

# Fortis Investments



## KEY INFORMATION MEMORANDUM AND COMMON APPLICATION FORMS

Ongoing Offer of Units at NAV based prices (plus applicable Entry Load, if any)

### Equity Schemes

- **FORTIS EQUITY FUND**  
An open-ended Equity scheme with no assured returns
- **FORTIS OPPORTUNITIES FUND**  
An open-ended Equity scheme with no assured returns
- **FORTIS DIVIDEND YIELD FUND**  
An open-ended Equity scheme with no assured returns
- **FORTIS TAX ADVANTAGE PLAN (ELSS)**  
An open-ended Equity Linked Tax Savings Scheme with no assured returns
- **FORTIS FUTURE LEADERS FUND**  
An Open-Ended Equity Scheme with no assured returns
- **FORTIS CHINA-INDIA FUND**  
An open-ended Equity Scheme with no assured returns

### Fixed Income Schemes

- **FORTIS MONTHLY INCOME PLAN**  
An open-ended Income scheme. Monthly Income is not assured and is subject to the availability of distributable surplus
- **FORTIS FLEXI DEBT FUND**  
An open-ended Income scheme with no assured returns
- **FORTIS MONEY PLUS FUND**  
An open-ended Income scheme with no assured returns.
- **FORTIS SHORT TERM INCOME FUND**  
An open-ended Income scheme with no assured returns
- **FORTIS BOND FUND**  
An open-ended Income scheme with no assured returns

### Liquid Scheme

- **FORTIS OVERNIGHT FUND**  
An open-ended Liquid scheme with no assured returns

#### Sponsor

**ABN AMRO Asset Management (Asia) Limited**

Registered Office:  
43/F, Cheung Kong Centre,  
2, Queen's Road Central, Hong Kong.

#### Trustee

**Fortis Trustee (India) Private Limited**

Registered Office:  
101,10th Floor, Sakhar Bhavan,  
Nariman Point, Mumbai 400 021

#### Asset Management Company

**Fortis Investment Management (India) Private Limited**

Registered Office:  
101,10th Floor, Sakhar Bhavan,  
Nariman Point, Mumbai 400 021

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme(s) / Mutual Fund, Due Diligence Certificate by the AMC, Key Personnel, Investor's 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.fortisinvestments.in](http://www.fortisinvestments.in)

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



# Fortis Mutual Fund

## Fortis Equity Fund (FEF)

An open-ended Equity scheme with no assured returns

### INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities. The Scheme will invest in a range of companies, with a bias towards large and medium market capitalisation companies.

### ASSET ALLOCATION PATTERN OF THE SCHEME

Type of Instruments	Normal Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)
Equities and Equity* Related Securities	95%	100%
Debt Instruments and Money Market Instruments (including cash and money at call)	5%	35%

\*Exposure to derivative Instruments not more than 50% of the Corpus.

### PLANS AND OPTIONS

The Scheme offers Growth Option and Dividend Option.

The Dividend Option offers Dividend Payout and Dividend Re-investment facilities.

### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Options	Minimum Amount for Purchase	Additional Amount for Purchase	Minimum Amount / Units for Redemption
Growth & Dividend	Rs. 5,000 per application and in multiples of Re. 1 thereafter.	Rs. 1,000 and in multiples of Re. 1 thereafter.	Rs.1,000 or minimum 100 Units.

### SIP / STP / SWP

Available (For more details, refer to respective Application Forms).

### BENCHMARK INDEX

S&P CNX Nifty

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

### NAME OF THE FUND MANAGER

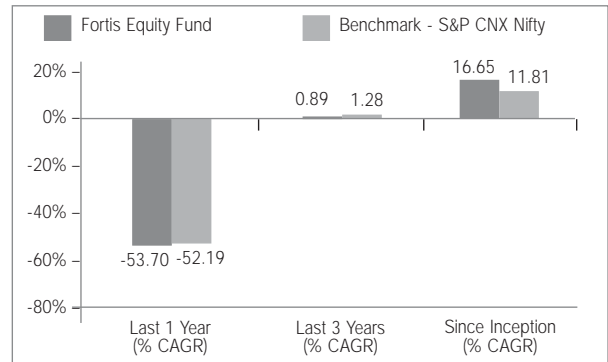
Mr. Amit Nigam

### PERFORMANCE OF THE SCHEME

Compounded Annualised Returns as on November 28, 2008		
Period	Scheme Returns (%)	Benchmark # Returns (%)
Last 1 year (CAGR)	-53.70	-52.19
Last 3 years (CAGR)	0.89	1.28
Since Inception (CAGR)	16.65	11.81

# Benchmark Index : S&P CNX Nifty.

Allotment Date : September 23, 2004



Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.

The Returns are calculated for the Growth Option considering the movement of the NAV during the period. Returns do not take into account load, if any.

### EXPENSES OF THE SCHEME

#### Load Structure (Continuous Offer)

\* No entry load shall be charged in case of direct applications received by the AMC i.e. applications received through internet, submitted to AMC or Collection Centre / Investor Service Centre that are not routed through any Distributor / Agent / Broker.

Please refer Instruction 1b on Page No. 14 for the applicable procedure.

**Entry Load# :** In respect of each Subscription / Switch-In\* of Units for an amount less than Rs. 5 crores in value, an Entry Load of 2.25% is payable.

In respect of each Subscription / Switch-In\* of Units for an amount equal to Rs. 5 crores or more in value, no Entry Load is payable.

\*No entry load is payable for switch-in from one Equity Scheme(s) into the another Equity Scheme(s) of Fortis Mutual Fund.

**Exit Load :** Nil

**CDSC :** In respect of each Subscription / Switch-In of Units for an amount less than Rs. 5 crores in value, a CDSC of 1% is payable if the Units are Redeemed / Switched-Out within 1 year from the date of Purchase / Switch-In. In respect of each Subscription / Switch-In of units for an amount equal to Rs. 5 crores or more in value, CDSC payable would be Nil if the Units are Redeemed / Switch-Out.

For the purpose of calculating the Entry Load each Subscription / Switch-In made into the Scheme will be tracked separately on first-in-first-out basis.

No Entry / Exit Load will be charged on Bonus / Dividend reinvestment Units.

#### Recurring Expenses

Estimated annual recurring expenses [% per annum of average weekly net assets]	Actual expenses for the financial year 2007-2008
First Rs. 100 crores	2.50
Next Rs. 300 crores	2.25
Next Rs. 300 crores	2.00
Balance	1.75
	Total recurring expense as a % to daily average net assets : 2.36

### RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document/Offer Document carefully for details on risk factors before investment.

Please refer to page no. 13 for :

- Name of the Trustee Company
- Applicable nav
- Daily Net Asset Value (NAV) Publication
- Despatch of Repurchase (Redemption) Request
- Dividend Policy
- Unitholder Information

Please refer to SAI for Tax Implications.

## Fortis Opportunities Fund (FOF)

An open-ended Equity scheme with no assured returns

### INVESTMENT OBJECTIVE

The investment objective is to generate long-term capital growth from an actively managed portfolio of equity and equity related securities. The Scheme will aim to identify attractive investment opportunities in companies across all ranges of market-capitalization viz. large, medium and small-capitalization and across all sizes in terms of turnover, balance sheet size etc. The Scheme has the flexibility to actively shift portfolio concentration between different market capitalization buckets. The Scheme also retains the flexibility to hold from time to time relatively more concentrated investments in a few sectors than plain diversified equity funds.

### ASSET ALLOCATION PATTERN OF THE SCHEME

Type of Securities	Normal Allocation (% of Net Assets)	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)
Equities and Equity Related Securities identified as Opportunities *	95%	65%	100%
Debt Securities and Money Market instruments (including money at call)	5%	0%	35%

\* including investments in foreign equity and equity related securities, ADR / GDR upto 25% of the corpus, exposure in equity derivatives only for hedging and portfolio balancing upto 50% of the corpus.

### PLANS AND OPTIONS

The Scheme offers Growth Option and Dividend Option.

The Dividend Option offers Dividend Payout and Dividend Re-investment facilities.

### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Options	Minimum Amount for Purchase	Additional Amount for Purchase	Minimum Amount / Units for Redemption
Growth & Dividend	Rs. 5,000 per application and in multiples of Re. 1 thereafter.	Rs. 1,000 and in multiples of Re. 1 thereafter.	Rs.1,000 or minimum 100 Units.

### SIP / STP / SWP

Available (For more details, refer to respective Application Forms).

### BENCHMARK INDEX

BSE 200

### NAME OF THE FUND MANAGER

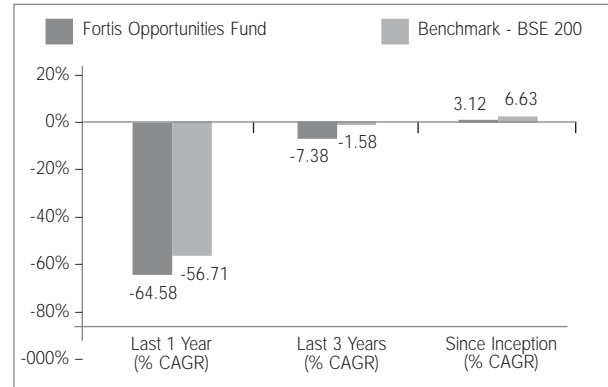
Mr. Sameer Narayan

### PERFORMANCE OF THE SCHEME

Compounded Annualised Returns as on November 28, 2008		
Period	Scheme Returns (%)	Benchmark # Returns (%)
Last 1 year (CAGR)	-64.58	-56.71
Last 3 years (CAGR)	-7.38	-1.58
Since Inception (CAGR)	3.12	6.63

# Benchmark Index : BSE 200.

Allotment Date : April 15, 2005



Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.

The Returns are calculated for the Growth Option considering the movement of the NAV during the period. Returns do not take into account load, if any.

### EXPENSES OF THE SCHEME

#### Load Structure (Continuous Offer)

# No entry load shall be charged in case of direct applications received by the AMC i.e. applications received through internet, submitted to AMC or Collection Centre / Investor Service Centre that are not routed through any Distributor / Agent / Broker.

Please refer Instruction 1b on Page No. 14 for the applicable procedure.

**Entry Load# :** In respect of each Subscription / Switch-In\* of Units for an amount less than Rs. 5 crores in value, an Entry Load of 2.25% is payable.

In respect of each Subscription / Switch-In\* of Units for an amount equal to Rs. 5 crores or more in value, no Entry Load is payable.

\*No entry load is payable for switch-in from one Equity Scheme(s) into the another Equity Scheme(s) of Fortis Mutual Fund.

**Exit Load :** Nil

**CDSC :** In respect of each Subscription / Switch-In of Units for an amount less than Rs. 5 crores in value, a CDSC of 1% is payable if the Units are Redeemed / Switched-Out within 1 year from the date of Purchase / Switch-In. In respect of each Subscription / Switch-In of units for an amount equal to Rs. 5 crores or more in value, CDSC payable would be Nil if the Units are Redeemed / Switch-Out.

