Key Information Memorandum and
Common Application Form for Equity Schemes

Offer of Units at NAV based prices plus applicable load, if any.

Equity Schemes

- DBS Chola Growth Fund
- DBS Chola Midcap Fund
- DBS Chola Opportunities Fund
- DBS Chola Multi-Cap Fund
- DBS Chola Global Advantage Fund
- DBS Chola Contra Fund
- DBS Chola Tax Saver Fund
- DBS Chola Hedged Equity Fund

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme / Mutual Fund, Due Diligence Certificate by the AMC, Key Personnel, Investors’ Rights & Services, Risk Factors, Penalties & Pending Litigations, Associate Transactions etc. investors should, before investment, refer to the Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.dbscholamutualfund.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.

Investors are advised to consult their Legal, Tax, Finance and other Professional Advisors before making decision to invest in or redeem the units, in regard to tax / legal issues relating to their investments in the Scheme(s) / Plan(s).

The date of this Key Information Memorandum is July 31, 2009.
Name of Scheme: DBS Chola Growth Fund

Investment Objective: The Scheme primarily seeks to generate long term capital appreciation income through investments in equity and equity related instruments; the secondary objective is to generate some current income and distribute dividend.

Asset Allocation Pattern of the Scheme:

<table>
<thead>
<tr>
<th>Type of Instrument</th>
<th>Allocation (% of Net Assets)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity and Equity related instruments</td>
<td>80-100</td>
</tr>
<tr>
<td>Debt Securities, Money Market instruments (including cash / call money)</td>
<td>0-20</td>
</tr>
</tbody>
</table>

Risk Profile of the Scheme: Mutual fund investments are subject to market risks. Please read the Scheme Information Document carefully for details on risk factors before investment.

Investment Exit Load *:

- If no option is specified at the time of application, the default option is Cumulative Option.
- ** If no facility is specified the default facility is dividend reinvestment.

Dividend Policy:

** if no facility is specified the default facility is dividend reinvestment.

Name of the Trustee Company:

DBS Cholamandalam Trustees Ltd.

DBS Chola Midcap Fund

Investment Objective: An open-ended equity scheme having an objective of generating capital appreciation by investing primarily in midcap stocks. The scheme will invest in companies whose market capitalization falls between the highest and the lowest constituent of the CNX Midcap Index.

Asset Allocation Pattern of the Scheme:

<table>
<thead>
<tr>
<th>Type of Instrument</th>
<th>Allocation (% of Net Assets)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity and Equity related instruments</td>
<td>80-100</td>
</tr>
<tr>
<td>Debt Securities, Securitised Debt, Money Market instruments (including cash / call money)</td>
<td>0-20</td>
</tr>
</tbody>
</table>

Risk Profile of the Scheme: Mutual fund investments are subject to market risks. Please read the Scheme Information Document carefully for details on risk factors before investment.

Investment Exit Load *:

- If no option is specified at the time of application, the default option is Cumulative Option.
- ** If no facility is specified the default facility is dividend reinvestment.

Dividend Policy:

** if no facility is specified the default facility is dividend reinvestment.

Name of the Trustee Company:

DBS Cholamandalam Trustees Ltd.

DBS Chola Growth Fund

Entry Load: NIL

Investment:

- < Rs. 2 crore: 1.00% if redeemed within 1 year
- NIL if redeemed after 1 year

Investment:

- < Rs. 2 crore: 1.00% if redeemed within 1 year
- NIL if redeemed after 1 year

(i) Load Structure

Continuous Offer Period / SIP / STP

Entry Load: NIL

Investment:

- < Rs. 2 crore: 1.00% if redeemed within 1 year
- NIL if redeemed after 1 year

Actual expenses for the scheme were Rs. 36.94 lacs amounting to 2.50% of Average Daily Net Assets for the year 2008-09

Net Assets

<table>
<thead>
<tr>
<th>% of weekly Average Net Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Rs. 100 crores</td>
</tr>
<tr>
<td>Next Rs. 300 crores</td>
</tr>
<tr>
<td>Next Rs. 300 crores</td>
</tr>
<tr>
<td>Balance</td>
</tr>
</tbody>
</table>

(iii) Recurring Expenses (% of weekly Average Net Assets)

Investors are advised to refer the details in the Statement of Additional Information and also independently refer to his tax advisor.
**DBS Chola Opportunities Fund**

**Investment Objective**
The Scheme will invest mainly to generate long-term capital appreciation from a diversified portfolio of equity-related securities.

**Asset Allocation Pattern of the Scheme**

<table>
<thead>
<tr>
<th>Type of Instrument</th>
<th>Allocation (% of Net Assets)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity and Equity related instruments</td>
<td>80-100</td>
</tr>
<tr>
<td>Debt Securities, Money Market instruments (including cash / call money)</td>
<td>0-20</td>
</tr>
</tbody>
</table>

**Expenses of the Scheme**

- **Actual Expenses for 08-09**
  - Expenses of the Scheme: Rs. 112.22 lacs amounting to 2.50% of Average Daily Net Assets for the financial year 2008-09.

**Risk Profile of the Scheme**

- Mutual Fund investments are subject to market risks. Please read the Scheme Information Document carefully for details on risk factors before investment.

**Plans and Options**

- Options:
  - Dividend
  - Payout and Reinvestment

- Facility:
  - NIL

- Applicable NAV (after the scheme opens for repurchase and sale)
  - The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer to Page No. 6 for further details.

**Minimum Application Amount (Under each Plan / Option)**

<table>
<thead>
<tr>
<th>Plan / Repurchase Options</th>
<th>Minimum Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Purchase</td>
<td>Rs. 1,000 and in multiples of Rs. 1/-</td>
</tr>
<tr>
<td>Additional Purchase</td>
<td>Rs. 1,000 and in multiples of Rs. 1/-</td>
</tr>
<tr>
<td>Repurchase</td>
<td>Rs. 50 or 50 units as the case may be</td>
</tr>
</tbody>
</table>

**Despatch of repurchase (Redemption) request**

- Within 10 working days of the receipt of the redemption request at the official points of acceptance of DBS Chola Mutual Fund.

**Benchmark Index**

- S&P CNX Nifty
  - Disclaimer: The DBS Chola Opportunities Fund, which is benchmarked to S&P CNX Nifty is not sponsored, endorsed, sold or promoted by India Services & Products Limited (ISP). ISP is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall ISP have any liability to any party for any damages or whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.

**Dividend Policy**

- Please refer to Page No. 6 for details.

**Name of the Fund Manager**

- Mr. Bajrang Kumar Bafna

**Name of the Trustee Company**

- DBS Cholamandalam Trustees Ltd.

**Performance of the Scheme (As at June 30, 2009)**

<table>
<thead>
<tr>
<th>Returns Data</th>
<th>Returns Data **</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scheme Returns %</td>
<td>Benchmark Returns %*</td>
</tr>
<tr>
<td>For the Last 1 year</td>
<td>9.80</td>
</tr>
<tr>
<td>For the Last 3 years</td>
<td>20.39</td>
</tr>
<tr>
<td>For the Last 5 years</td>
<td>27.15</td>
</tr>
<tr>
<td>Since Inception (11/12/2003)</td>
<td>21.12</td>
</tr>
</tbody>
</table>

**Expenses of the Scheme (i) Load Structure**

- **Continuous Offer Period / SIP / STP**
  - Entry Load: NIL

- **Tax Treatment for the Investors**
  - Investors are advised to refer the details in the Statement of Additional Information and also independently refer to his tax advisor.

**DBS Chola Multi-Cap Fund**

**Investment Objective**

- To provide long term capital appreciation by investing in a well-diversified portfolio of equity & equity related instruments across all ranges of market capitalisation.

**Asset Allocation Pattern of the Scheme**

<table>
<thead>
<tr>
<th>Type of Instrument</th>
<th>Allocation (% of Net Assets)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity and Equity related instruments</td>
<td>80-100</td>
</tr>
<tr>
<td>Large Cap Stocks (25-75)</td>
<td></td>
</tr>
<tr>
<td>M-cap Stocks (25-75)</td>
<td></td>
</tr>
<tr>
<td>Small Cap Stocks (0-15)</td>
<td></td>
</tr>
</tbody>
</table>

**Expenses of the Scheme**

- **Actual Expenses for 08-09**
  - Actual expenses for the scheme were Rs. 46.19 lacs amounting to 2.40% of Average Daily Net Assets for the financial year 2008-09.

**Risk Profile of the Scheme**

- Mutual Fund investments are subject to market risks. Please read the Scheme Information Document carefully for details on risk factors before investment.

**Plans and Options**

- Options:
  - Dividend
  - Payout and Reinvestment

- Facility:
  - NIL

- Applicable NAV (after the scheme opens for repurchase and sale)
  - The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer to Page No. 6 for further details.

**Minimum Application Amount (Under each Plan / Option)**

<table>
<thead>
<tr>
<th>Plan / Repurchase Options</th>
<th>Minimum Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Purchase</td>
<td>Rs. 5,000 and in multiples of Rs. 1/-</td>
</tr>
<tr>
<td>Additional Purchase</td>
<td>Rs. 1,000 and in multiples of Rs. 1/-</td>
</tr>
<tr>
<td>Repurchase</td>
<td>Rs. 500 or 50 units as the case may be</td>
</tr>
</tbody>
</table>

**Despatch of repurchase (Redemption) request**

- Within 10 working days of the receipt of the redemption request at the official points of acceptance of DBS Chola Mutual Fund.

