, Station Road, Above Maa Chamunda Gaes Agency, Dewas - 455001. • **Dhanbad:** 208 New Market 2nd Floor, Bank More, Dhanbad - 826001. • **Dharwad:** 307/9-A 1st Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony, P B Road, Dharwad - 580001. • **Dhule:** Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasara General Store, Dhule - 424001. • **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor City Centre, 16 DT Burdwan, Durgapur - 713216. • **Erode:** No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. • **Faridabad:** A-2B, 1st Floor, Nehru Groundnit, Faridabad - 121001. • **Gandhidham:** 204 2nd Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham - 382007. • **Gandhinagar:** Plot No - 945/2, Sector - 7/C, Opp Pathika, Gandhinagar - 382007. • **Gaya:** 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya - 823001. • **Ghaziabad:** 1st Floor C-7, Lohia Nagar, Ghaziabad - 201001. • **Gorakhpur:** Above V.I.P. Houseadjacent, A.D. Girls College, Bank Road, Gorakhpur - 273001. • **Gulbarga:** CTS No 2913, 1st Floor, Asian Towers, Jagath Station Main Road, Next To Adithya Hotel, Gulbarga - 585105. • **Guntur:** D No 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur - 522002. • **Gurgaon:** Shop No.18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001. • **Guwahati:** 1st Floor, Rajrangbali Building, Near Bora Service Station, GS Road, Guwahati - 781007. • **Gwalior:** 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474009. • **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar - 249401. • **Hassan:** SAS No-212, Ground Floor, Sampige Road, 1st Cross, Near Hotel Southern Star, K R Puram, Hassan - 573201. • **Hubli:** CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029. • **Hyderabad:** 8-2-596, Avenue 4, Karvy Plaza, Street No 1, Banjara Hills, Hyderabad - 500034. • **Indore:** 2nd Floor, 203-205 Balaji Corporates, Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square Indore, Indore - 452001. • **Jabalpur:** Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur - 482002. • **Jaipur:** S16/A, 3rd Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur - 302001. • **Jalandhar:** 1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar - 144001. • **Jalgaon:** 269, Jaee Vishva, 1st Floor, Baliram Peth, Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001. • **Jalpaiguri:** D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri - 735101. • **Jammu:** 5 A/D Extension 2, Near Panama Chowk Petrol Pump, Panama Chowk, Jammu - 180012. • **Jamnagar:** 136-137-138 Madhav Palaza, Opp SBI Bank, Nr Lal Bungalow, Jamnagar - 361001. • **Jamshedpur:** 2nd Floor, R R Square, SB Shop Area, Near Reliance Foot Print & Hotel- BS Park Plaza, Main Road, Bistupur, Jamshedpur - 831001. • **Jodhpur:** 203, Modi Arcade, Chopasni Road, Jodhpur - 342001. • **Junagadh:** 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh - 362001. • **Kanpur:** 15/46, B, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur - 208001. • **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar - 505001. • **Karur:** No.6, Old No.1304, Thiru-vi-ka Road, Near G.R.Kalyan Mahal, Karur - 639001. • **Kharagpur:** 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur - 721304. • **Kolhapur:** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. • **Kolkata:** 166 A Rashbihari Avenue 2nd Floor, Opp- Fortish Hospital, Kolkata - 700029. • **Kota:** 29, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota - 324007. • **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Near SBI Main Branch, Kurnool - 518004. • **Lucknow:** 1st Floor. A. A. Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow - 226001. • **Ludhiana:** SCO 136, 1st Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai:** Rakesh Towers, 30-C, 1st Floor, Bye pass Road, Opp Nagappa Motors, Madurai - 625010. • **Malda:** Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda - 732101. • **Mangalore:** Mahendra Arcade, Opp Court Road, Karangal Padi, Mangalore - 575003. • **Margao:** 2nd Floor, Dalal Commercial Complex, Pajifond, Margao - 403601. • **Meerut:** 1st Floor, Medi Centre, Opp ICICI Bank, Hapur Road, Near Bachha Park, Meerut - 250002. • **Mehsana:** UI/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehsana - 384002. • **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad - 244001. • **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort - 400001. • **Mumbai:** Vile Parle: 104, Sangam Arcade, V. P. Road, Opp. Railway Station, Above