For the purpose of calculating the Entry Load each Subscription / Switch-In made into the Scheme will be tracked separately on first-in-first-out basis.

No Entry / Exit Load will be charged on Bonus / Dividend reinvestment Units.

#### Recurring Expenses

Estimated annual recurring expenses [% per annum of average weekly net assets]	Actual expenses for the financial year 2007-2008
First Rs. 100 crores	2.50
Next Rs. 300 crores	2.25
Next Rs. 300 crores	2.00
Balance	1.75
	Total recurring expense as a % to daily average net assets : 2.32

### RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document/Offer Document carefully for details on risk factors before investment.

Please refer to page no. 13 for :

- Name of the Trustee Company
- Applicable NAV
- Daily Net Asset Value (NAV) Publication
- Despatch of Repurchase (Redemption) Request
- Dividend Policy
- Unitholder Information

Please refer to SAI for Tax Implications.

## Fortis Dividend Yield Fund (FDYF)

An open-ended Equity scheme with no assured returns

### INVESTMENT OBJECTIVE

To generate long term capital growth from an actively managed portfolio of equity and equity related securities, primarily being high dividend yield stocks. High dividend yield stocks are defined as stocks of companies that have a dividend yield in excess of 0.5%, at the time of investment.

### ASSET ALLOCATION PATTERN OF THE SCHEME

Type of Securities	Normal Allocation (% of Net Assets)	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)
Equities and Equity Related Securities of companies that are high dividend yield stocks #	75	65	100
Equities and Equity Related Securities of companies that are not high dividend yield stocks #	20	0	35
Debt Instruments* and Money Market instruments (including money at call)	5	0	35

# including investments in foreign equity and equity related securities, ADR / GDR upto 25% of the corpus, exposure in equity derivatives only for hedging and portfolio balancing upto 50% of the corpus.

\* Debt instruments may include securitised debt upto 25% of the net assets, exposure in debt derivatives only for hedging and portfolio balancing upto 25% of the corpus.

### PLANS AND OPTIONS

The Scheme offers Growth Option and Dividend Option.

The Dividend Option offers Dividend Payout and Dividend Re-investment facilities.

### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Options	Minimum Amount for Purchase	Additional Amount for Purchase	Minimum Amount / Units for Redemption
Growth & Dividend	Rs. 5,000 per application and in multiples of Re. 1 thereafter.	Rs. 1,000 and in multiples of Re. 1 thereafter.	Rs.1,000 or minimum 100 Units.

### SIP / STP / SWP

Available (For more details, refer to respective Application Forms).

### BENCHMARK INDEX

BSE Sensitive Index

### NAME OF THE FUND MANAGER

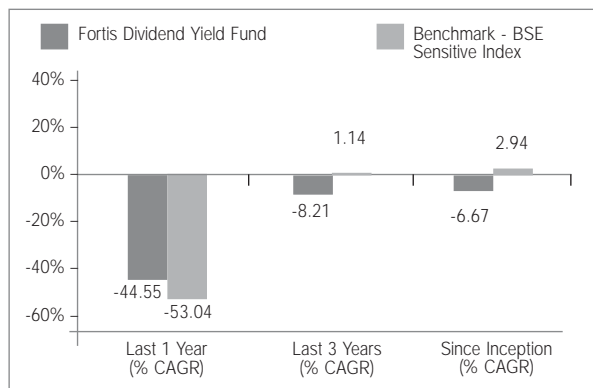
Mr. Amit Nigam

### PERFORMANCE OF THE SCHEME

Compounded Annualised Returns as on November 28, 2008		
Period	Scheme Returns (%)	Benchmark # Returns (%)
Last 1 year (CAGR)	-44.55	-53.04
Last 3 years (CAGR)	-8.21	1.14
Since Inception (CAGR)	-6.67	2.94

# Benchmark Index : BSE Sensitive Index.

Allotment Date : September 15, 2005



Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.

The Returns are calculated for the Growth Option considering the movement of the NAV during the period. Returns do not take into account load, if any.

### EXPENSES OF THE SCHEME

#### Load Structure (Continuous Offer)

# No entry load shall be charged in case of direct applications received by the AMC i.e. applications received through internet, submitted to AMC or Collection Centre / Investor Service Centre that are not routed through any Distributor / Agent / Broker.

Please refer Instruction 1b on Page No. 14 for the applicable procedure.

**Entry Load# :** In respect of each Subscription / Switch-In\* of Units for an amount less than Rs. 5 crores in value, an Entry Load of 2.25% is payable.

In respect of each Subscription / Switch-In\* of Units for an amount equal to Rs. 5 crores or more in value, no Entry Load is payable.

\*No entry load is payable for switch-in from one Equity Scheme(s) into the another Equity Scheme(s) of Fortis Mutual Fund.

**Exit Load :** Nil

**CDSC :** In respect of each Subscription / Switch-In of Units for an amount less than Rs. 5 crores in value, a CDSC of 1% is payable if the Units are Redeemed / Switched-Out within 1 year from the date of Purchase / Switch-In. In respect of each Subscription / Switch-In of units for an amount equal to Rs. 5 crores or more in value, CDSC payable would be Nil if the Units are Redeemed / Switch-Out.

For the purpose of calculating the Entry Load each Subscription / Switch-In made into the Scheme will be tracked separately on first-in-first-out basis.

No Entry / Exit Load will be charged on Bonus / Dividend reinvestment Units.

#### Recurring Expenses

Estimated annual recurring expenses [% per annum of average daily net assets]	Actual expenses for the financial year 2007-2008
First Rs. 100 crores	2.50
Next Rs. 300 crores	2.25
Next Rs. 300 crores	2.00
Balance	1.75
Total recurring expense as a % to daily average net assets : 2.50	

### RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document/Offer Document carefully for details on risk factors before investment.

Please refer to page no. 13 for :

- Name of the Trustee Company
- Applicable NAV
- Daily Net Asset Value (NAV) Publication
- Despatch of Repurchase (Redemption) Request
- Dividend Policy
- Unitholder Information

Please refer to SAI for Tax Implications.

## Fortis Tax Advantage Plan [(ELSS) FTAP]

An open-ended Equity Linked Tax Savings scheme with no assured returns

### INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities along with income tax rebate, as may be prevalent from time to time. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

### ASSET ALLOCATION PATTERN OF THE SCHEME

Type of Security	Normal Allocation	Minimum Allocation	Maximum Allocation
	(% of Corpus)		
Equities and Equity Related Securities of companies #	95	80	100
Debt Instruments* and Money Market instruments (including money at call)	5	0	20

# including investments in foreign equity and equity related securities, ADR / GDR upto 20% of the corpus, exposure in equity derivatives for hedging and portfolio balancing upto 50% of the corpus. Exposure in derivatives will be subject to the specified limits as per the SEBI circular dated September 14, 2005 as amended from time to time.

\* Debt instruments may include securitised debt upto 20% of the net assets, exposure in debt derivatives for hedging and portfolio balancing upto 20% of the corpus.

### RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document/Offer Document carefully for details on risk factors before investment.

### PLANS AND OPTIONS

The Scheme offers Growth Option and Dividend Option.

The Dividend Option offers Dividend Payout and Dividend Re-investment facilities.

### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS\*\*

Options	Minimum Amount for Purchase	Additional Amount for Purchase	Minimum Amount / Units for Redemption
Growth & Dividend	Rs. 500 per application and in multiples of Rs. 500 thereafter.	Rs. 500 and in multiples of Rs. 500 thereafter.	Rs. 500 or minimum 50 Units.

The Units of Fortis Tax Advantage Plan can be redeemed (i.e. sold back to the Mutual Fund) or Switched out (i.e. to another scheme of the Mutual Fund or Option(s) offered within the Scheme, if any) at the Applicable NAV subject to applicable Load, if any, on expiry of lock in period of three years from the date of allotment.

### SIP/STP/SWP

Available (For more details, refer to respective Application Forms).

### BENCHMARK INDEX

BSE 200

### NAME OF THE FUND MANAGER

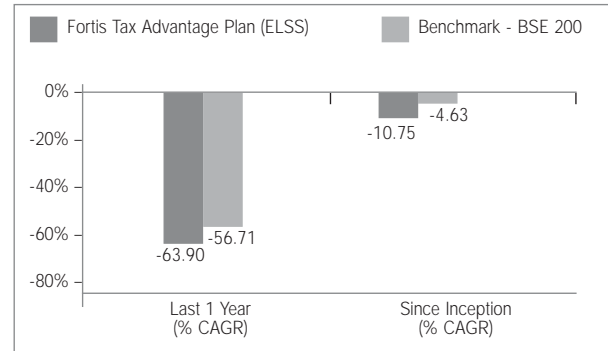
Mr. Amit Nigam

### PERFORMANCE OF THE SCHEME

Compounded Annualised Returns as on November 28, 2008		
Period	Scheme Returns (%)	Benchmark # Returns (%)
Last 1 year (CAGR)	-63.90	-56.71
Since Inception (CAGR)	-10.75	-4.63

# Benchmark Index : BSE 200.

Allotment Date : January 5, 2006



Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.

The Returns are calculated for the Growth Option considering the movement of the NAV during the period. Returns do not take into account load, if any.

### EXPENSES OF THE SCHEME

#### Load Structure (Continuous Offer)

# No entry load shall be charged in case of direct applications received by the AMC i.e. applications received through internet, submitted to AMC or Collection Centre / Investor Service Centre that are not routed through any Distributor / Agent / Broker.

Please refer Instruction 1b on Page No. 14 for the applicable procedure.

**Entry Load# :** In respect of each Subscription / Switch-In\* of Units for an amount less than Rs. 5 crores in value, an Entry Load of 2.25% is payable. In respect of each Subscription / Switch-In\* of Units for an amount equal to Rs. 5 crores or more in value, no Entry Load is payable.

\* No entry load is payable for switch-in from one Equity Scheme(s) into the another Equity Scheme(s) of Fortis Mutual Fund.

There is no Exit Load or CDSC\*\*.

Entry and / or Exit Loads and / or any other Load may be imposed / modified prospectively as may be decided by the Trustee / AMC from time to time.

\*\* Investment in the Scheme shall be locked-in for the period of 3 years from the date of allotment.

No Entry / Exit Load will be charged on Bonus / Dividend reinvestment Units.

#### Recurring Expenses

Estimated annual recurring expenses [% per annum of average weekly net assets]	Actual expenses for the financial year 2007-2008
First Rs. 100 crores	2.50
Next Rs. 300 crores	2.25
Next Rs. 300 crores	2.00
Over Rs. 700 crores	1.75
Total recurring expense as a % to daily average net assets : 2.39	

Please refer to page no. 13 for :

- Name of the Trustee Company
- Applicable NAV
- Daily Net Asset Value (NAV) Publication
- Despatch of Repurchase (Redemption) Request
- Dividend Policy
- Unitholder Information

Please refer to SAI for Tax Implications.