**Benchmark Index**

- S&P CNX 500
  - Disclaimer: The DBS Chola Multi-Cap Fund, which is benchmarked to S&P CNX 500 Index is not sponsored, endorsed, sold or promoted by India Services & Products Limited (ISP). ISP is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall ISP have any liability to any party for any damages or whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.

**Dividend Policy**

- Please refer to Page No. 6 for details.

**Name of the Fund Manager**

- Mr. Anant Deep Katare

**Name of the Trustee Company**

- DBS Cholamandalam Trustees Ltd.

**Performance of the Scheme (As at June 30, 2009)**

<table>
<thead>
<tr>
<th>Returns Data</th>
<th>Returns Data **</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scheme Returns %</td>
<td>Benchmark Returns %*</td>
</tr>
<tr>
<td>For the Last 1 year</td>
<td>5.10</td>
</tr>
<tr>
<td>For the Last 3 years</td>
<td>1.29</td>
</tr>
<tr>
<td>Since Inception (28/01/2005)</td>
<td>9.69</td>
</tr>
</tbody>
</table>

**Expenses of the Scheme (i) Load Structure**

- **Continuous Offer Period / SIP / STP**
  - Entry Load: NIL

- **Tax Treatment for the Investors**
  - Investors are advised to refer the details in the Statement of Additional Information and also independently refer to his tax advisor.
DBS Chola Global Advantage Fund

Name of the Scheme
DBS Chola Global Advantage Fund

Investment Objective
To provide long term capital gain and / or income distribution by investing predominantly in equity / equity related instruments of Indian companies with export competitiveness and Indian companies which have or which are expanding their business in global markets.

Asset Allocation Pattern of the Scheme
Type of Instrument Allocation (% of Net Assets)
Equity and Equity related instruments 90-100
Debt, Money Market instruments 0-10

DBS Chola Contra Fund

Name of the Scheme
DBS Chola Contra Fund

Investment Objective
The objective of the scheme is to generate capital appreciation by investing in equity and equity related instruments by using a contrarian strategy. Contrarian investing refers to buying into fundamentally sound scripts which have underperformed / not performed to their full potential in their recent past.

Asset Allocation Pattern of the Scheme
Type of Instrument Allocation (% of Net Assets)
Equity and Equity related instruments 65-100
Debt, Money Market instruments 0-35

Risk Profile of the Scheme
Mutual Fund investments are subject to market risks. Please read the Scheme Information Document carefully for details on risk factors before investment.

Plans and Options
Options* Facility
Dividend Payout and Reinvestment**
Cumulative NIL

Dispath of repurchase (Redemption) request
The applicable NAV for purchase or redemption of units will be based on the time of the Business Day on which the application is accepted. Please refer to Page No. 6 for further details.

Minimum Application Amount (Under each Plan / Option)
Minimum Amount
First Purchase Dividend / Cumulative Rs. 5,000 and in multiples of Re. 1/-
Additional Purchase Dividend / Cumulative Rs. 1,000 and in multiples of Re. 1/-
Repurchase Dividend / Cumulative Rs. 200 or 25 units as the case may be

Dispath of repurchase (Redemption) request
Within 10 working days of the receipt of the redemption request at the official points of acceptance of DBS Chola Mutual Fund

Benchmark Index
S&P CNX 500

Disclaimer : The DBS Chola Global Advantage Fund and DBS Chola Contra Fund, which are benchmarked to S&P CNX 500 is not sponsored, endorsed, sold or promoted by India Service & Products Limited ("S&P"). S&P is not responsible for any errors or omission or the results obtained from the use of such index and in no event shall S&P have any liability to any party for any damages or whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.

Dividend Policy
Please refer to Page No. 6 for details

Name of the Fund Manager
Mr. Bajrang Kumar Bafna

Name of the Trustee Company
DBS Cholamandalam Trustees Ltd.

Performance of the Scheme
Performance of the Scheme (As at June 30, 2009)

Returns Data **

DBS Chola Global Advantage Fund

Returns Data **

DBS Chola Contra Fund

Returns Data **

Expenses of the Scheme
Continuous Offer Period / SIP / STP

(i) Load Structure
Continuous Offer Period / SIP / STP

Entry Load: NIL

In terms of SEBI circular no. SEBI/MIC/CLR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors’ assessment of various factors including the service rendered by the distributor.

Investment Exit Load *:

> = Rs. 2 crore NIL

(iii) Actual Expenses for 08-09

Actual expenses for the scheme were Rs.12.59 lacs amounting to 1.91% of Average Daily Net Assets for the financial year 2008-09.

(iii) Recurring Expenses (% of weekly Average Net Assets)

Net Assets % of weekly Average Net Assets
First Rs. 100 crores 2.50
Next Rs. 300 crores 2.25
Next Rs. 300 crores 2.00
Balance 1.75

Tax Treatment for the Investors
Investors are advised to refer the details in the Statement of Additional Information and also independently refer to his tax advisor.
**Name of Scheme**

**DBS Chola Tax Saver Fund**

**Investment Objective**

To provide long term capital appreciation by investing predominantly in equity and equity related instruments and also enabling investor to get income tax rebate as per the prevailing Tax Laws and subject to applicable conditions.

**Lock-in Period**

The scheme is open for continuous redemption subject to the completion of a lock-in period of 3 years from the date of allotment as prescribed in the ELSS guidelines. Currently, the tax benefits are restricted to an investment amount of Rs. 1.00 Lacs. However, any amount in excess of Rs. 1.00 Lacs would also be subject to the lock-in period of 3 years. However, in the event of death of the assessee, the nominee of legal heir, as the case may be, shall be able to withdraw the investment anytime after the completion of 1 year from the date of allotment of units.

**Asset Allocation Pattern of the Scheme**

<table>
<thead>
<tr>
<th>Type of Asset</th>
<th>Allocation (% of Net Assets)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity and Equity Related Instruments</td>
<td>80-100</td>
</tr>
<tr>
<td>Debt and Money Market Instruments</td>
<td>0-20</td>
</tr>
</tbody>
</table>

* * Investment in Securitised debt, if undertaken, will not exceed 20% of the corpus of the scheme.

**Risk Profile of the Scheme**

DBS Cholamandalam Mutual Fund investments are subject to market risks. Please read the Scheme Information Document carefully for details on risk factors before investment.

**Plans and Options**

Options*

- Dividend
- Payout and Reinvestment
- Cumulative
- NIL

**Applicable NAV (after the scheme opens for repurchase and sale)**

The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business day on which the application is accepted. Please refer to Page No. 6 for further details.

**Minimum Application Amount (Under each Plan / Option)**

- Purchase: First Purchase Dividend / Cumulative: Rs. 500 and in multiples of Rs. 500. Additional Purchase Dividend / Cumulative: Rs. 500 and in multiples of Rs. 500.
- Repurchase: Dividend / Cumulative: Rs. 500 or 50 units as the case may be.

**Despatch of repurchase (Redemption) request**

Within 10 working days of the receipt of the redemption request at the official points of acceptance of DBS Chola Mutual Fund.

**Benchmark Index**

S&P CNX Nifty

**Dividend Policy**

As at June 30, 2009

**Name of the Fund Manager**

Mr. Anant Deep Kataria

**Name of the Trustee Company**

DBS Cholamandalam Trustees Ltd.

**Performance of the Scheme**

(As at June 30, 2009)

<table>
<thead>
<tr>
<th>Yearly Returns for the last 3 financial years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scheme Returns %</td>
</tr>
<tr>
<td>2008-09</td>
</tr>
<tr>
<td>2009-08</td>
</tr>
<tr>
<td>2007-08</td>
</tr>
</tbody>
</table>

**Expenses of the Scheme**

(i) **Load Structure**

Continuous Offer Period / SIP / STP

**Entry Load:** NIL

In terms of SEBI circular no. SEBI/MICR No.4/16230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Ufront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors’ assessment of various factors including the service rendered by the distributor:

**Exit Load:**

<table>
<thead>
<tr>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 500 or 50 units</td>
<td>1%</td>
</tr>
</tbody>
</table>

(ii) **Actual Expenses for 08-09**

Actual expenses for the scheme were Rs. 63.79 lacs amounting to 2.49% of Average Daily Net Assets for the financial year 2008-09

(iii) **Recurring Expenses (% of weekly Average Net Assets)**

<table>
<thead>
<tr>
<th>Recurring Expenses</th>
<th>% of weekly Average Net Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Rs. 100 crores</td>
<td>2.50</td>
</tr>
<tr>
<td>Next Rs. 300 crores</td>
<td>2.25</td>
</tr>
<tr>
<td>Next Rs. 300 crores</td>
<td>2.00</td>
</tr>
<tr>
<td>Balance</td>
<td>1.75</td>
</tr>
</tbody>
</table>

**Tax Treatment for the Investors**

Investors are advised to refer the details in the Statement of Additional Information and also independently refer to his tax advisor.

DEDUCTION FROM INCOME UNDER SECTION 80C

The DBS Chola Tax Saver Fund, including the Options contained therein, is classified as an Equity Linked Tax Saving Scheme under Section 80C(2)(b) of Income Tax Act, 1961. Thus, individuals and HUFs will be entitled to deduction from their Gross Total Income as provided under clause (vii) of section 80C(2) of the Income Tax Act, 1961 for subscription to units not exceeding Rs. 1.00 Lacs in a year, depending upon the gross total income of the assessee. The deduction is available only if the investment is made out of income chargeable to tax.