Axis Bank ATM Vile Parle (West), Mumbai - 400056. • **Muzaffarpur:** 1st Floor, Uma Market, Thana Gumtimotoi Jheel, Muzaffarpur - 842001. • **Mysore:** L-350, Silver Tower, Ashoka Road, Opp.Clock Tower, Mysore - 570001. • **Nadiad:** 104/105, Near Paras Cinema, City Point Nadiad, Nadiad - 387001. • **Nagpur:** Plot No 2/1, House No 102/1, Mata Mandir Road, Mangaldeep Apartment, Opp Khandelwal Jewelers, Dharampeth, Nagpur - 440010. • **Nanded:** Shop No.4, Santakripa Market, G G Road, Opp. Bank Of India, Nanded - 431601. • **Nasik:** F-1, Suyojit Sankul, Sharanpur, Nasik - 422002. • **Navsari:** 1/1 Chinmay Arcade, Opp Sattapir Rd, Tower Rd, Navsari - 396445. • **Nellore:** 16-2-230, Room No: 207, 2nd Floor, Keizen Heights, Gandhi Nagar, Pogathota, Nellore - 524001. • **New Delhi:** 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. • **Nizamabad:** H No 5-6-430, Above Bank Of Baroda, First Floor, Beside HDFC Bank, Hyderabad Road, Nizamabad - 503003. • **Noida:** 405, 4th Floor, Vishal Chamber, Plot No. 1, Sector-18, Noida - 201301. • **Panipat:** 1st Floor, Krishna Tower, Above Amertex, G.T. Road, Panipat - 132103. • **Panjim:** City Business Centre, Coelho Pereira Building, "Room No 18,19 & 20, Dada Vaidya Road. • **Patiala:** SCO 27 D, Chotti Baradari, Near Car Bazaar, Patiala - 147001. • **Patna:** 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna - 800001. • **Pondicherry:** No 7, Thiayagaraja Street, Pondicherry - 605001. • **Pune:** Mozaic Bldg, CTS No.1216/1, Final Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune - 411004. • **Raipur:** Shop No. 31, Third Floor, Millenium Plaza, Above Indian House, Behind Indian Coffee House, Raipur - 492001. • **Rajahmundry:** D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry - 533101. • **Rajkot:** 104, Siddhi Vinyak Com., Opp Ramkrishna Ashram, Dr Yagnik Road, Rajkot, Rajkot - 360001. • **Ranchi:** Room No 307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834001. • **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care, Ratlam - 457001. • **Rourkela:** 1st Floor, Sandhu Complex, Kachery Road, Udinagar, Rourkela - 769012. • **Salem:** No:40, Brindavan Road, Fairlands, Near Perumal Koil, Salem - 636016. • **Sambalpur:** Ground Floor, Quality Massion, Infront of Bazaar Kolkata, Nayapara, Sambalpur - 768001. • **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong - 793001. • **Shimla:** Triveni Building, By Pas Chowkhhallini, Shimla - 171002. • **Shimoga:** Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, LLR Road, Durgigudi, Shimoga - 577201. • **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar - 788001. • **Siliguri:** Nanak Complex, Sevoke Road, Siliguri - 734001. • **Solapur:** Block No 06, Vaman Nagar, Opp DMart, Jule Solapur, Solapur - 413004. • **Srikakulam:** D.No-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam - 532001. • **Surat:** G-5 Empire State Building, Nr Udhna Darwaja, Ring Road, Surat - 395002. • **Tirupathi:** H.No:10-13-425, 1st Floor, Tilak Road, Opp. Sridevi Complex, Tirupathi - 517501. • **Trichur:** 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur - 680001. • **Trichy:** 60, Sri Krishna Arcade, Thennur High Road, Trichy - 620017. • **Trivandrum:** 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum - 695010. • **Tuticorin:** 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin - 628003. • **Udaipur:** 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur - 313001. • **Ujjain:** 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain - 456010. • **Valsad:** Shop No 2, Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad - 396001. • **Vapi:** Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi - 396195. • **Varanasi:** D-64/132, 1st Floor, Anant Complex, Srigra, Varanashi - 221010. • **Vellore:** 1, M N R Arcade, Officers Line, Krishna Nagar, Vellore - 632001. • **Vijayawada:** 39-10-7, Opp. Municipal Water Tank, Labbipet, Vijayawada - 520010. • **Visakhapatnam:** Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016. • **Warangal:** 5-6-95, 1st Floor, Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 506001.



**LIST OF DESIGNATED COLLECTION CENTERS / INVESTOR SERVICE CENTRES**

**DHFL PRAMERICA ASSET MANAGERS PVT. LTD.**  
(Erstwhile Pramerica Asset Managers Private Limited)

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

If Undelivered Please return to :

**DHFL Pramerica Asset Managers Private Limited**  
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