#### \*\*Note :

Minimum amount of investment (including switch-in) into FTAP is Rs. 500/- & in multiples of Rs. 500/- thereafter. Hence, any subscription / switch-in request received for an amount / value of units not in multiples of Rs. 500/- shall be deemed as a request for an amount which is equal to the nearest lower multiple of Rs. 500/- and the balance amount shall be refunded in case of subscriptions and in case of switch-ins, this amount shall remain in the respective source Scheme(s).

## Fortis Future Leaders Fund (FFLF)

An open-ended Equity scheme with no assured returns

### INVESTMENT OBJECTIVE

To seek to generate long-term capital appreciation by investing primarily in companies with high growth opportunities in the middle and small capitalization segment, defined as 'Future Leaders'. The fund will emphasize on companies that appear to offer opportunities for long-term growth and will be inclined towards companies that are driven by dynamic style of management and entrepreneurial flair. However, there can be no assurance that the investment objectives of the Scheme and Plan launched there under will be realized. The Scheme / Plans launched there under does not guarantee / indicate any returns.

### ASSET ALLOCATION PATTERN OF THE SCHEME

Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)
Equity and equity related securities of companies categorised as Future Leaders	65	100#
Equity and Equity related securities of Companies other than Future Leaders	0	35#
*Debt Instruments & Money Market instruments (including money and call)	0	35#

# Maximum Exposure to derivatives under the Scheme will be upto to permissible regulatory limits as laid down in SEBI circular Number DNDP/Cir-29/2005 dated September 14, 2005

\* Debt instruments may include securitised debt upto 20% of the net assets

Investments in ADRs / GDRs issued by the Indian companies, foreign securities would be upto 5% of the net assets of this scheme.

### PLANS AND OPTIONS

The Scheme offers Regular Plan. This Plan offers Growth Option and Dividend Option.

The Dividend Option offers Dividend Payout and Dividend Re-investment facilities.

### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Options	Minimum Amount for Purchase	Additional Amount for Purchase	Minimum Amount / Units for Redemption
Growth & Dividend	Rs. 5,000 per application and in multiples of Re. 1 thereafter.	Rs. 1,000 and in multiples of Re. 1 thereafter.	Rs.1,000 or minimum 100 Units.

### SIP / STP / SWP

Available (For more details, refer to respective Application Forms).

### BENCHMARK INDEX

CNX MID CAP Index

### NAME OF THE FUND MANAGER

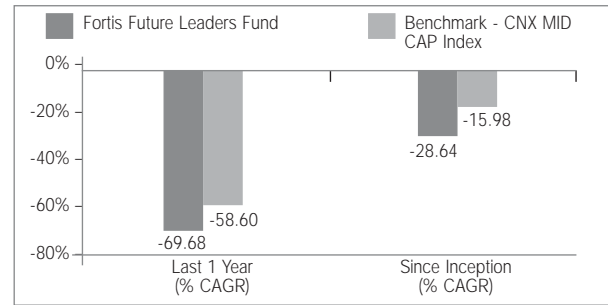
Mr. Sameer Narayan

### PERFORMANCE OF THE SCHEME

Compounded Annualised Returns as on November 28, 2008		
Period	Scheme Returns (%)	Benchmark # Returns (%)
Last 1 year (CAGR)	-69.68	-58.60
Since Inception (CAGR)	-28.64	-15.98

# Benchmark Index : CNX MID CAP Index.

Allotment Date : May 2, 2006



Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.

The Returns are calculated for the Growth Option considering the movement of the NAV during the period. Returns do not take into account load, if any.

### EXPENSES OF THE SCHEME

#### Load Structure (Continuous Offer)

# No entry load shall be charged in case of direct applications received by the AMC i.e. applications received through internet, submitted to AMC or Collection Centre / Investor Service Centre that are not routed through any Distributor / Agent / Broker.

Please refer Instruction 1b on Page No. 14 for the applicable procedure.

**Entry Load# :** In respect of each Subscription / Switch-In\* of Units for an amount less than Rs. 5 crores in value, an Entry Load of 2.25% is payable. In respect of each Subscription / Switch-In\* of Units for an amount equal to Rs. 5 crores or more in value, no Entry Load is payable.

\* No entry load is payable for switch-in from Equity Scheme(s) of Fortis Mutual Fund

#### Exit Load : Nil

**CDSC :** In respect of each Subscription / Switch-In of Units for an amount less than Rs. 5 crores in value, a CDSC of 1% is payable if the Units are Redeemed / Switched-Out within 1 year from the date of such Purchase / Switch-In. In respect of each Subscription / Switch-In of units for an amount equal to Rs. 5 crores or more in value, CDSC of 0.5% is payable if the Units are Redeemed / Switch-Out within 3 months from the date of such Subscription / Switch-In.

If an investor is switching from any other Scheme(s) of Fortis Mutual Fund into FFLF, the Switch amount requested by the investor will be first rounded off to the nearest 500 (in value) and such rounded off amount will be treated as a request for redemption from the respective Scheme(s) as opted by the investor and Subscription into FFLF. After rounding off, balance amount if any, will not be switched into FFLF and would remain invested in the respective source Scheme(s).

For the purpose of calculating the Entry Load each Subscription / Switch-In made into the Scheme will be tracked separately on first-in-first-out basis.

No Entry / Exit Load will be charged on Bonus / Dividend reinvestment Units.

#### Recurring Expenses

Estimated annual recurring expenses [% per annum of average weekly net assets]	Actual expenses for the financial year 2007-2008
First Rs. 100 crores	2.50
Next Rs. 300 crores	2.25
Next Rs. 300 crores	2.00
Balance	1.75
	Total recurring expense as a % to daily average net assets : 2.43

### RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document/Offer Document carefully for details on risk factors before investment.

Please refer to page no. 13 for :

- Name of the Trustee Company
- Applicable NAV
- Daily Net Asset Value (NAV) Publication
- Despatch of Repurchase (Redemption) Request
- Dividend Policy
- Unitholder Information

Please refer to SAI for Tax Implications.

## Fortis China-India Fund (FCIF)

An open-ended Equity scheme with no assured returns

### INVESTMENT OBJECTIVE

The feature of the Fund is to provide long-term capital appreciation by primarily investing in equity and equity related securities of India and China. The fund may also invest a limited proportion in other international equity and equity related securities and also debt and money market instruments. However, there can be no assurance that the investment objectives of the Scheme and Plan launched there under will be realized. The Scheme/ Plans launched there under do not guarantee/indicate any returns.

### ASSET ALLOCATION PATTERN OF THE SCHEME

Type of Securities	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Normal Allocation (% of Net Assets)
Indian# Equities & Equity related Securities \$	65%	75%	65%
Chinese Equities & Equity related Securities	25%	35%	25%
Domestic Debt*, Money Market instruments & Other international equity & equity related securities	0%	10%	10%

# Includes Indian equity derivatives instruments upto 75% of the net assets.

\* Debt Derivatives/ Securitised Debt could be upto 10% of the net assets

\$ includes ADRs/ GDRs upto 50% of the net assets

### PLANS AND OPTIONS

The Scheme offers Growth Option and Dividend Option.

The dividend option offers Dividend Payout & Dividend Re-investment facilities.

### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Options	Minimum Amount for Purchase	Additional Amount for Purchase	Minimum Amount / Units for Redemption
Growth & Dividend	Rs. 5,000 per application and in multiples of Re. 1 thereafter.	Rs. 1,000 and in multiples of Re. 1 thereafter.	Rs.1,000 or minimum 100 Units.

### SIP / STP / SWP

Available (For more details, refer to respective Application Forms).

### BENCHMARK INDEX

65% of BSE 200 + 35% of FTSE China International Index

### NAME OF THE FUND MANAGERS

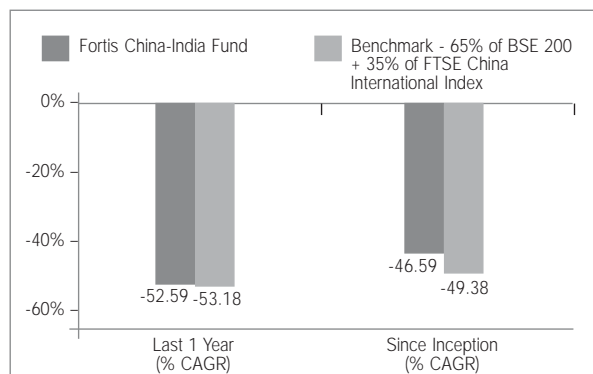
Mr. Amit Nigam & Ms. Sukanya Ghosh

### PERFORMANCE OF THE SCHEME

Absolute Returns as on November 28, 2008		
Period	Scheme Returns (%)	Benchmark # Returns (%)
Last 1 year (CAGR)	-52.59	-53.18
Since Inception (CAGR)	-46.59	-49.38

# Benchmark Index : 65% of BSE 200 + 35% of FTSE China International Index

Allotment Date : October 16, 2007



Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.

The Returns are calculated for the Growth Option considering the movement of the NAV during the period. Returns do not take into account load, if any.

### EXPENSES OF THE SCHEME

#### Load Structure (Continuous Offer)

# No entry load shall be charged in case of direct applications received by the AMC i.e. applications received through internet, submitted to AMC or Collection Centre / Investor Service Centre that are not routed through any Distributor / Agent / Broker.

Please refer Instruction 1b on Page No. 14 for the applicable procedure.

**Entry Load# :** For an amount less than Rs. 5 crores in value, entry load of 2.50% is payable.

For an amount equal to Rs. 5 crores or more and less than Rs. 10 crores in value, entry load payable would be Nil.

For an amount equal to Rs. 10 crores or more in value, entry load payable would be Nil.

**CDSC :** For an amount less than Rs. 5 crores in value, a CDSC of 1% is payable if the Units are redeemed / switched-out within 1 year from the date of investment. For an amount equal to Rs. 5 crores or more and less than Rs. 10 crores in value, a CDSC of 0.5% is payable if the Units are redeemed / switched-out within 6 months from the date of investment. For an amount equal to Rs. 10 crores or more in value, CDSC payable would be Nil.

No load for switches between equity Schemes of Fortis Mutual Fund.

No Entry / Exit Load will be charged on Bonus / Dividend reinvestment Units.

#### Recurring Expenses

Estimated annual recurring expenses [% per annum of average weekly net assets]	Actual expenses for the financial year 2007-2008
First Rs. 100 crores	2.50
Next Rs. 300 crores	2.25
Next Rs. 300 crores	2.00
Balance	1.75
	Total recurring expense as a % to daily average net assets : 2.35

### RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document/Offer Document carefully for details on risk factors before investment.