Key Information Memorandum - EQUITY SCHEMES | 5
INFORMATION COMMON TO SCHEMES (AS APPLICABLE)

REDEMPTION FOR ALL SCHEMES
For all the schemes minimum amount for redemptions is either Rs. 500/- or 50 units as the case may be. The minimum redemptions amounts/units will not be applicable to transactions under Systematic Investment Plan (SIP) - Systematic Withdrawal Plan (SWP) or Systematic Transfer Plan (STP)

APPLICABLE NAV & CUT OFF TIME

Purchases
In respect of valid applications received upto 3.00 p.m. on a day with a local cheque or DD payable at par at the place where it is received, the closing NAV of the next Business Day shall be applicable.

In respect of valid applications received after 3.00 p.m. on a day with a local cheque or DD payable at par at the place where it is received, the closing NAV of the next Business Day shall be applicable.

In respect of valid applications received with an outstation cheque or DD not payable at par at the place where it is received, the closing NAV of the day on which the cheque or DD is credited shall be applicable.

In respect of valid applications for purchase of units in Income / Debt Oriented Schemes / Plans (other than liquid fund schemes and plans) with amount equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the closing NAV of the day (or immediately following Business Day if that day is not a Business Day) on which the funds are available for utilization shall be applicable.

Redemptions
In respect of valid applications received upto 3.00 p.m. on a day, the same day's NAV of receipt of application shall be applicable.

In respect of valid applications received after 3.00 p.m. on a day, the closing NAV of the next Business Day shall be applicable.

LOAD STRUCTURE*
* Exit Load:
With effect from August 1, 2009, exit load / CDSC (if any) up to 1% of the redemption value charged to the Unit holder by the Fund on redemption of units shall be retained by each of the Schemes in a separate account and shall be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses.
Any amount in excess of 1% of the redemption value charged to the Unit holder as exit load / CDSC shall be credited to the respective Scheme immediately.

Note: The Trustee reserves the right to change / modify the load structure from a prospective date.

DIVIDEND POLICY
The Trustees may approve the distribution of dividend by AMC out of net surplus under the respective plans. The minimum net surplus after considering the dividend tax, if any, payable thereon will be ploughed back in the Scheme and will be reflected in the NAV. It should however be noted that actual distribution of dividends and the frequency of distribution in the fund are in accordance with terms of the offer document and provisional entirely at the discretion of the Trustee. Investor has an option of either receiving the dividend declared or re-investing the same in the scheme.
In respect of dividend option, of DBS Chola Multi-Cap Fund, DBS Chola Global Advantage Fund, DBS Chola Contra Fund, DBS Chola Growth Fund, DBS Chola Hedged Equity Fund & DBS Chola Tax Saver Fund, in case of net dividend entitlement is less than Rs. 250/- the dividend amount will be reinvested in the scheme automatically.

Effect of Dividends
When dividends are paid, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid. To the extent, the entire net income and realized gains are not distributed, the same will remain invested in the scheme and will be reflected in the NAV. The NAV of the Cumulative Plan will not be affected by the payment of such dividend.

Despatch of Dividend
Wherever dividend is declared, the dividend warrants shall be despatched to the unitholders within 30 days of the declaration of the dividend. However, all efforts will be made to despatch the dividend warrants earlier. Dividends will be paid by ECS Credit / Cheque / DD, net of taxes as may be applicable. Please note that it is mandatory for Unitholders to mention their bank account numbers in their application. To safeguard the interest of unitholders from loss or theft of cheques, the name of their bank, branch and account number as provided in the application will be incorporated in the cheque.

Dividend payable only to first holder
Dividend will be paid only in favour of the first named holder of the units. In case of joint holding of units by two or more investors, the first holder shall receive the dividend as and when declared.

Unclaimed Dividend Amount
Investors who claim their unclaimed dividend amount within three years from the due date for payment of the dividend, it will be paid at the then prevailing NAV. Subsequently, it will be paid at the NAV prevailing at the end of three years from the due date for payment of dividend. There is no assurance or guarantee to unitholders as to the rate of dividend distribution nor that dividends will be paid regularly. On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid.

TAXATION - APPLICABLE TO EQUITY SCHEMES
(As per Finance Act, 2008)
The Income-tax benefits described in this document are as available under the present Income-tax Act, 1961 (the Act) as amended by the Finance Act, 2008 and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors / Unit holders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any currently in force in India and the Investors / Unit holders should be advised to consult his / her own professional tax advisor.

I) TAX IMPLICATIONS TO UNITHOLDERS

A) Tax on income in respect of units
As per the provisions of Section 10(35) of the Act, income received in respect of units of a mutual fund specified under Section 10(23D) of the Act is exempt from income tax in the hands of the recipient unitholders.

B) Tax on capital gains
As per section 2(42A) of the Act, units of the scheme held as a capital asset, for a period of more than 12 months immediately preceding the date of transfer, will be treated as long-term capital assets for the computation of capital gains; in all other cases, they would be treated as short-term capital assets.

Long-term and short-term capital gains arising to unit holders from the transfer of units of the Scheme, will be taxable at the following rates depending on whether the units are long-term capital assets or short-term capital assets:
Nature of income | Tax rate | 
--- | --- | 
Short-term capital gains on sale of units in an equity oriented fund, either to the Mutual Fund or on a recognized stock exchange | Capital gains tax payable at 15 per cent*.
Additionally, securities transaction tax payable at 0.25 per cent of the redemption price. If the security transaction tax is not paid, then the concessional rate of 15 per cent would not be available. | 
Long-term capital gains on sale of units in an equity oriented mutual fund, either to the Mutual Fund or on a recognized stock exchange. | No capital gains tax payable. However, securities transaction tax payable at 0.25 per cent of the redemption price. If the security transaction tax is not paid, then no exemption would be available. | 
* In addition to the aforesaid tax, surcharge at the following rates is also payable:
- In case of foreign companies where the income exceeds Rs. 1 crore at the rate of 2.5% of the tax liability and
- In case of firms/domestic company/artificial juridical person where the income exceeds Rs. 1 crore at the rate of 10% of the tax liability and
- In the case of an individual, HUF or Association of Persons ("AOP"), where the income exceeds Rs. 1,00,00,000, at the rate of 10% of the tax liability.

Additionally, in the case of non-resident investors, the above rates would be subject to relief under the applicable Double Tax Avoidance Agreement/Treaty.

Note: "Equity oriented fund" is defined as -
- a mutual fund where the assets are invested in the equity shares of domestic companies to the extent of more than sixty five per cent of the total proceeds of such fund; and
- which has been set up under a scheme of a Mutual Fund specified in section 10(23D) of the Act.

The percentage of equity holding of such fund would be calculated as the annual average of the monthly averages of the opening and closing figures.

C) Disallowance of losses
(i) Sub-section 7 of Section 94 of the Act provides that losses, if any, arising from the sale/transfer of units (including redemption) purchased up to 3 months prior to the record date (for entitlement of dividends) and sold within 9 months after such date, will be disallowed to the extent of income distribution (excluding redemptions) on such units claimed as tax exempt by the unitholder.

(ii) Additionally, sub-section 8 of Section 94 of the Act provides that in case of units purchased within a period of 3 months prior to the record date (for entitlement of bonus) and sold/transferred (including redeemed) within 9 months after such date, the loss arising on transfer of original units shall be ignored for the purpose of computing the income chargeable to tax if all or any of the bonus units are continued to be held by the unitholder. The loss so ignored shall be treated as cost of acquisition of such bonus units.

D) Tax deducted at source

Income in respect of units
As per the proviso to Section 196A(1) of the Act, no tax shall be deducted at source from any income credited or paid to non-resident unitholders in respect of units of a mutual fund specified under Section 10(23D) of the Act. Similarly as per the provisions of Section 194K of the Act no tax should be withheld or deducted at source from any income credited or paid to non-resident unitholders in respect of units of a mutual fund specified under Section 10(23D) of the Act.

Capital gains
1. No tax is required to be deducted at source from capital gains arising at the time of repurchase or redemption of the units for resident investors.
2. As per the provisions of Section 195 of the Act, tax is required to be deducted at source from the redemption proceeds paid to investors; this withholding is in addition to the securities transaction tax payable, if any, by the investor.
3. No capital gains tax would be withheld from proceeds paid to NRIs / PIOs from long-term capital gains arising out of redemption of units held in an equity oriented mutual fund. The rate of withholding tax for short-term capital gains earned by an NRI / PIO on redemption of units held in an equity oriented mutual fund would be 15 per cent (plus surcharge, education cess and secondary and higher education cess as applicable). The rate of withholding tax for short-term capital gains earned by a Foreign Company would be 15 per cent (plus surcharge, education cess and secondary and higher education cess as applicable).
4. No tax would be deductible at source from the capital gains (whether long term or short-term) arising to an NRI on repurchase / redemption of units in view of the provisions of Section 196D (2) of the Act.
5. The above rates would be subject to relief under the applicable Double Tax Avoidance Agreement/Treaty in case of non-resident unit holders.

Set-off and carry forward of losses
The capital loss resulting from sale of units would be available for set off against other capital gains made by the investor and would reduce the tax liability of the investor to that extent. However, losses on transfer of long-term capital assets would be allowed to be set off only against gains from transfer of long-term capital assets. Further, as the long-term gains arising on transfer of units of equity oriented funds are not subject to tax, the long-term capital losses from such units would not be allowed to be set off or carried forward.