Please refer to page no. 13 for :

- Name of the Trustee Company
- Applicable NAV
- Daily Net Asset Value (NAV) Publication
- Despatch of Repurchase (Redemption) Request
- Dividend Policy
- Unitholder Information

Please refer to SAI for Tax Implications.

## Fortis Monthly Income Plan (FMIP)

An open-ended Income scheme. Monthly Income is not assured and is subject to the availability of distributable surplus

### INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate regular returns through investments primarily in Debt and Money Market Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related securities.

### ASSET ALLOCATION PATTERN OF THE SCHEME

Type of Instruments	Normal Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)
Debt Instruments* & Money Market Instruments (including cash / call money)	85%	100%
Equities & Equity** Related Securities	15%	20%

\* Debt instruments may include securitised debt upto 60% of the net assets

\*\* Exposure to derivative Instruments not more than 50% of the Corpus.

### PLANS AND OPTIONS

The Scheme offers Growth Option, Monthly Dividend Option and Quarterly Dividend Option.

The Dividend Options offer Dividend Payout and Dividend Re-investment facilities.

### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Options	Minimum Amount for Purchase	Additional Amount for Purchase	Minimum Amount / Units for Redemption
Growth	Rs. 5,000 per application and in multiples of Re. 1 thereafter.	Rs. 1,000 and in multiples of Re. 1 thereafter.	Rs.1,000 or minimum 100 Units.
Monthly & Quarterly Dividend	Rs. 20,000 per application and in multiples of Re. 1 thereafter	Rs. 1,000 and in multiples of Re. 1 thereafter.	Rs.1,000 or minimum 100 Units.

### SIP / STP / SWP

Available (For more details, refer to respective Application Forms).

### BENCHMARK INDEX

CRISIL MIP Blended Index

### NAME OF THE FUND MANAGER

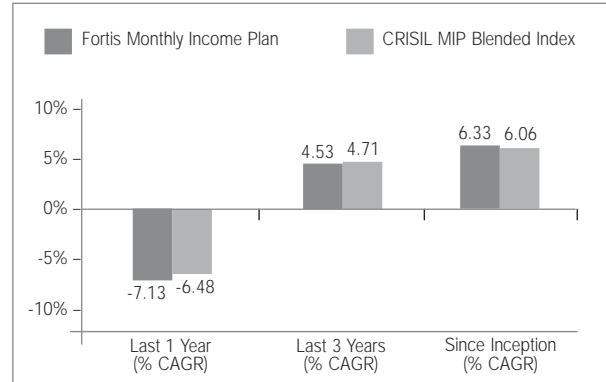
Mr. Amit Nigam (Equity) and Mr. Alok Singh (Fixed Income)

### PERFORMANCE OF THE SCHEME

Compounded Annualised Returns as on November 28, 2008		
Period	Scheme Returns (%)	Benchmark # Returns (%)
Last 1 year (CAGR)	-7.13	-6.48
Last 3 years (CAGR)	4.53	4.71
Since Inception (CAGR)	6.33	6.06

# Benchmark Index : CRISIL MIP Blended Index

Allotment Date : September 23, 2004



Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.

The returns are calculated for the Growth Option considering the movement of the NAV during the period. Returns do not take into account load, if any.

### EXPENSES OF THE SCHEME

#### Load Structure (Continuous Offer)

# No entry load shall be charged in case of direct applications received by the AMC i.e. applications received through internet, submitted to AMC or Collection Centre / Investor Service Centre that are not routed through any Distributor / Agent / Broker.

Please refer Instruction 1b on Page No. 14 for the applicable procedure.

There is no Entry# or Exit Load.

**CDSC :** In respect of each Subscription / Switch-in of Units, a CDSC of 1.00% is payable if Units are redeemed / Switched-out within a period of less than or equal to 12 months from the date of allotment of such Subscription / Switch-in. For the purpose of calculating the holding period each Subscription / Switch-in made into the Scheme will be tracked separately.

No Entry / Exit Load will be charged on Bonus / Dividend reinvestment Units.

#### Recurring Expenses

Estimated annual recurring expenses [% per annum of average weekly net assets]	Actual expenses for the financial year 2007-2008
First Rs. 100 crores	2.25
Next Rs. 300 crores	2.00
Next Rs. 300 crores	1.75
Balance	1.50
Total recurring expense as a % to daily average net assets : 2.17	

### RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document/Offer Document carefully for details on risk factors before investment.

Please refer to page no. 13 for :

- Name of the Trustee Company
- Applicable NAV
- Daily Net Asset Value (NAV) Publication
- Despatch of Repurchase (Redemption) Request
- Dividend Policy
- Unitholder Information

Please refer to SAI for Tax Implications.

## Fortis Flexi Debt Fund (FFDF)

An open-ended Income scheme with no assured returns

### INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income through investments in a range of Debt and Money Market Instruments of various maturities with a view to maximising income while maintaining an optimum balance between yield, safety and liquidity.

### ASSET ALLOCATION PATTERN OF THE SCHEME

Type of Instruments	Normal Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)
Debt Instruments* with maturity of more than 1 year	70%	90%
Money Market Instruments (including cash / call money & Reverse Repo) and debentures with maturity of less than 1 year	30%	100%

\* Debt instruments may include securitised debt upto 60% of the net assets.

\*\* Exposure to derivative Instruments not more than 50% of the Corpus. There will be no prior intimation or prior indication given to the Unit holders when the composition / asset allocation pattern under the Scheme changes.

### PLANS AND OPTIONS

The Scheme offers Regular Plan. This Plan offers Growth Option, Daily Dividend Option with compulsory Dividend Re-investment, Weekly Dividend Option with compulsory Dividend Re-investment, Quarterly Dividend Option and Half-Yearly Dividend Option.

The Quarterly Dividend and Half-Yearly Dividend Options offer Dividend Payout and Dividend Re-investment facilities.

### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Options	Minimum Amount for Purchase	Additional Amount for Purchase	Minimum Amount / Units for Redemption
Growth	Rs. 5,000 per application and in multiples of Re. 1 thereafter.	Rs. 1,000 and in multiples of Re. 1 thereafter.	Rs.1,000 or minimum 100 Units.
Quarterly and Half-yearly Dividend	Rs. 20,000 per application and in multiples of Re. 1 thereafter	Rs. 1,000 and in multiples of Re. 1 thereafter.	
Daily Dividend	Rs. 10,00,000 per application and in multiples of Re. 1 thereafter	Rs. 10,00,000 and in multiples of Re. 1 thereafter	
Weekly Dividend	Rs. 1,00,000 per application and in multiples of Re. 1 thereafter	Rs. 1,00,000 and in multiples of Re. 1 thereafter	

### SIP / STP / SWP

Available (For more details, refer to respective Application Forms).

### BENCHMARK INDEX

CRISIL Composite Bond Fund Index

### NAME OF THE FUND MANAGER

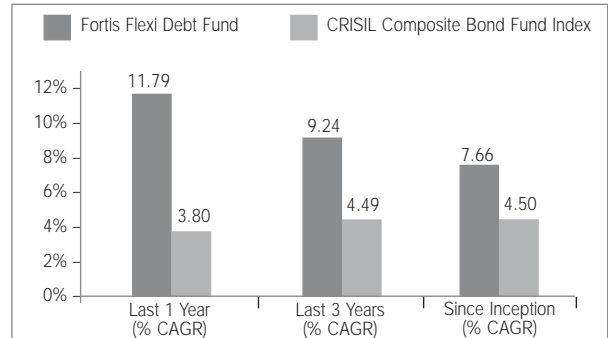
Mr. Alok Singh

### PERFORMANCE OF THE SCHEME

Compounded Annualised Returns as on November 28, 2008		
Period	Scheme Returns (%)	Benchmark # Returns (%)
Last 1 year (CAGR)	11.79	3.80
Last 3 years (CAGR)	9.24	4.49
Since Inception (CAGR)	7.66	4.50

# Benchmark Index : CRISIL Composite Bond Fund Index

Allotment Date : September 23, 2004



Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.

The returns are calculated for the Growth Option of considering the movement of the NAV during the period. Returns do not take into account load, if any.

### EXPENSES OF THE SCHEME

#### Load Structure (Continuous Offer)

# No entry load shall be charged in case of direct applications received by the AMC i.e. applications received through internet, submitted to AMC or Collection Centre / Investor Service Centre that are not routed through any Distributor / Agent / Broker.

Please refer Instruction 1b on Page No. 14 for the applicable procedure.

Entry# or Exit Load : Nil

**CDSC :** In respect of each Subscription / Switch-in of Units for an amount less than or equal to Rs. 25 lakhs: 2% if redeemed / Switched-out within 6 months from the date of allotment. 1.5% if redeemed / Switched-out after 6 months but within 12 months from the date of allotment. 0.75% if redeemed / Switched-out after 12 months but within 18 months from the date of allotment. Nil, if redeemed / Switched-out after 18 months from the date of allotment.

In respect of each Subscription / Switch-in of Units for an amount more than Rs. 25 lakhs but less than or equal to Rs. 1 crore: 1% if redeemed / Switched-out within 12 months from the date of allotment. Nil, if redeemed / Switched-out after 12 months from the date of allotment.

In respect of each Subscription / Switch-in of Units for an amount more than Rs. 1 crore: Nil

No Entry / Exit Load will be charged on Dividend reinvestment Units.

#### Recurring Expenses

Estimated annual recurring expenses [% per annum of average daily net assets]	Actual expenses for the financial year 2007-2008
First Rs. 100 crores	2.25
Next Rs. 300 crores	2.00
Next Rs. 300 crores	1.75
Balance	1.50
	<b>Regular Plan</b>
	Total recurring expense as a % to daily average net assets : 0.92

### RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document/Offer Document carefully for details on risk factors before investment.

Please refer to page no. 13 for :

- Name of the Trustee Company
- Applicable NAV
- Daily Net Asset Value (NAV) Publication
- Despatch of Repurchase (Redemption) Request
- Dividend Policy
- Unitholder Information

Please refer to SAI for Tax Implications.

## Fortis Money Plus Fund (FMPF)

An open-ended Income scheme with no assured returns

### INVESTMENT OBJECTIVE

The primary objective of the Scheme is to provide income consistent with the prudent risk from a portfolio comprising of floating rate debt instruments, fixed rate debt instruments, money market instruments and derivatives. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme do not guarantee / indicate any returns.

### ASSET ALLOCATION PATTERN OF THE SCHEME

Type of Securities	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Normal Allocation (% of Net Assets)
Floating Rate Debt Instruments (including Money Market Instruments, Debt Instruments of residual maturity less than one year as also Fixed Rate Debt Instruments* swapped for floating rate returns)#	75%	65%	100%
Fixed Rate Debt Instruments* (including Money Market Instruments & Floating Rate Debt Instruments swapped for fixed rate returns)#	25%	0%	35%

\* Debt instruments may include securitised debt upto 60% of the net assets.

# Exposure in interest rate derivative upto 50% of the net assets.

### PLANS AND OPTIONS

The Scheme offers two Plans (i.e. Regular and Institutional). Both the Plans will be managed with a common portfolio.

#### Regular Plan :

This Plan offers Growth Option, Daily Dividend Option with compulsory Dividend Re-investment, Weekly Dividend Option with compulsory Dividend Re-investment and Monthly Dividend Option.

The Monthly Dividend Option offers Dividend Payout and Dividend Re-investment facilities.

#### Institutional Plan :

This Plan offers Growth Option, Daily Dividend Option with compulsory Dividend Re-investment, Weekly Dividend Option with compulsory Dividend Re-investment and Monthly Dividend Options.

The Monthly Dividend Option offers Dividend Payout and Dividend Re-investment facilities.

### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Plan / Options	Minimum Amount for Purchase	Additional Amount for Purchase	Minimum Amount / Units for Redemption
<b>Regular</b>			
Growth, Weekly and Monthly Dividend Option	Rs. 10,000 per application and in multiples of Re. 1 thereafter.	Rs. 10,000 and in multiples of Re. 1 thereafter.	Rs. 1,000 or minimum 100 Units.
Daily Dividend Option	Rs. 1,00,000 per application and in multiples of Re. 1 thereafter.	Rs. 1,00,000 and in multiples of Re. 1 thereafter.	Rs. 1,000 or minimum 100 Units.
<b>Institutional</b>			
Growth, Daily, Weekly & Monthly Dividend Option	Rs. 1,00,00,000 per application and in multiples of Re. 1 thereafter.	Rs. 1,00,000 and in multiples of Re. 1 thereafter.	Rs. 1,00,000 or minimum 10,000 Units.

### SIP / STP / SWP

Available (For more details, refer to respective Application Forms).

### BENCHMARK INDEX

CRISIL Liquid Fund Index

### NAME OF THE FUND MANAGER

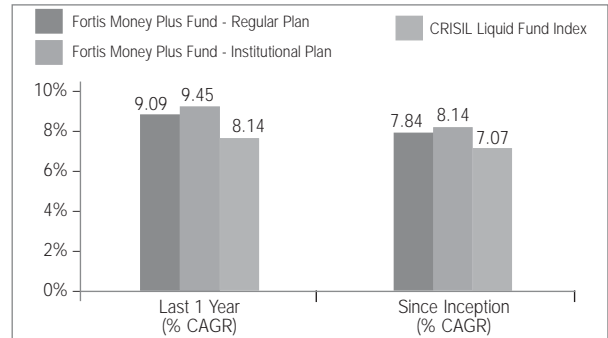
Mr. Alok Singh

### PERFORMANCE OF THE SCHEME

Compounded Annualised Returns as on November 28, 2008			
Period	Regular Plan Returns (%)	Institutional Plan Returns (%)	Benchmark # Returns (%)
Last 1 year (CAGR)	9.09	9.45	8.14
Since Inception (CAGR)	7.84	8.14	7.03

# Benchmark Index : CRISIL Liquid Fund Index

Allotment Date : October 21, 2005



Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.

The returns are calculated for the Growth Option considering the movement of the NAV during the period. Returns do not take into account load, if any.

### EXPENSES OF THE SCHEME

#### Load Structure (Continuous Offer)

# No entry load shall be charged in case of direct applications received by the AMC i.e. applications received through internet, submitted to AMC or Collection Centre / Investor Service Centre that are not routed through any Distributor / Agent / Broker.

Please refer Instruction 1b on Page No. 14 for the applicable procedure.

Entry# : Nil

**Exit Load** : 0.15% if units are redeemed within 7 days from the date of investment. The Exit Load shall not be charged in case of switches between Plans / Options of the Scheme.

No Entry / Exit Load will be charged on Dividend reinvestment Units.

#### Recurring Expenses

Estimated annual recurring expenses [% per annum of average daily net assets]	Actual expenses for the financial year 2007-2008	
	Regular Plan	Institutional Plan
Investment Management and Advisory Fee	1.25	1.25
All other expenses	1.00	1.00
Total estimated recurring expenses	2.25	2.25
Total recurring expenses as a % to daily average net assets:		
<b>Regular Plan : 0.58</b>		
<b>Institutional Plan : 0.38</b>		

### RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document/Offer Document carefully for details on risk factors before investment.

Please refer to page no. 13 for :

- Name of the Trustee Company
- Applicable NAV
- Daily Net Asset Value (NAV) Publication
- Despatch of Repurchase (Redemption) Request
- Dividend Policy
- Unitholder Information

Please refer to SAI for Tax Implications.

## Fortis Short Term Income Fund (FSTIF)

An open-ended Income scheme with no assured returns

### INVESTMENT OBJECTIVE

The primary objective of the Scheme is to provide income consistent with the prudent risk from a portfolio comprising various debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme / Plan(s) do not guarantee / indicate any returns.

### ASSET ALLOCATION PATTERN OF THE SCHEME

Type of Instruments	Minimum Allocation (% of Corpus)	Maximum Allocation (% of Corpus)
Debt and Money Market Instruments with maturity upto 1 year* including Floating Rate Instruments with interest reset upto 1 year#	50%	100%
Debt Instruments with maturity above 1 year* including Floating Rate Instruments with interest reset above 1 year#	0%	50%

\* Debt instruments may include securitised debt upto 60% of the net assets.

# Exposure in interest rate derivative upto 50% of the net assets.

### PLANS AND OPTIONS

The Scheme offers three Plans (i.e. Regular, Institutional and Institutional Plus Plan). All the Plans will be managed with a common portfolio.

**Regular Plan :** This Plan offers Growth Option, Weekly Dividend Option with compulsory Dividend Re-investment, Monthly Dividend Option and Quarterly Dividend Option.

The Monthly Dividend and Quarterly Dividend Option offers Dividend Payout and Dividend Re-investment facilities.

**Institutional Plan :** This Plan offers Growth Option, Daily Dividend Option, Weekly Dividend Option with compulsory Dividend Re-investment, Monthly Dividend Option and Quarterly Dividend Option.

The Monthly Dividend and Quarterly Dividend Option offers Dividend Payout and Dividend Re-investment facilities.

**Institutional Plus Plan :** This Plan offers Growth Option, Daily Dividend Option, Weekly Dividend Option with compulsory Dividend Re-investment, Monthly Dividend Option and Quarterly Dividend Option.

The Monthly Dividend and Quarterly Dividend Option offers Dividend Payout and Dividend Re-investment facilities.

### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Plan / Options	Minimum Amount for Purchase	Additional Amount for Purchase	Minimum Amount / Units for Redemption
<b>Regular Plan :</b> Growth Option	Rs. 5,000 per application and in multiples of Re. 1 thereafter.	Rs. 5,000 and in multiples of Re. 1 thereafter.	
Weekly Dividend Option	Rs. 1,00,000 per application and in multiples of Re. 1 thereafter.	Rs. 1,00,000 and in multiples of Re. 1 thereafter.	Rs.1,000 or minimum 100 Units.
Monthly and Quarterly Dividend Option	Rs. 20,000 per application and in multiples of Re. 1 thereafter.	Rs. 20,000 and in multiples of Re. 1 thereafter.	
<b>Institutional Plan :</b> Growth, Daily, Weekly, Monthly and Quarterly Dividend Option	Rs. 1,00,00,000 per application and in multiples of Re. 1 thereafter.	Rs. 1,00,000 and in multiples of Re. 1 thereafter.	Rs.1,00,000 or minimum
<b>Institutional Plus Plan :</b> Growth, Daily, Weekly, Monthly and Quarterly Dividend Option	Rs. 5,00,00,000 per application and in multiples of Re. 1 thereafter.	Rs. 1,00,000 and in multiples of Re. 1 thereafter.	10,000 Units.

**STP / SWP :** Available (For more details, refer to respective Application Forms).

**SIP :** Not Available.

### BENCHMARK INDEX

CRISIL Short Term Bond Fund Index

### NAME OF THE FUND MANAGER

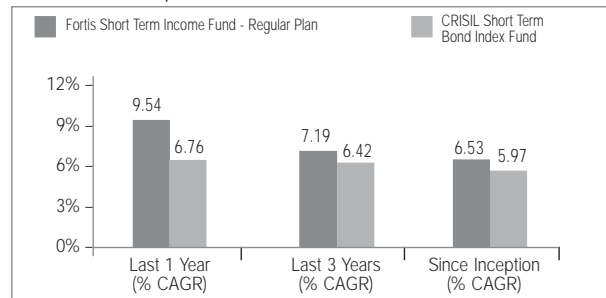
Mr. Alok Singh

### PERFORMANCE OF THE SCHEME

Compounded Annualised Returns as on November 28, 2008		
Period	Regular Plan Returns (%)	Benchmark # Returns (%)
Last 1 year (CAGR)	9.54	6.76
Last 3 years (CAGR)	7.19	6.42
Since Inception (CAGR)	6.53	5.97

# Benchmark Index : CRISIL Liquid Fund Index

Allotment Date : September 13, 2004



Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.

The returns are calculated for the Growth Option considering the movement of the NAV during the period. Returns do not take into account load, if any.

### EXPENSES OF THE SCHEME

#### Load Structure (Continuous Offer)

# No entry load shall be charged in case of direct applications received by the AMC i.e. applications received through internet, submitted to AMC or Collection Centre / Investor Service Centre that are not routed through any Distributor / Agent / Broker.

Please refer Instruction 1b on Page No. 14 for the applicable procedure. There is no Entry<sup>#</sup> Load or CDSC.

**Exit Load :** 0.25% if units are redeemed within 15 days from the date of investment.

**For Institutional Plus Plan :** 0.15% if units are redeemed / switched-out within 90 days from the date of investment.

This load structure is subject to change and may be imposed / modified prospectively from time to time, as may be decided by the Trustee / AMC from time to time. Investors / Unitholders are advised to verify the applicable load structure before investing.

No Entry / Exit Load will be charged on Dividend reinvestment Units.

#### Recurring Expenses

	Estimated annual recurring expenses [% per annum of average daily net assets]			Actual expenses for the financial year 2007-2008
	Regular Plan	Institutional Plus Plan	Institutional Plan	
Investment Management and Advisory Fee	1.25	1.25	1.25	Total recurring expenses as a % to daily average net assets: <b>Regular Plan : 0.84</b> <b>Institutional Plan : 0.77</b> <b>Institutional Plus Plan : 0.49</b>
All other expenses	1.00	1.00	1.00	
Total estimated recurring expenses	2.25	2.25	2.25	

### RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document/Offer Document carefully for details on risk factors before investment.