Deduction for securities transaction tax paid
- The securities transaction tax paid would be available for deduction as business expenditure to tax payers whose income from redemption of units in an equity oriented mutual fund is charged to tax as their business income. The earlier provision of providing tax rebate of Rs 38 is now omitted.

II) TAX IMPLICATIONS TO MUTUAL FUND

DBS Chola Mutual Fund is registered with SEBI and as such, the entire income of the Fund is exempt from income tax under Section 10(23D) of the Act. In view of the provisions of Section 196(iv) of the Act, no income tax is deductible at source on the income earned by the mutual fund.

Income Distribution tax
As per Section 115R of the Act, income distribution tax is payable as follows:
- Equity oriented funds (where more than 65 percent of total proceeds of the mutual fund are invested in equity shares of domestic companies) are not liable to pay income distribution tax.

Securities transaction tax
DBS Chola Mutual Fund is liable to recover / pay a securities transaction tax as follows:

<table>
<thead>
<tr>
<th>Taxable securities transaction</th>
<th>Payable by</th>
<th>Rate (per cent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase of an equity share in a company or a unit of an equity oriented fund, where - a) the transaction of such purchase is entered into in a recognized stock exchange; and b) the contract for the purchase of such share or unit is settled by the actual delivery or transfer of such share or unit</td>
<td>Purchaser</td>
<td>0.125</td>
</tr>
<tr>
<td>Sale of an equity share in a company or a unit of an equity oriented fund, where - a) the transaction of such sale is entered into in a recognized stock exchange; and b) the contract for the sale of such share or unit is settled by the actual delivery or transfer of such share or unit</td>
<td>Seller</td>
<td>0.125</td>
</tr>
<tr>
<td>Sale of an equity share in a company or a unit of an equity oriented funds on non delivery basis</td>
<td>Seller</td>
<td>0.025</td>
</tr>
<tr>
<td>Sale of unit of an equity oriented fund to the Mutual Fund</td>
<td>Seller</td>
<td>0.25</td>
</tr>
</tbody>
</table>

The value of a taxable securities transaction will be as follows:
- In the case of a taxable securities transaction relating to “option in securities”, the aggregate of the strike price and the option premium of such “option in securities”;
- In the case of any other taxable securities transaction relating to “futures”, the price at which such “futures” are traded; and
- In the case of any other taxable securities transaction, the price at which such securities are purchased or sold.

“Taxable securities transaction” has been defined as a purchase or sale of an equity share in a company or a derivative or a unit of an equity oriented fund, entered into in a recognized stock exchange; or sale of a unit of an equity oriented fund to the Mutual Fund.

III) GIFT TAX

The Gift-tax Act, 1958, has ceased to apply to gifts made on or after 1st October, 1998. Gifts of Units, purchased under the Scheme, would therefore, be exempt from gift-tax.

IV) WEALTH TAX BENEFITS

Units of a mutual fund are not to be treated as assets as defined under Section 2(ea) of the Wealth-Tax Act, 1957 and hence will not be liable to wealth-tax.

DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.dbsholamutualfund.com and www.amfiindia.com. Investors may also contact any of the Investor Service Centres of DBS Chola Mutual Fund.
FOR INVESTOR GRIEVANCES

Please Contact:
Registrar
Computer Age Management Services Pvt. Ltd.
Unit : DBS Chola Mutual Fund, 1st Floor, 178/10, Kodambakkam High Road,
Opp. Hotel Palmgrove, Chennai - 600 034.
Tel.: 044-2828 5501 / 502 / 663  Fax : 044-2828 3614

DBS Chola Mutual Fund
B. John Vijayan
Investor Grievance Officer
DBS Cholamandalam Asset Management Ltd.
World Trade Centre, Centre 1, 27th Floor, Unit 1, Cuffe Parade, Mumbai 400 005.
Tel.: (022) 6657 4007  Fax : (022) 6657 4003
Website : www.dbscholamutualfund.com or any of the Investor Services Centres of DBS Chola Mutual Fund

UNIT HOLDER'S INFORMATION

Account statement(s) for each transaction and annual financial results shall be provided to investors by post or by e-mail (on receipt of the unit holder’s consent). Half yearly Scheme portfolio will be either to the unit holders or published in the newspapers as prescribed under the SEBI (Mutual Funds) Regulations, 1996.

Date : July 31, 2009

FACILITIES OFFERED

SYSTEMATIC INVESTMENT PLAN (SIP)

The unitholders under the Schemes can avail the facility of Systematic Investment Plan (SIP) by investing specified amount(s) at regular intervals for a continuous period. The investment made under SIP shall be made to purchase the additional units at NAV based prices. SIP facility is available for DBS Chola Growth Fund, DBS Chola Mdr Cap Fund, DBS Chola Opportunities Fund, DBS Chola Multi-Cap Fund, DBS Chola Tax Saver Fund, DBS Chola Contra Fund, DBS Chola Global Advantage Fund and DBS Chola Hedged Equity Fund.

TERMS OF SIP
Minimum Investment
- At least 6 cheques for an equal amount of Rs. 1000/- or more for all schemes except DBS Chola Tax Saver Fund.
- A minimum amount of Rs. 500/- or in multiples Rs. 500/- for 12 months or Rs. 1,000/- for 6 months in case of DBS Chola Tax Saver Fund.
Investment Interval
Investors can invest at Monthly interval by submitting post-dated cheques. All cheques should be for the same amount.
Date of Cheques
All SIP cheques (except the first one) must be uniformly dated 5th, 15th or 25th of each month.
Maximum Period of Investment
- In case of post-dated cheques - 3 years from the date of investment.
- In case of Auto Debit facility - 25 years from the date of investment
Payment details
- All cheques should be drawn in favour of the Scheme Name e.g. DBS Chola Multi-Cap Fund.
- All cheques should be crossed “Account Payee Only”.
- The cheques must be paid at the centre where the applications are submitted.
Allotment of Units
- The post-dated cheques / drafts will be presented on the dates mentioned on the cheques and subject to their realisation; units will be allotted at the applicable Purchase Price.

Note : If any cheque is dated other than any of the dates mentioned above, the cheque will be presented to the bank only on the immediately following value date, namely, 5th or 15th or 25th of the month and units will be allotted accordingly.
Confirmation Letter
On receipt of the post-dated cheques, confirmation letter will be sent by the Registrar to Unitholder confirming investor’s inclusion under SIP.

Investor Rights
An investor can discontinue or terminate the SIP facility by giving 14 day(s) prior notice to DBS Chola Mutual Fund. If any of the dates mentioned above is not a business day, then the immediately following Business Day will be considered as the date on which the investor fails to invest sufficient funds to bring the balance up to Rs. 1,000 within 30 days, after a written intimation in this regard is sent to the Unitholder.

SYSTEMATIC WITHDRAWAL PLAN (SWP)
The unitholders under the schemes can avail this facility by withdrawing specified amount(s) from their account(s) at periodic intervals.

TERMS OF SWP
Perioicity
- Monthly : 5th, 15th or 25th of each month. If any of the dates mentioned above is not a Business Day, then the immediately following Business Day will be the date on which redemption will be considered.

SWP Options
- Fixed amount withdrawal : A minimum fixed amount of Rs. 500/- and equal amount thereafter can be withdrawn subject to having minimum account balance as applicable in the scheme at the time of opting for the plan.
- Capital appreciation withdrawal : Capital appreciation can be withdrawn subject to maintenance of minimum account balance of Rs. 10,000/- in the Scheme.

OTHER TERMS OF STP
Periodicity
STP facility can be availed on a Monthly or Quarterly basis on 5th, 15th or 25th of a month. If these dates fall on non-business days then the immediate succeeding Business Day will be considered for STP.

Regular (STP)
1) Option
(a) Fixed Amount : A minimum fixed amount of Rs. 1,000/- can be transferred subject to
to availability of a minimum account balance of Rs. 25,000/- in the transferor account before the point of initiation of STP.

(b) Capital Appreciation : A minimum capital appreciation of Rs. 1,000/- in the transferor’s scheme can be transferred subject to maintenance of a minimum account balance of Rs. 25,000 in the transferor scheme. Balance as on the date of opting for the STP would be considered as principal amount and any capital appreciation over that is considered for transfer under this option.

2) The minimum application size applicable to any of the schemes is not applicable while transfer to any of the schemes under STP.

3) For an existing investor account balance as of the date of opting for the STP would be considered as principal amount and any capital appreciation over that is considered for systematic transfer under the appreciation option.

ACCOUNT STATEMENT

As per SEBI circular dated November 20, 2006, first account statement will be issued to the unitholders within 10 working days of the allotment of units. Subsequent account statements will be dispatched to the unit holders once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter.

In case of specific request received from unitholders, the fund will provide the account statement to the unitholders within 5 working days from the receipt of such request without any charges. This does not apply to unitholders who have requested for account statements through e-mail, which will continue to be mailed to the unitholders to their e-mail addresses as mandated by the unitholders.

Note : An investor cannot simultaneously participate in SIP / STP and SWP in the same Scheme.

GENERAL INFORMATION & INSTRUCTIONS

A. GENERAL INSTRUCTIONS

Please read the Key Information Memorandum and the terms of the Scheme Information Document of the respective scheme(s) carefully before making an investment decision and filling the Application Form. Investors should make themselves aware of the load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms of subject to which these offers are being made and bind themselves to the terms upon signing the Application Form and tendering payment for investment.

Manner of filling Application Form

Application must be completed in BLOCK LETTERS in ENGLISH. Please tick in appropriate box for relevant options wherever applicable. Signatures should be in English or in any Indian language. Thumb impressions must be attested by a Magistrate / Notary Public under filling the application.