Please refer to page no. 13 for :

- Name of the Trustee Company
- Applicable NAV
- Daily Net Asset Value (NAV) Publication
- Despatch of Repurchase (Redemption) Request
- Dividend Policy
- Unitholder Information

Please refer to SAI for Tax Implications.

## Fortis Bond Fund (FBF)

An open-ended Income scheme with no assured returns

### INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income and capital gains through investments in a portfolio of debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme / Plan(s) do not guarantee / indicate any returns.

### ASSET ALLOCATION PATTERN OF THE SCHEME

Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)
Debt Instruments*	15	100
Money Market Instruments	0	85

\* Debt instruments may include securitised debt upto 60% of the net assets & exposure in debt derivatives upto maximum permissible under SEBI regulations i.e. 100%.

The Scheme shall limit its exposure to investment in Foreign Debt Securities upto a maximum of 30% of its net assets including investment in Overseas Debt Exchange Traded Fund.

The Scheme will not invest in equity and equity related securities and foreign securitised debt.

### PLANS AND OPTIONS

The Scheme offers Regular Plan and Institutional Plan, which will have two Sub-Options (Growth Option and Dividend Option). Both the Plans will be managed with a common portfolio.

The Dividend Option offers \*Fortnightly Dividend Option, Monthly Dividend Option, Quarterly Dividend Option and Annual Dividend Option.

The Dividend Option offers Dividend Payout and Dividend Re-investment facilities.

\*Dividend Payout facility under fortnightly dividend is withdrawn.

### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Plan / Options	Minimum Amount for Purchase	Additional Amount for Purchase	Minimum Amount / Units for Redemption
Regular Plan	Rs. 5,000 per application and in multiples of Re. 1 thereafter.	Rs. 1,000 and in multiples of Re. 1 thereafter.	Rs. 1,000 or minimum 100 Units.
Institutional Plan	Rs. 1,00,00,000 per application and in multiples of Re. 1 thereafter.	Rs. 1,000 and in multiples of Re. 1 thereafter.	Rs. 1,000 or minimum 100 Units.

### SIP / STP / SWP

Available (For more details, refer to respective Application Forms).

### BENCHMARK INDEX

CRISIL Composite Bond Fund Index

### NAME OF THE FUND MANAGER

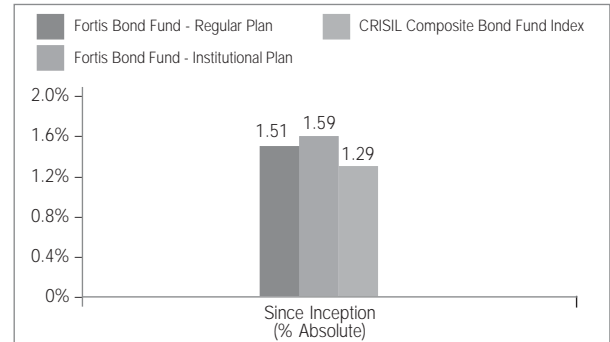
Mr. Alok Singh & Ms. Sukanya Ghosh

### PERFORMANCE OF THE SCHEME

Compounded Annualised Returns as on November 28, 2008			
Period	Regular Plan Returns (%)	Institutional Plan Returns (%)	Benchmark # Returns (%)
Since Inception (absolute)	1.51	1.59	1.29

# Benchmark Index : CRISIL Composite Bond Fund Index

Allotment Date : November 8, 2008



Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.

The returns are calculated for the Growth Option considering the movement of the NAV during the period. Returns do not take into account load, if any.

### EXPENSES OF THE SCHEME

#### Load Structure (Continuous Offer)

# No entry load shall be charged in case of direct applications received by the AMC i.e. applications received through internet, submitted to AMC or Collection Centre / Investor Service Centre that are not routed through any Distributor / Agent / Broker.

Please refer Instruction 1b on Page No. 14 for the applicable procedure.

Entry# : Nil

**Exit Load :** In respect of each Subscription / Switch-in of Units for an amount less than or equal to Rs. 25 lakhs: 2% if redeemed / Switched-out within 6 months from the date of allotment. 1.5% if redeemed / Switched-out after 6 months but within 12 months from the date of allotment. 0.75% if redeemed / Switched-out after 12 months but within 18 months from the date of allotment. Nil, if redeemed / Switched-out after 18 months from the date of allotment.

In respect of each Subscription / Switch-in of Units for an amount more than Rs. 25 lakhs but less than or equal to Rs. 1 crore:

1% if redeemed / Switched-out within 12 months from the date of allotment. Nil, if redeemed / Switched-out after 12 months from the date of allotment

In respect of each Subscription / Switch-in of Units for an amount more than Rs. 1 crore: Nil

No Entry / Exit Load will be charged on Dividend reinvestment Units.

#### Recurring Expenses

Estimated annual recurring expenses [% per annum of average daily net assets]	Actual expenses for the financial year 2007-2008		
	Regular Plan	Institutional Plan	
Investment Management and Advisory Fee	1.25	1.25	
All other expenses	1.00	0.75	
Total estimated recurring expenses	2.25	2.00	
			Total recurring expenses as a % to daily average net assets: N.A.

### RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document/Offer Document carefully for details on risk factors before investment.

Please refer to page no. 13 for :

- Name of the Trustee Company
- Applicable NAV
- Daily Net Asset Value (NAV) Publication
- Despatch of Repurchase (Redemption) Request
- Dividend Policy
- Unitholder Information

Please refer to SAI for Tax Implications.

# Fortis Mutual Fund

## Fortis Overnight Fund (FONF)

An open-ended Liquid scheme with no assured returns

### INVESTMENT OBJECTIVE

The primary investment objective of the Scheme is to generate regular returns in line with the overnight rates. However, there can be no assurance that the investment objective of the Plans / Scheme will be realised.

### ASSET ALLOCATION PATTERN OF THE SCHEME

Type of Instruments	Minimum Allocation (% of Corpus)	Maximum Allocation (% of Corpus)	Risk Profile
Money Market Instruments (including cash / call money & Reverse Repo) and Debt Instruments* with residual maturity / average maturity less than 183 days and Floating Rate debt instruments* where the reset tenor is less than 183 days#	70%	100%	Low
Debt Instruments* with residual maturity / average maturity greater than 182 days and Floating Rate debt instruments* with reset tenor is greater than 182 days#	0%	30%	Low to Medium

\* Debt instruments may include securitized debt upto 50% of the net assets

# Exposure in interest rate derivatives upto 50% of the net assets

### PLANS AND OPTIONS

The Scheme offers Three Plans (i.e. Regular, Institutional and Institutional Plus Plan). All the Plans will be managed with a common portfolio.

**Regular Plan :** This Plan offers a Growth Option, Weekly Dividend Option with compulsory Dividend Re-investment and Monthly Dividend Option.

The Monthly Dividend Option offers Dividend Payout facility.

**Institutional Plan :** This Plan offers a Growth Option, Daily Dividend Option, Weekly Dividend Option with compulsory Dividend Re-investment and Monthly Dividend Option.

The Monthly Dividend Option offers Dividend Payout facility.

**Institutional Plus Plan :** This Plan offers a Growth Option, Daily Dividend Option, Weekly Dividend Option with compulsory Dividend Re-investment and Monthly Dividend Option.

The Monthly Dividend Option offers Dividend Payout and Dividend Re-investment facilities.

### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Plan / Options	Minimum Amount for Purchase	Additional Amount for Purchase	Minimum Amount / Units for Redemption
<b>Regular Plan :</b> Growth, Weekly and Monthly Dividend Option	Rs. 1,00,000 per application and in multiples of Re. 1 thereafter.	Rs. 1,00,000 and in multiples of Re. 1 thereafter.	Rs.1,000 or minimum 100 Units.
Minimum application for switching into the FONF from existing schemes of Fortis Mutual Fund under its Regular Plan is reduced from a minimum of Rs. 1,00,000 per application and in multiples of Re. 1 thereafter to Rs. 5,000 per application and in multiples of Re. 1 thereafter.			
<b>Institutional Plan :</b> Growth, Daily and Monthly Dividend Option	Rs. 1,00,00,000 per application and in multiples of Re. 1 thereafter.		
<b>Institutional Plus Plan :</b> Growth, Daily and Monthly Dividend Option	Rs. 10,00,00,000 per application and in multiples of Re. 1 thereafter.	Rs. 1,00,000 and in multiples of Re. 1 thereafter.	Rs.1,00,000 or minimum 10,000 Units.

**STP / SWP :** Available (For more details, refer to respective Application Forms).

**SIP :** Not Available.

### BENCHMARK INDEX

CRISIL Liquid Fund Index

### NAME OF THE FUND MANAGER

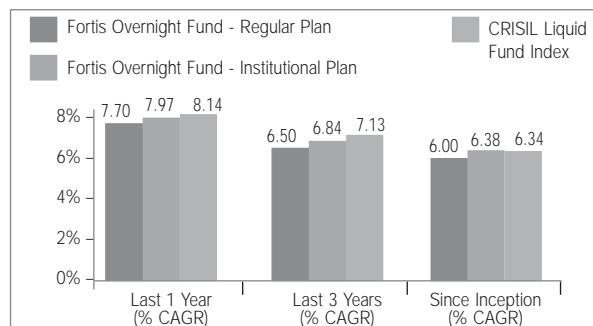
Mr. Alok Singh

### PERFORMANCE OF THE SCHEME

Compounded Annualised Returns as on November 28, 2008			
Period	Regular Plan Returns (%)	Institutional Plan Returns (%)	Benchmark # Returns (%)
Last 1 year (CAGR)	7.70	7.97	8.14
Last 3 years (CAGR)	6.50	6.84	7.13
Since Inception (CAGR)	6.00	6.38	6.34

# Benchmark Index : CRISIL Liquid Fund Index

Allotment Date : September 2, 2004



Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.

The returns are calculated for the Growth Option considering the movement of the NAV during the period. Returns do not take into account load, if any.

### EXPENSES OF THE SCHEME

#### Load Structure (Continuous Offer)

# No entry load shall be charged in case of direct applications received by the AMC i.e. applications received through internet, submitted to AMC or Collection Centre / Investor Service Centre that are not routed through any Distributor / Agent / Broker.

Please refer Instruction 1b on Page No. 14 for the applicable procedure.

There is no Entry# or Exit Load or CDSC.

This load structure is subject to change and may be imposed / modified prospectively from time to time, as may be decided by the Trustee / AMC from time to time. Investors / Unitholders are advised to verify the applicable load structure before investing.

No Entry / Exit Load will be charged on Dividend reinvestment Units.

#### Recurring Expenses

Estimated annual recurring expenses [% per annum of average daily net assets]	Actual expenses for the financial year 2007-2008		
	Regular Plan	Institutional Plus Plan	Institutional Plan
Investment Management and Advisory Fee	1.25	1.25	1.25
All other expenses	1.00	1.00	1.00
Total estimated recurring expenses	2.25	2.25	2.25
Total recurring expenses as a % to daily average net assets:			
<b>Regular Plan : 0.75</b>			
<b>Institutional Plan : 0.50</b>			
<b>Institutional Plus Plan : 0.35</b>			

### RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document/Offer Document carefully for details on risk factors before investment.

Please refer to page no. 13 for :

- Name of the Trustee Company
- Applicable NAV
- Daily Net Asset Value (NAV) Publication
- Despatch of Repurchase (Redemption) Request
- Dividend Policy
- Unitholder Information

Please refer to SAI for Tax Implications.

## Common Features for all Schemes

### NAME OF THE TRUSTEE COMPANY

Fortis Trustee (India) Private Limited

### APPLICABLE NAV

#### Applicable NAV for Sale/Switch-In of Units :

- For **Fortis Equity Fund, Fortis Opportunities Fund, Fortis Tax Advantage Plan (ELSS), Fortis Dividend Yield Fund, Fortis Future Leaders Fund and Fortis China-India Fund.**
  - Applicable NAV in respect of an application for Sale which is received upto 3.00 p.m. on a Business Day (subject to it being complete in all respects) will be the NAV of the respective Option as at the close of that Business Day, subject to Applicable Load, if any.
  - When an application for Sale is received after the cut off time specified above or on a Non-Business Day, the request will be deemed to have been received on the next Business Day subject to it being complete in all respects.
- For **Fortis Monthly Income Plan, Fortis Short Term Income Fund, Fortis Money Plus Fund, Fortis Flexi Debt Fund, Fortis Bond Fund and Fortis Overnight Fund.**
  - When an application for Sale which is received upto 3.00 p.m. on a Business Day (subject to it being complete in all respects) will be the NAV of the respective Option as at the close of that Business Day, subject to Applicable Load, if any.
  - When an application for Sale is received after the cut off time specified above or on a Non-Business Day, the request will be deemed to have been received on the next Business Day subject to it being complete in all respects.
  - For an investment amount equal to or more than Rs. 1 crore irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilisation shall be applicable.

#### Applicable NAV for Redemption of Units :

Applicable NAV in respect of an application for Redemption which is received before 3.00 p.m. on a Business Day (subject to it being complete in all respects) will be the NAV of the respective Option as at the close of that Business Day, subject to applicable CDSC and Exit Load, if any. When an application for Redemption is received after the cut off time specified above or on a Non-Business Day, then the request will be deemed to have been received on the next Business Day subject to it being complete in all respects.

### DIRECTIONS TO INVESTORS APPLYING DIRECTLY UNDER ALL SCHEMES OF THE FUND

In case of receipt of Application Form having broker code as **blank** space at the time of processing and allotting the units by the Registrars, AMC will consider such application as **"Direct"**. However, the Investors are requested to fill the blank space with the words such as **"Not Applicable"** or **"Direct"** so as to ensure that their application is processed as direct and any misuse is prevented. Alternatively, investors can also strike off the blank space in the broker code field to prevent any misuse.

### DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAV will be disclosed at the close of every Business Day and will be published in two newspapers. NAV can also be viewed on [www.fortisinvestments.in](http://www.fortisinvestments.in) and [www.amfiindia.com](http://www.amfiindia.com). You can also telephone us at (022) 6656 3838.

### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Within 10 working days of the receipt of the Redemption request at the Official Points of Acceptance of Transactions given in this KIM.

### DIVIDEND POLICY

- For **Fortis Equity Fund, Fortis Opportunities Fund, Fortis Tax Advantage Plan (ELSS), Fortis Dividend Yield Fund, Fortis Future Leaders Fund and Fortis China-India Fund**

Under the Scheme, the Trustee may distribute dividend, from time to time. The Trustee's decision with regard to the rate, timing and frequency of distribution shall be final.

Declaration of dividend under the Dividend Option in above schemes and the frequency thereof will inter-alia, depend on the availability of distributable profits.

#### ● For Fortis Monthly Income Plan

Option	Dividend Policy	Record Date
Monthly Dividend Option	Monthly	Last Business Day of each month
Quarterly Dividend Option	Quarterly	Last Business Day of each quarter (i.e. quarter ending June, September, December and March)

#### ● For Fortis Flexi Debt Fund

Option	Dividend Policy	Record Date
Daily Dividend Option *	Daily	Each Day
Weekly Dividend Option *	Weekly	Each Wednesday (on the next Business Day, if Wednesday is not a Business Day)
Quarterly Dividend Option	Quarterly	Last Business Day of each quarter (i.e. quarter ending June, September, December and March)
Half-Yearly Dividend Option	Half-Yearly	Last Business Day of each half-year (i.e. half year ending September and March)

#### ● For Fortis Money Plus Fund and Fortis Short Term Income Fund and Fortis Overnight Fund

Option	Dividend Policy	Record Date
Weekly Dividend Option *	Weekly	Each Wednesday (on the next Business Day, if Wednesday is not a Business Day)
Daily Dividend Option	Daily	Each Day
Monthly Dividend Option	Monthly	Last Business Day of each Month

#### ● For Fortis Bond Fund

Option	Dividend Policy	Record Date
Monthly Dividend Option	Monthly	Last Business Day of each month
Quarterly Dividend Option	Quarterly	Last Business Day of each quarter (i.e. quarter ending June, September, December and March)
Fortnightly Dividend Option	Fortnightly#	Fortnightly (15th & 30th of every month). If 15th or 30th is not a Business Day, the dividend shall be declared on the next Business Day.
Annual Dividend Option	Yearly	Last Business Day of every year

\* With compulsory Dividend Re-investment (i.e. dividends declared under the Option will be re-invested automatically in the Option).

# Dividend Payout facility under fortnightly dividend is withdrawn.

Declaration of dividend will inter-alia, depend on the availability of distributable profits as computed in accordance with the SEBI Regulations and if declared, will be distributed after deduction of applicable tax and surcharge thereon, if any. There is no assurance or guarantee to Unitholders as to the rate of dividend distribution nor that dividend will be paid regularly. Unitholders opting for the Dividend Option may choose to reinvest the dividend to be received by them in additional Units of the said Option. The amount of dividend re-invested will be net of tax deducted at source, wherever applicable. The dividends so reinvested shall constitute a constructive payment of dividends to the Unitholders and a constructive receipt of the same amount from each Unitholder for reinvestment in Units.

### UNITHOLDER INFORMATION

Accounts statement for each transaction and annual financial results shall be provided to investors by post or by e-mail. Half-yearly scheme portfolio will either be mailed to the unitholders or published in the newspapers as permitted under SEBI (Mutual Funds) Regulations, 1996.

#### For Investor Grievances, please contact:

##### Computer Age Management Services (P) Limited

Ground Floor, No. 178/10, Kodambakkam High Road,  
Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600 034.

##### Fortis Mutual Fund

Investment Manager :  
Fortis Investment Management (India) Private Limited  
Brady House, 2nd Floor, 14, Veer Nariman Road,  
Near Horniman Circle, Fort, Mumbai - 400 023  
Phone: 91-22-6739 0000 • Fax: 91-22-6739 0040  
E-mail: [investorcare@fortisinvestments.in](mailto:investorcare@fortisinvestments.in)

Date : December 22, 2008

## Instructions

### 1. General Information

a) The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please Tick (✓) in the appropriate box (☐), where boxes have been provided. Please refer to the Offer Document and the Key Information Memorandum carefully before filling the Common Application Form. All applicants are deemed to have accepted the terms of the Offer Document subject to which this offer is being made and bind themselves to such terms of the Offer Document upon signing the Application Form and tendering the payment.

### b) Directions to investors applying under all Schemes of the Fund directly

All existing/prospective investors are requested to note and follow the below-mentioned directions while applying for the units of the Schemes of Fortis Mutual Fund to enable the AMC to treat them as direct applications:

1. In case of receipt of application form having broker code as blank space at the time of processing and allotting the units by the Registrars, AMC will consider such application as **"Direct"**. However, the Investors are requested to fill the blank space with the words such as **"Not Applicable"** or **"Direct"** so as to ensure that their application is processed as direct. Alternatively, investors can also strike off the blank space in the broker code field.
2. In case, the Broker code is pre-printed on the application form, investors (any/all in case of joint holders) must strike-off the code & **countersign** before submitting the application form at the applicable collections centers / Official Points of Acceptance of Transaction, if investors require change in the broker/direct status.
3. Investors must provide their full signatures for the changes on the pre-printed application forms. Investors are also informed that if the changes/ alterations carried out in the broker code are not accompanied with the **full countersignature** by the investor(s) on the said modification, the application will be processed with existing broker code details as recorded with the AMC. In case of multiple brokers preprinted on the transaction slip, the additional investment will be under **"Direct"**, if the investor does not mention a specific broker.
4. The Registrar shall be diligent in effecting the received changes in the broker code within a reasonable period from the time of receipt of the written request from the investors at the designated Official Points of Acceptance of Transaction.
5. All Unitholders who have currently invested through channel distributors and intend to make their future investments through the Direct route, are advised to complete the procedural formalities prescribed by AMC from time to time.
6. The detailed list of all the Official Points of Acceptance of Transactions will be available on the AMC website from time to time. The application received shall be considered **"Direct"** if they are submitted at the designated Official Points of Acceptance of Transactions, as notified from time to time.

Investors should note that the AMC, the Trustee and the Mutual Fund should not be held liable for any claims in case the application forms are not completed in the manner stated as above.

### c) Applications under Power of Attorney/ Body Corporate/ Registered Society / Trust / Partnership

In case of an application under a Power of Attorney, the application should be accompanied by an original Power of Attorney or by a duly notarised copy of the Power of Attorney. The Mutual Fund / Trustee / AMC reserves the right to reject the application forms not accompanied by a Power of Attorney. Further, the Mutual Fund / Trustee / AMC reserves the right to hold Redemption proceeds in case the requisite documents are not submitted.

For applications by a company, body corporate, eligible institutions, registered society, trusts, partnership or other eligible non-individuals who apply in the Scheme should furnish a certified copy of resolution or authority to make the application as the case may be, a list of specimen signatures of the authorised officials, duly certified / attested and a certified copy of the Memorandum and Articles of Association and / or bye-laws and / or Trust Deed and / or

Partnership Deed and certificate of registration or any other document as the case may be. In case of a trust / fund, it shall submit a certified true copy of the resolution from the trustee(s) authorising such Subscriptions and Redemptions. The authorised officials should sign the application under their official designation.

### 2. Applicant's Information

Individual Applicants must provide all the details for all applicants under Applicant's Information in Section 4 of the Application Form.

a) Name and address must be given in full (P.O. Box Address alone is not sufficient). In case of NRIs / FIs, 'Overseas Address' should also be provided.