Submission of Application : Fully completed application along with full payment may be remitted at any of the official point of acceptance of DBS Chola Mutual Fund or routed through Agents of DBS Chola Mutual Fund.

Note : Kindly retain the acknowledgement slip initialled / stamped by the collecting authority.

B. PAN MANDATORY FOR ALL INVESTMENT EXCEPT MICRO SIP

As per SEBI Circular dated April 27, 2007, Permanent Account Number (PAN) has been made the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, effective July 01, 2007.

Furnishing a copy of PAN is mandatory with effect from January 1, 2008. Transactions by unit holders / investors who fail to submit copy of PAN are liable to be rejected. Accordingly, it is mandatory for all investors to quote their Permanent Account Number (PAN) and submit certified copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of minor, PAN details of the Guardian must be submitted. Investors residing in the State of Skimm are exempt from the mandatory requirement of PAN proof submission. Sufficient documentary evidence shall have to be submitted for verifying that they are residents of the State of Skimm. Applications without the aforesaid details are liable to be rejected without any reference to the investors.

Exception of PAN requirement for Micro SIP

In accordance with the provision of SEBI Letter no. MFD/DPR/MAN/186999/2009 dated June 19, 2009 issued to Association of Mutual Funds in India (AMFI) and subsequent guidelines issued by AMFI in this regard, Systematic Investment Plan (SIP) up to Rs. 50,000/- per year per investor (i.e. aggregate of investments in a rolling 12 months period or in a financial year (hereinafter referred to as “M Cro SIP”) shall be exempted from the requirement of PAN, with effect from August 01, 2009. This exemption shall be applicable only to investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms, HUFs and other categories of investors will not be eligible for this exemption.

This exemption shall not be available to normal purchase transactions upto Rs. 50,000/- which will continue to be subject to the PAN requirement.

Any one of the following photo identification documents can be submitted along with Micro SIP applications as proof of identification in lieu of PAN:

(i) Voter Identity Card; (ii) Driving License; (iii) Government / Defense identification card; (iv) Passport; (v) Photo Ration Card; (vi) Photo Debit Card; (vii) Employee ID cards issued by companies registered with Registrar of Companies; (viii) Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazette Officer / Elected Representatives to the Legislative Assembly / Parliament; (ix) ID card issued to employees of Scheduled Commercial / State / District Co-operative banks; (x) Senior Citizen / Freedom Fighter ID card issued by Government; (xi) Card issued by Universities / deemed Universities or institutions under the University Grant Commission (UGC); (xii) Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL); (xiii) Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESC, etc.

The photo identification document has to be current and valid and also to be either self attested or attested by the ARN holder (AMFI Registered Distributor).

C. KNOW YOUR CUSTOMER

As per SEBI guidelines, “Know Your Customer (KYC)” policy should clearly spell out the client identification procedure in order to implement the anti money laundering provisions as envisaged under the Anti Money Laundering Act, 2002.

KYC compliance has been implemented through a common platform of CDL Ventures Limited (CVL) from February 01, 2008 in respect of applications received on or after that date for investment of Rs. 50,000 and above.

Investors who wish to complete the KYC requirements have to submit a complete Application Form for KYC along with all the prescribed documents, listed in the KYC Application Form, at any of the Point of Service (Pos). The KYC Form is available at our website (www.dbscholanamutualfund.com) and AMFI website (www.amfiindia.com). Pos are designated centres appointed by the Central Agency for receiving application forms, checking the documents and issuing the acknowledgement thereof. List of Pos and location of Pos is available at our website (www.dbscholanamutualfund.com) and www.amfiindia.com. Accordingly, Investors investing Rs. 50,000 or more will have to obtain an acknowledgement from CVL confirming that the KYC requirements have been complied with. The said acknowledgement will be issued by CVL based on the following, i) photo, ii) proof of identity, iii) proof of address, iv) copy of PAN Card, vi) information with regard to financial status and other demographic details, vii) any other information and / or documentation to establish identity of unit holder. With effect from March 3, 2008, applications for subscriptions of value of Rs. 50,000/- and above have to be supported by a copy of the acknowledgement of KYC of “printout of KYC status downloaded from CVL website (www.cvlindia.com) for all the applicants / holder of the folio. Applications without completion of KYC requirements may be rejected at the front office counter itself.

Provided further, where it is not possible to verify the KYC completion status of the investor at the time of allotment of units, the AMC shall verify the KYC completion status of the investor within a reasonable time after the allotment of units. In the event of non completion of KYC requirements/deficiency in KYC requirements, the AMC reserves the right to freeze the folio of the investor(s) for any kind of future transactions or effect mandatory redemption of unit holdings of the investors at the applicable NAV subject to payment of exit load, if any. Investors should note that on completion of KYC, the Address in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor to the CVL. Any change in details like change of Address Date of Birth should be given by Investor directly to CVL (POS) in the prescribed Change request form quoting the PAN number. AMC reserves the right to call for any additional information from the investors/applicant/ nominees for completion of KYC details or documentation to establish identity of unit holder. AMC also reserves the right to reject all applications or subsequent applications in order to fulfill the requirements of PMLA norms prescribed by SEBI/PMLA Regulation from time to time.

D. BANK ACCOUNT DETAILS

As per current SEBI Regulations, it is mandatory for the unitholders to specify their complete bank details in the application for subscription or redemption of units.

Note : Applications without complete bank details shall be rejected.

E. NOMINATION

Applicants applying for Units singly/jointly can make a nomination at the time of initial investment or during subsequent investments.

1. The nomination can be made only by individuals applying for /holding units on their own singly or jointly. Non-individuals including society, trust (other than a religious or charitable trust), body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will have to sign the nomination form.

2. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unitholder. Nomination can also be made in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

3. Where the units are held by more than one person jointly, the joint unitholders may together nominate a person in whom all the rights in the units shall vest in the event of death of all the joint unitholders.

4. A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.

5. Nomination in respect of the units stands rescinded upon the redemption/ transfer/ transmission of units.
F. MODE OF PAYMENT

I. Resident Investors

a) Payment must be made by cheque or bank draft on any bank which is situated at and is a member of the Bankers Clearing House located at the place where the application is submitted.

b) Outstation cheques / drafts and Non-MICR cheques will not be accepted and applications accompanied by such cheques / drafts will be rejected.

c) All cheques and bank drafts must be drawn in favour of the respective scheme name and crossed “Account Payee only”. A separate cheque or bank draft must accompany each application.

d) Applications located in a place where there is no designated bank branch, may send their applications, accompanied by a separate “Account Payee only” demand draft in favour of the respective scheme at the following address:

DBS Cholamandalam Asset Management Ltd., World Trade Centre, Centre One, 27th Floor, Unit 1, Cuffe Parade, Mumbai 400 005, India. Such investors may recover bank charges for the demand draft (as may be specified by AMFI / SEBI from time to time) from the scheme by way of deduction from the amount of investment.

e) All demand drafts should be payable at Mumbai.

f) In case of applications made by a demand draft, the demand draft charges may be deducted from the amount to invested. However, SBI DD charges will be treated as standard DD charges for ascertaining the quantum of DD charges. In case after applying the DD charges based on standard SBI DD charges, the amount of investment is below the minimum application amount, the application may be rejected.

g) Any request for refund of demand draft charges will not be entertained.

h) Investors are advised in their own interest to send the applications by registered post only.

II. NRIs / FIs

Repatriation basis: In case of NRIs and persons of Indian origin residing abroad, payment may be made by way of Indian Rupee drafts purchased abroad and payable at any bank at Mumbai or by way of cheques drawn on Non-Resident (External) (NRE) Accounts payable at any bank in Mumbai. Payments can also be made by means of rupee drafts payable at Mumbai and purchased out of funds held in NRE Accounts / FCNR Accounts. All cheques / drafts should be made out in favour of the respective scheme / plan name for example “DBS Chola Global Fund” and crossed “Account Payee only”. In case Indian Rupee drafts are purchased abroad or from FCNR / NRE A/c. an account debit certificate from the Bank issuing the draft confirming the details shall also be enclosed.

Non-Repatriation basis: In case of NRIs / Persons of Indian Origin applying for Units on a non-repatriation basis, payments may be made by cheques / demand drafts drawn out of Non-Resident Ordinary (NRO) accounts payable at the city where the Application Form is accepted.

Redemption by NRIs / FIs

Units held by an NRI and FIs (Subject to applicable regulations) may be redeemed by such investor in accordance with the procedure described above and subject to any procedures laid down by RBI. Such redemption proceeds will be paid by means of a Rupee cheque payable to NRIs / FIs subject to RBI procedures and approvals, and subject to deduction of tax at source, as applicable.

III. Application under Power of Attorney / Body Corporate / Registered Society / Trust / Partnership

In case of an application under Power of Attorney or by a limited company, Body Corporate, registered society, trust, or partnership, etc. the relevant Power of Attorney or the relevant resolution or authority to make the application as the case may be, or duly certified copy thereof, along with the memorandum and articles of association / by-laws must be lodged at the Registrar’s Office within seven days from the date of close of the Initial Offer Period and within 30 days of investment on an ongoing basis.

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney.

G. E-MAIL COMMUNICATION

Applications should be accompanied by the following original documents or true copies thereof Certified by Company Secretary / Director / Managing Trustee / Notary Public / Active Partner or authorized persons:

- Resolution / Authorisation to invest
- List of Authorised Signatories with Specimen Signature(s)
- Memorandum & Articles of Association
- Trust Deed
- Bye-Laws
- Partnership Deed
- Overseas Auditor’s Certificate
- Notified Power of Attorney
- Copy of RIN
- KYC formalities are completed in case your investment is Rs. 50,000 & more
- Email address

Rejection of Application

Applications not complete in any respect are liable to be rejected. The investor should specify in the application whether they are investing under dividend (regular) option or cumulative option. Please note that if no option is specified, then the amount will be treated as invested in cumulative option.

I. DISCLOSURE

The Fund will disclose details of the investors A/c and all his transactions to the intermediaries whose stamp appears on the application form. In addition, the fund shall disclose details as necessary to the investor’s bankers for the purpose of effecting payments to the investors.
## Application Form for Equity Schemes

### Acknowledgement Slip (To be filled by the Applicant)

**Application No.:**

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cumulative</td>
<td>Lump Sum Investment along with Cheque/DD No.</td>
</tr>
<tr>
<td>Dividend</td>
<td>Drawn on (Bank)</td>
</tr>
<tr>
<td>Dividend Facility</td>
<td>Total Cheque</td>
</tr>
</tbody>
</table>

**Please Note:** All purchases are subject to realisation of cheques/demand drafts.

**Lump Sum Investment along with Cheque/DD No.**

- **Dated:**
  - **Drawn on (Bank):**
  - **Amount (Rs.):**

**Total Cheque:**

- **Amount (Rs.):**

**SP Investment Total:**

- **Amount (Rs.):**

**SP Auto Debit Facility Amount per instalment (Rs.):**

- **Total Amount (Rs.):**

**Signature, Stamp & Date**

---

### Distributor Information

**ARN -**

- **Distributor/Broker ARN:**
- **Sub-Broker Code:**

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

### Existent Unit Holder Information

| Folio No. | Name of Sole/First Unit Holder |

#### Applicant's Personal Details

<table>
<thead>
<tr>
<th>First/Sole Applicant</th>
<th>Gender (please ✓)</th>
<th>Date of Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>M</td>
<td>F</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Guardian (if Sole/first applicant is a Minor)</th>
<th>Contact Person (in case of Non-individual Investors only)</th>
<th>Gender (please ✓)</th>
<th>Date of Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>M</td>
<td>F</td>
</tr>
</tbody>
</table>

**Address for Correspondence**

- **City:**
- **State:**
- **Pin Code:**

**Contact Details**

- **Phone:**
  - **O:**
  - **Extn.:**
  - **Fax:**
- **Mobile:**
- **e-mail:**

- **We wish to receive updates via SMS on my mobile (Please ✓):**

**Overseas Address** (Mandatory in case of NRI/FII applicant in addition to mailing address)

- **City:**
- **Country:**
- **Zip Code:**

**Status (please ✓):**

- Individual
- Partnership
- Company
- Society
- Club
- HUF
- NRI
- FII
- Trust
- Minor
- Body Corporate
- Others

**Occupation of Sole/First Applicant**

- **Agriculturist**
- **Public Sector / Government Service**
- **Business**
- **Professional**
- **Retired**
- **Housewife**
- **Student**
- **Forex Dealer**
- **Others**

**Second Applicant**

<table>
<thead>
<tr>
<th>Name</th>
<th>Gender (please ✓)</th>
<th>Date of Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>M</td>
<td>F</td>
</tr>
</tbody>
</table>

**Third Applicant**

<table>
<thead>
<tr>
<th>Name</th>
<th>Gender (please ✓)</th>
<th>Date of Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>M</td>
<td>F</td>
</tr>
</tbody>
</table>

**PAN Holder Details**

- **Gender (please ✓):**
  - M | F

**Mode of Holding**

- **Single**
- **Joint**
- **Anyone or Survivor**

**PoA Holder Details**

<table>
<thead>
<tr>
<th>Name</th>
<th>Gender (please ✓)</th>
<th>Date of Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>M</td>
<td>F</td>
</tr>
</tbody>
</table>

**Account Details**

- **A/c. No.:**
- **Account Type (please ✓):**
  - Current
  - Savings
  - NRE
  - FCNR
  - NRO

**Branch Address**

- **City:**

**MICR Code** (9 digit number next to your Cheque No.)

- **IFSC Code:**

**Account to Account transfer facility for redemptions available (please ✓ any one):**

- **HDFC Bank**
- **ICICI Bank**
- **Kotak Mahindra Bank**
- **SBI**

**Application No.:**

**Please Note:** PAN Proof is mandatory for all Applicants, irrespective of the amount of investment. Please attach a copy of PAN Card. KYC is mandatory (from February 1, 2008) if amount invested is Rs. 50,000 or more.

---

**For Office Use Only**

1. **EXISTING UNIT HOLDER INFORMATION** (Please fill in your Folio No. below. Please furnish PAN details in Section 2 and then proceed to section 3)

2. **APPLICANT'S PERSONAL DETAILS** (Please fill in Block Letters use one box for one alphabet leaving one box blank between two words)

3. **BANK ACCOUNT DETAILS** (MANDATORY as per SEBI Guidelines)

---

**Application No.:**

**Please Note:**
INVESTMENT AND PAYMENT DETAILS (Please see the Ready Reckoner table on Page No. 10)

M MYYY
OTHER SERVICES (Optional)

FOR INVESTORS WHO WISH TO OPT FOR NOMINATION (For Nomination Form please refer to last page)

M MYYY Y
Amount (Rs.)

Cheque / DD / Fund Transfer / ______ Cheque /
ELECTRONIC CLEARING SERVICES (ECS) FOR DIVIDEND PAYMENTS*

The details of the bank account provided above pertain to my / our own bank account in my / our name. Yes No. If No, my relationship with the bank account holder is Spouse Child Parent Relative Sibling Friend Others. Application Form without this information may be rejected.

* Please mention the application No. on the reverse of the Cheque / DD. Please ensure there is only one Cheque / DD per Application Form. Cheque/DD must be drawn in favour of Scheme as applicable and crossed ‘account payee only’.

4B. SIP INVESTMENT (Please see the Load Structure of respective Schemes)

I / We would like to enroll for Systematic Investment Plan under DBS Chola Mutual Fund subject to terms and conditions of the Scheme / Plan and subsequent amendments thereto.

Enrollment Period______ months from ________ To ________

Frequency Monthly SIP Date : 5th or 15th or 25th

Amount per Installment (Rs.)

Payment Mechanism (please ✓ any one only)

Cheques (please provide the Cheques details below) All Cheques should be drawn in favour of Scheme name and crossed ‘account payee only’.

Total number of Cheques

Cheque No. From ________ To ________

Each Cheque Amount (Rs.)

Drawn on Bank

Branch City A/c. No.

SIP Auto Debit Facility (please fill the SIP Auto Debit Form provided and submit it together with the Cheque for first SIP transaction and provide the First SIP instalment cheque details below)

First instalment Cheque No.

Bank Branch City A/c. No.

5 ELECTRONIC CLEARING SERVICES (ECS) FOR DIVIDEND PAYMENTS*

You may choose to receive dividends in your bank account through the Electronic Clearing Service (only in select cities). Unitholders who do not opt for the ECS facility will receive dividends by cheques payable at par / DD

I / We authorise DBS Chola Mutual Fund to credit my / our dividend through ECS (please ✓)

The 9-digit MICR Code number of my / our Bank & Branch is

This is a 9 digit number next to your Cheque No.

6 OTHER SERVICES (Optional)

E-mail Services (please ✓)

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

Account Statement* All other Statutory Communications Marketing Updates

Other E-mail Services (please ✓)

Would you like a T-PIN assigned? (T-PIN : for Internet based Transactions)

* Will be sent Monthly After every transaction

7 FOR INVESTORS WHO WISH TO OPT FOR NOMINATION (For Nomination Form please refer to last page)

Nomination Form is enclosed Yes No

8 DECLARATION & SIGNATURE(S)

I / We hereby declare and confirm that the amount invested is in accordance with the details provided therein and that I / We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I / We confirm that the funds invested in the Scheme, legally belong to me / us.

Applicants other than Individuals HUF: (I / We certify that as per the Memorandum and Articles of Association of the Company,  ____

For NRI only: If I / We confirm that I am / we are Non Residents of Indian Nationality / Origin and that I / We have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account, I / We confirm that details provided by me / us are true and correct.

DBS Cholamandalam Asset Management Limited - Branches

• Ahmedabad - 6661115 / 9601255975 • Bangalore - 4811005-55 • Baroda - 9895896844 / 2351740 • Chandigarh - 9878406940 / 3068051
  • Chennai - 25307402 / Cochin - 9895138150 • Coimbatore - 9999997939 / 40292471 / 72 • Hyderabad - 6657001 / 23311330

• Jaipur - 9829422699 / 9829422699 • Kanpur - 9892961020 • Kolkata - 22837370 / 71 • Lucknow - 4003245 / 9838119887 • Ludhiana - 981947016
• Madurai - 9865960013 / 2301378 • Mumbai - 66574000 / 6604946 / 6608000 • New Delhi - 66134274 / 32483263 • Pune - 32912911 / 25510468.

Toll Free No.: 1800-209-7575

SIGNATURES

Sole / First Applicant / Guardian

Second Applicant

Third Applicant

Date

SIGNATORY

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date

Applicant / Mascot

Date
APPLICATION FORM
FOR EQUITY SCHEMES

Please read instructions before filling the Form

DISTRIBUTOR INFORMATION
(Only empanelled Distributors / Brokers will be permitted to distribute Units)

ARN - 

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors’ assessment of various factors including the service rendered by the Distributor.

1. EXISTING UNIT HOLDER INFORMATION (Please fill in your Folio No. below. Please furnish PAN details in Section 2 and then proceed to section 3)

Folio No. Name of Sole / First Unit Holder

2. APPLICANT’S PERSONAL DETAILS (Please fill in Block Letters use one box for one alphabet leaving one box blank between two words)

First / Sole Applicant Name Gender (please ✓) Male Female Date of Birth D D M M YY YY Y

Guardian (if Sole / first applicant is a Minor) Contact Person (in case of Non-individual Investors only) Gender (please ✓) Male Female

Date of Birth D D M M YY YY Y Guardian’s PAN* Enclosed copy of ✓ PAN proof KYC Compliance Proof

Nationality Country of Residence

Address for Correspondence (P.O. Box Address is not sufficient)

City State Pin Code

Contact Details Phone D Ext. Fax Phone R Mobile

We wish to receive updates via SMS on my mobile (Please ✓)

Overseas Address (Mandatory in case of NRI / FII applicant in addition to mailing address)

State Country City Zip Code

Status (please ✓) Individual Partnership Company Society / Club HUF NRI / FI Trust Minor Body Corporate Others

Occupation of Sole / First Applicant (please ✓) Private Sector Service Public Sector / Government Service Business Professional Agriculturist Retired Housewife Student Forex Dealer Others (Please specify)

Second Applicant Name Gender (please ✓) Male Female Date of Birth D D M M YY YY Y

Third Applicant Name Gender (please ✓) Male Female Date of Birth D D M M YY YY Y

Mode of Holding (please ✓) Single OR Joint OR Anyone or Survivor

PoA Holder Details (if the investment is being made by a Constituted Attorney please furnish the details of PoA Holder) Gender (please ✓) M ale Female

Name Mr. Ms. M/s.

PAN* Enclosed copy of ✓ PAN proof KYC Compliance Proof

3. BANK ACCOUNT DETAILS (MANDATORY as per SEBI Guidelines)

A/c. No. Account Type (please ✓) Current Savings NRE FCNR NRO

Bank Name Branch Address City

MICR Code (9 digit number next to your Cheque No.) IFSC Code

Account to Account transfer facility for redemptions available (please ✓ any one) Please enclose copy of your cheque leaf.

HDFC Bank ICICI Bank

RTGS (IFSC Code is Mandatory)

ACKNOWLEDGEMENT SLIP (To be filled by the Applicant)

Received from Mr. / Ms. / M/s an application for Units of Scheme

Option (please ✓) Cumulative Dividend Dividend Facility (please ✓) Reinvestment Payout

Lump Sum investment alongwith Cheque / DD No. Dated

Drawn on (Bank) Amount (Rs.)

SP investment Total Cheque SP Auto Debt Facility Amount per instalment (Rs.) Total Amount (Rs.)

Please Note: All purchases are subject to realisation of cheques / demand drafts.

Signature, Stamp & Date
**INVESTMENT AND PAYMENT DETAILS (Please see the Ready Reckoner table on Page No. 10)**

### Scheme Name

- **Option (please ✓)**: Cumulative*, Dividend
- **Dividend Facility (please ✓)**: Reinvestment*, Payout

### 4A. LUMP SUM INVESTMENT

- **Investment Amount (Rs.)**
- **DD charges (Rs.)**
- **Net Amount (Cheque / DD amount) (Rs.)**

#### Amount in words

<table>
<thead>
<tr>
<th>Mode of Payment</th>
<th>Cheque / DD / Fund Transfer</th>
<th>Cheque / DD* No.</th>
<th>Dated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Drawn on Bank</td>
<td>Bank</td>
<td>City</td>
<td></td>
</tr>
<tr>
<td>A/c. No.</td>
<td>Account Type (please ✓)</td>
<td>Current</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Savings</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>NRI</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>FCNR</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>NRO</td>
<td></td>
</tr>
</tbody>
</table>

*The details of the bank account provided above pertain to my / our own bank account in my / our name. If No, my relationship with the bank account holder is (please ✓) Spouse / Child / Parent / Relative / Sibling / Friend / Others. Application Form without this information may be rejected.

* Please mention the application No. on the reverse of the Cheque / DD. Please ensure there is only one Cheque / DD per Application Form.

Cheque/DD must be drawn in favour of Scheme as applicable and crossed 'account payee only'.

### 4B. SIP INVESTMENT (Please see the Load Structure of respective Schemes)

- **Enrollment Period**
  - months from
  - To
  - Frequency: Monthly
  - SIP Date: 5th or 15th or 25th

#### Payment Mechanism

- **Amount per Instalment (Rs.)**
- **Total Amount (Rs.)**

<table>
<thead>
<tr>
<th>Cheque Amount (Rs.)</th>
<th>Total number of Cheques</th>
<th>Cheque No. From</th>
<th>To</th>
</tr>
</thead>
<tbody>
<tr>
<td>Each Cheque Amount</td>
<td>Total number of Cheques</td>
<td>Cheque No. From</td>
<td>To</td>
</tr>
</tbody>
</table>

*Cheques (please provide the Cheques details below)

All Cheques should be drawn in favour of Scheme name and crossed 'account payee only'.

#### Electronic Clearing Services (ECS) for Dividend Payments*

You may choose to receive dividends in your bank account through the Electronic Clearing Service (only in select cities). Unitholders who do not opt for the ECS facility will receive dividends by cheques payable at par / DD.

For NRIs only:

- **Account Type (please ✓)**: Current
- **A/c. No.**

### OTHER SERVICES (Optional)

- **Email Services (please ✓)**
  - I / We wish to receive the following documents via e-mail in lieu of physical document(s)
  - Account Statement*
  - All other Statutory Communications
  - Marketing Updates

#### Other E-mail Services (please ✓)

- Daily NAV
- Weekly Market Review
- Event Updates

#### T-PIN Services (please ✓)

- Would you like a T-PIN assigned? ✓

The 9-digit MICR Code number of my / our Bank & Branch is

**Account Statement**

- First instalment Cheque No.
- Amount (Rs.)
- Drawn on Bank
- Branch
- City

### ELECTRONIC CLEARING SERVICES (ECS) FOR DIVIDEND PAYMENTS*

Cheques (please provide the Cheques details below)

All Cheques should be drawn in favour of Scheme name and crossed 'account payee only'.

Total number of Cheques: 6

- Cheque Amount: 6
- Drawn on Bank: 6
- City: 6

### FOR INVESTORS WHO WISH TO OPT FOR NOMINATION (For Nomination Form please refer to last page)

Nomination Form is enclosed

**Yes**

**No**

### DECLARATION & SIGNATURE(S)

- **I / We certify that as per the Memorandum and Articles of Association of the Company, byelaws, trust deed, conditions, rules and regulations of the relevant Scheme[s].**
- **I / We hereby declare and confirm that the amount invested in the scheme(s) indicated above is in no way in contravention of any Act, rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws or any other applicable laws enacted by the Government of India from time to time.**
- **I / We have read and understood the contents of the Scheme Information Document of the Scheme[s] of DBS Chola Mutual Fund. I / We hereby apply to the trustee of DBS Chola Mutual Fund for units of respective schemes of DBS Chola Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme[s].**
- **I / We hereby declare and confirm that the amount invested in the scheme(s) indicated above is in no way in contravention of any Act, rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws or any other applicable laws enacted by the Government of India from time to time.**
- **I / We have understood the details of the scheme and I / We am / we are Non Residents of Indian Nationality / Origin and that I / we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account.**
- **I / We confirm that I am / we are Non Residents of Indian Nationality / Origin and that I / we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account.**
- **I / We hereby authorise DBS Chola Mutual Fund to redeem the funds invested in the Scheme at the applicable NAV prevailing on the date of such redemption in the Scheme, legally belong to me / us. If the fund is not satisfied with regard to the completion of the "Know Your Customer " process for me / us, have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I / We confirm that the funds invested is in no way in contravention of any Act, rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws or any other applicable laws enacted by the Government of India from time to time.**
- **I / We hereby authorize the Mutual Fund to redeem the funds invested in the Scheme at the applicable NAV prevailing on the date of such redemption and initiate such other action that may be required by the law.**
- **The AMF holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.**
- **For NRIs only:**
  - I / We confirm that I am / we are Non Residents of Indian Nationality / Origin and that I / we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account.
  - I / We confirm that details provided by me / us are true and correct.

---

**DBS Cholamandalam Asset Management Limited - Branches**

- Ahmedabad - 6661151 / 9601559795
- Bangalore - 4811506-55
- Baroda - 989598644 / 2351740
- Chandigarh - 9878406490 / 3068051
- Chennai - 25307002 / Cochin - 989518080
- Coimbatore - 9994978099 / 4292471 / 72
- Hyderabad - 6553101 / 2331130
- Jaipur - 98800249 / 9882724999
- Kanpur - 9893269101
- Kolkata - 22837370 / 71
- Lucknow - 4003245 / 9838119887
- Madurai - 985566013 / 203178
- Mumbai - 66574000 / 6604946 / 6608000
- New Delhi - 66134274 / 32483263
- Pune - 32912911 / 23510468.

**Toll Free No.: 1800-209-7575**

---

**SIGNATURES**

- Sole / First Applicant / Guardian
- Second Applicant
- Third Applicant
SIP/MICRO SIP APPLICATION FORM
FOR EQUITY SCHEMES

Please read instructions before filling the Form

SIP Facility is available in all Equity Schemes of DBS Chola Mutual Fund

DISTRIBUTOR INFORMATION
(Only empanelled Distributors / Brokers will be permitted to distribute Units)

ARN -
Sub-Broker Code

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

APPLICANT’S INFORMATION
(Please fill in Block Letters use one box for one alphabet leaving one box blank between two words)

Reinvestment
To

Folio No.

Scheme Name

Enrolment Period
months from To

SIP/MICRO SIP Date:
5th or 15th or 25th

Payment Mechanism
Cheques (please provide the Cheques details below)

Total number of Cheques
Cheque No. From To

I hereby authorise you to debit my account for making payment to DBS Chola Mutual Fund through ECS (Debit) clearing as per the details given as under.

Date

SIGNATURES

Sole / First Applicant / Guardian
Second Applicant
Third Applicant

DECLARATION AND SIGNATURES

I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the user institution responsible. I have read the option invitation letter and agree to discharge the responsibility expected of me as a participant under the scheme.

Date

Signature of the Authorised Official from the Bank

DECLARATION AND SIGNATURES

Certified that the particulars furnished above are correct as per our records.

Date

Signature of the Authorised Official from the Bank

ACKNOWLEDGEMENT SLIP (To be filled by the Applicant)

Application No.:
SIP Facility is available for DBS Chola Growth Fund, DBS Chola Midcap Fund, DBS Chola Opportunities Fund, DBS Chola Multi-Cap Fund, DBS Chola Global Advantage Fund, DBS Chola Contra Fund, DBS Chola Tax Saver Fund and DBS Chola Hedged Equity Fund

First SIP cheque and subsequent via Auto Debit in select cities viz :


The cities in the list may be modified / updated / changed / removed at any time in future entirely at the discretion of DBS Chola Mutual Fund without assigning any reasons or prior notice. If any city is removed from the list, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.

Note: Please allow minimum 21 working days for auto debit to register and start. Auto debit has to commence within 60 days of 1st SIP Cheque.
Please read Terms and Conditions before filling the Form

To,
The Trustee
DBS Chola Mutual Fund

I / We have read and understood the contents of the Scheme Information Document of the Scheme(s) and the terms and conditions of the Scheme / Plan and subsequent amendments thereto. I / We hereby apply for the STP Enrolment under the following Scheme / Plan (please ✓ your choice).

INVESTOR DETAILS

Name of Sole / First Unitholder / Guardian
Mr. / Ms. / M/s.

Folio No. (Existing Investor)

REGULAR STP DETAILS. 5, 15 AND 25 OF THE MONTH (Please ✓ choice of your Scheme / Plan / Option)

<table>
<thead>
<tr>
<th>From any of the following Scheme</th>
<th>To any of the following Scheme</th>
</tr>
</thead>
<tbody>
<tr>
<td>DBS Chola Liquid Fund</td>
<td></td>
</tr>
<tr>
<td>Regular Plan</td>
<td></td>
</tr>
<tr>
<td>Cumulative* Dividend</td>
<td></td>
</tr>
<tr>
<td>Reinvestment* Payout</td>
<td></td>
</tr>
<tr>
<td>Institutional Plus Plan</td>
<td></td>
</tr>
<tr>
<td>Cumulative* Dividend</td>
<td></td>
</tr>
<tr>
<td>Reinvestment* Payout</td>
<td></td>
</tr>
<tr>
<td>Institutional Plan</td>
<td></td>
</tr>
<tr>
<td>Daily Dividend</td>
<td></td>
</tr>
<tr>
<td>Reinvestment</td>
<td></td>
</tr>
<tr>
<td>Super Institutional Plan</td>
<td></td>
</tr>
<tr>
<td>Cumulative* Weekly Dividend</td>
<td></td>
</tr>
<tr>
<td>Reinvestment* Payout</td>
<td></td>
</tr>
<tr>
<td>DBS Chola Freedom Income - Short Term Fund</td>
<td></td>
</tr>
<tr>
<td>Regular</td>
<td></td>
</tr>
<tr>
<td>Cumulative* Monthly Dividend</td>
<td></td>
</tr>
<tr>
<td>Semi-annually Dividend</td>
<td></td>
</tr>
<tr>
<td>Reinvestment* Payout</td>
<td></td>
</tr>
<tr>
<td>Institutional</td>
<td></td>
</tr>
<tr>
<td>Cumulative* Monthly Dividend</td>
<td></td>
</tr>
<tr>
<td>Monthly Dividend</td>
<td></td>
</tr>
<tr>
<td>Reinvestment* Payout</td>
<td></td>
</tr>
<tr>
<td>DDRIP</td>
<td></td>
</tr>
<tr>
<td>Daily Dividend</td>
<td></td>
</tr>
<tr>
<td>Reinvestment*</td>
<td></td>
</tr>
<tr>
<td>DBS Chola Short Term Floating Rate Fund</td>
<td></td>
</tr>
<tr>
<td>Cumulative* Monthly Dividend</td>
<td></td>
</tr>
<tr>
<td>Weekly Dividend</td>
<td></td>
</tr>
<tr>
<td>Daily Dividend</td>
<td></td>
</tr>
<tr>
<td>Reinvestment*</td>
<td></td>
</tr>
<tr>
<td>DBS Chola Monthly Income Plan**</td>
<td></td>
</tr>
<tr>
<td>Cumulative* Monthly Dividend</td>
<td></td>
</tr>
<tr>
<td>Quarterly Dividend</td>
<td></td>
</tr>
<tr>
<td>Reinvestment*</td>
<td></td>
</tr>
</tbody>
</table>

* Default Plan / Option
** STP facility under DBS Chola MIP is available only for equity schemes viz, DBS Chola Growth Fund, DBS Chola Midcap Fund, DBS Chola Opportunities Fund, DBS Chola Multi-Cap Fund, DBS Chola Global Advantage Fund, DBS Chola Contra Fund, DBS Chola Tax Saver Fund and DBS Chola Hedged Equity Fund.

Enrolment Period: _______ months
STP Date: [ ] 5th or [ ] 15th or [ ] 25th
Frequency: [ ] Monthly

Fixed Amount (Rs.) [ ] or [ ] Capital Appreciation
(Minimum transfer amount - Rs. 1,000 x 6)

The STP facility can only be availed on 5th, 15th or 25th of a month. If the 5th, 15th or 25th of the month falls on non-business day then STP falling on such non-business day will be effected on the succeeding business day.

Signature(s)

Sole / First Unitholder / Guardian
Second Unitholder
Third Unitholder

Please Note: Signature(s) should be as it appears on the Application Form and in the same order.
# FORM FOR NOMINATION / CANCELLATION OF NOMINATION

(To be filled in by individual(s) applying for / holding units singly or jointly)

Please read instructions on page 9 before filling the Form

<table>
<thead>
<tr>
<th>Application No. (In case of New Investor)</th>
<th>Folio No. (Existing Investor)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Scheme

<table>
<thead>
<tr>
<th>Plan</th>
<th>Option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

I / we ___________________________ and ___________________________
do hereby nominate the person(s) more particularly described hereunder / and / cancel the nomination made by me / us on the ______________ day of ___________ in respect of the Units under Folio No. mentioned above.

## 1. FIRST NOMINEE

<table>
<thead>
<tr>
<th>Name of the Nominee</th>
<th>Date of birth (if Nominee is Minor)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Address of Nominee (Please provide full address)

<table>
<thead>
<tr>
<th>Date of birth (if Nominee is Minor)</th>
<th>Percentage of allocation / share</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Name of the Guardian (if Nominee is Minor)

<table>
<thead>
<tr>
<th>Name of the Guardian (if Nominee is Minor)</th>
<th>Relationship with Nominee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Address of Guardian

<table>
<thead>
<tr>
<th>Name of the Guardian (if Nominee is Minor)</th>
<th>Relationship with Nominee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## 2. SECOND NOMINEE

<table>
<thead>
<tr>
<th>Name of the Nominee</th>
<th>Date of birth (if Nominee is Minor)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Address of Nominee (Please provide full address)

<table>
<thead>
<tr>
<th>Date of birth (if Nominee is Minor)</th>
<th>Percentage of allocation / share</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Name of the Guardian (if Nominee is Minor)

<table>
<thead>
<tr>
<th>Name of the Guardian (if Nominee is Minor)</th>
<th>Relationship with Nominee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Address of Guardian

<table>
<thead>
<tr>
<th>Name of the Guardian (if Nominee is Minor)</th>
<th>Relationship with Nominee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## 3. THIRD NOMINEE

<table>
<thead>
<tr>
<th>Name of the Nominee</th>
<th>Date of birth (if Nominee is Minor)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Address of Nominee (Please provide full address)

<table>
<thead>
<tr>
<th>Date of birth (if Nominee is Minor)</th>
<th>Percentage of allocation / share</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Name of the Guardian (if Nominee is Minor)

<table>
<thead>
<tr>
<th>Name of the Guardian (if Nominee is Minor)</th>
<th>Relationship with Nominee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Address of Guardian

<table>
<thead>
<tr>
<th>Name of the Guardian (if Nominee is Minor)</th>
<th>Relationship with Nominee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## NAME & SIGNATURE(S) OF APPLICANT(S)

<table>
<thead>
<tr>
<th>First Applicant</th>
<th>Second Applicant</th>
<th>Third Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr. Ms. M/s.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sole / First Applicant | Second Applicant | Third Applicant

The address as per our records, under the folio, is applicable for this form.