### b) PAN Information

#### PAN requirement effective from January 1, 2008

It is mandatory for investors making an application for investment to furnish copy of PAN. A copy of PAN has to be self certified by the investor and the original PAN card should be made available for verification in the manner and to the entity as may be specified by the Fortis Investment Management (India) Private Limited (AMC) from time to time

- If your investment is being jointly made with other co-applicants, the PAN for each of the co-applicants should be furnished along with a copy of a document, evidencing the PAN for each of the co-applicant.
- Where the person making an application is a minor, Guardian PAN copy is mandatory even if minor has his/her own valid PAN.
- Applications, where the details of the documents submitted as evidence for PAN do not match with the Applicants / existing information available with Fortis Mutual Fund, will be rejected.

**Applications not complying with the above requirements will be deemed to be incomplete and will be rejected.**

### bii) Know Your Client (KYC) information / documents

Investors who wish to obtain a KYC Compliance acknowledgement have to submit a completed KYC Application Form along with all the prescribed documents, at any of the Point of Service ('PoS'). PoS are the designated centres appointed by the Central Agency for receiving application forms, processing data and allotment of KYC Compliance acknowledgement. List of PoS and location of PoS and the said Forms are available at our website ([www.fortisinvestments.in](http://www.fortisinvestments.in)) and [www.amfiindia.com](http://www.amfiindia.com).

All documents must be submitted in original along with a self-attested copies of the same. The original will be returned across the counter after verification. Alternatively, investors may submit notarized copies of the requisite documents. On submission of the KYC form and documents to CVL, investors will receive an acknowledgement across the counter, a copy of which must be submitted to us as proof of having completed the formalities related to PAN verification and KYC.

**With effect from March 3, 2008**, the KYC compliance shall be **MANDATORY** for all applicants (including NRI, Donor, PoA holder, Guardian as well as Donor in case of minor etc.) for subscription of value of Rs.50,000/- and above. Application without the said compliance shall be liable to be rejected by the AMC/ Mutual Fund / Registrar.

**Joint Holders:** All Joint holders need to individually obtain KYC Confirmation. While communicating KYC Confirmation for the first time, all Investors of the said folio are required to sign the prescribed form for KYC Confirmation update.

**Minors:** In respect of a Minor, the Guardian should obtain a KYC Confirmation in his/her own name and quote it while investing in the name of the minor. The Minor, upon attaining majority, should immediately apply for a KYC Confirmation in his/her own capacity and intimate it to Fortis Mutual Fund, in order to transact further in his/her own capacity.

**Power of Attorney (PoA) Holder:** Investors desirous of investing through a PoA must note that the KYC Confirmation is required to be obtained by both the PoA issuer (i.e. Investor) and the Attorney (i.e., the holder of PoA). If an individual becomes a Fortis Mutual Fund Investor due to an operation of law, e.g., transmission of units upon death of an Investor, the claimant will be required to obtain KYC Confirmation.

## Instructions

(Contd.....)

**NRI residing outside India:** At present, there are no PoS available outside India. You may obtain the KYC Confirmation Application Form from the AMFI / Mutual Fund website. MAF duly completed along with the necessary documents can be mailed to your representative or Distributor who can obtain the KYC Confirmation for you.

**Systematic Investment Plan (SIP):** This would also apply to earlier SIP transactions, even if the SIP were registered prior to specified date in case value is equal to or more than Rs. 50000/-. While communicating KYC Confirmation for the first time, all Investors (in case of jointholding) of the said folio are required to sign the prescribed form for KYC Confirmation updation.

AMC reserves the right to validate the investors details with the records of CVL, income tax database; as the case may be either before allotting the units or subsequently. AMC further reserves the right to refund the investments made subsequently, if it is found that a valid KYC confirmation is not provided (through Applications for subscriptions of value of Rs.50,000/- and above) & valid PAN is not quoted on such application(s), refund will be done at applicable NAV, subject to payment of applicable exit load.

It may be noted that the Mutual Fund, Trustees or AMC shall not be liable for any failure to perform its obligations, to the extent that such performance has been delayed, hindered or prevented by systems failures, network errors, delay or loss of data/document during transit, due to interoperability issues amongst multi-intermediaries involved therein.

**For those who have updated the KYC Confirmation with the Fund, it may be noted that communication with respect to change in Address should be sent to PoS & not to Registrar.**

**In case of rectification of data entry mistakes by CVL or its PoS, Investors are advised to approach the same PoS from where the KYC Compliance acknowledgement was issued.**

- c) Please provide the name of the Guardian in case of investments on behalf of minor or the name of the Contact Person in case of investments by a Company / Body Corporate / Partnership Firm / Trust / Society / FIs / Association of Persons / Body of Individuals.
- d) Investor has an option to receive communication through E-Mail. Please furnish your E-Mail ID in the Common Application Form. The investor always has a right to demand a physical copy of any or all the documents in respect of the services provided by the Mutual Fund.

### 3. Bank Account Details (Mandatory)

- a) Applicants should provide the name of the bank, branch address, account type and account number of the Sole / First Applicant. Please note that as per SEBI guidelines, it is mandatory for investors to mention their bank account details in the Common Application Form. Applications without this information will be deemed to be incomplete and will not be accepted by the Mutual Fund.
- b) Investments or redemptions should be made from/to domestic accounts i.e. accounts within Indian Banking system. Investors should make subscription of units of the Fund in their own name and through their own bank accounts only and no third party subscription will be allowed.
- c) In addition to providing the redemption bank mandate, **it is mandatory for applicants to mention their Bank Account number, instrument number and the Bank name from which the subscription is funded, in their each Subscription request.**
- d) **Direct Credit Facility**

We offer a Direct Credit Facility with the following banks for payout of Dividend entitlement / Redemption proceeds :

ABN AMRO Bank	Citibank N.A.	Deutsche Bank
HDFC Bank	ICICI Bank	IDBI Bank
HSBC	Standard Chartered Bank	UTI Bank

If your Bank Details are of any of these Banks, we will directly credit your Dividend entitlement / Redemption proceeds into the same.

If your investment cheque is from a different Bank Account than what you have furnished in the Bank Account Details section, please furnish a cancelled cheque leaf / copy of cheque leaf of the Bank mentioned in the

Bank Account Details section. This would help us verify your bank account details before crediting the dividend / redemption proceeds into the Account.

If you however, wish to receive cheque payout instead, please indicate your preference for the same by ticking in the box provided.

### 4. Investment Details & Payment Details

- a) Applicants should indicate the Plan / Option and Dividend Mode, for which the application is made, by indicating the choice in the appropriate box provided for this purpose in the Common Application Form.
- b) **In case Applicants wish to opt for both the Plans / Options, separate Application Forms will have to be filled.**
- c) If no indication is given for the Option, the investment will be deemed to be for the Growth Option.
- d) Under the Dividend Option investor can further select Reinvestment or Payout Option. If no indication is given, the investment will be deemed to be for the Payout Option.
- e) The application amount can be tendered by cheque / demand draft payable locally at any of the ISCs and designated collection centres. Application Forms accompanied with outstation cheques / stockinvests / postal orders / money orders / cash / post dated cheques (except for SIP) will not be accepted. The AMC reserves the rights to refund such application money if deposited by the Collecting Banks in inadvertently.

All cheques and bank drafts must be drawn in the name of the respective Scheme / Plan as applicable and crossed "Account Payee only". For e.g. "Fortis Equity Fund", in case of Fortis Equity Fund. A separate cheque or bank draft must accompany each Application.

Investors residing in Centres where the Investor Service Centres/Collection Centres are not located are requested to make payment by demand drafts payable at the place where the application is submitted.

Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges levied by State Bank of India, if a demand draft issued by a bank in a place where there is no ISC / Collection Centre provided for the investors. In all other cases, the AMC will not accept any request for refund of demand draft charges.

### f) Cheque Bouncing

In cases where the cheque(s) given by the investor for the application made by him/her in the Scheme, are bounced (i.e. not realised) on presentation to the Bank on which it is drawn, the AMC/Trustee/Mutual Fund reserves the right to reject the application and also restrain the said investor from making any further investment in any of the Schemes of the Mutual Fund. The AMC/Trustee/Mutual Fund will not be responsible in any manner whatsoever for any losses / damages (whether direct, indirect or otherwise including opportunity loss) caused to the investor as result of the AMC/Trustee/Mutual Fund rejecting the application on the basis of cheque bouncing and also for restraining the investor from making any further investment in any of the Schemes of the Mutual Fund.

### g) NRIs, Persons of Indian Origin, FIs

Payment by FIs / NRIs / Persons of Indian Origin must be made by cheque out of funds held in the NRE / FCNR account, in the case of purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of purchases on a non-repatriation basis.

### 5. Nomination Instructions

#### a) Multiple Nomination Facility in the Scheme

Pursuant to the SEBI Regulation 29A, the AMC is introducing Multiple Nomination Facility to enable Unitholders to nominate more than one person in whom the Units held by the Unitholder shall vest in the event of the demise of the Unitholder. Accordingly, Multiple nominees can be designated per folio maximum upto 3 nominees.

- b) The investor has an option to provide nomination details of maximum upto 3 nominees.
- c) The Unitholders are further informed that additional nominee(s) can be added to the existing nominee(s) in their investments with Fortis Mutual Fund.

# Fortis Mutual Fund

- d) The nomination can be made only by individuals applying for / holding Units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate.
- e) 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 in favour of Central / State Government, a local authority, any person designated by a virtue of his office or a religious or a charitable trust.
- f) The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force from time to time.
- g) Nomination in respect of the Units stands rescinded upon the Redemption / transfer of Units.
- h) The nomination facility extended under the Scheme is in accordance with the SEBI Regulations and subject to other applicable laws. Transmission of the Units in the name of the nominee shall discharge the Mutual Fund, the Trustee and the AMC from any liability towards the successor(s) / heir(s) of the deceased Unitholder(s). However, the Mutual Fund / Trustee / AMC may request the nominee to execute suitable indemnities in favour of the Mutual Fund and / or the Trustee and / or the AMC, and to submit necessary documentation to the satisfaction of the Mutual Fund before transmitting Units to his / her favour. Nominations received in the form prescribed by the AMC alone shall be valid.

- i) Unitholders are requested to note that in case of multiple nominations, it is mandatory to clearly indicate the **percentage of allocation** in favour each of the nominees against their Name and such allocation should be in whole numbers without any decimals making a total of 100 percent. It may be noted that if the percentage allocation is not mentioned or is left blank, in the Nomination Form then the AMC shall apply the **default option** of equal distribution among all the nominees as designated by the deceased Unitholder.

## 6. Declaration and Signatures

Signatures can be in English or in any Indian language. Thumb impressions must be attested by a Magistrate / Notary Public under his / her official seal. In case of HUF, the Karta will sign on behalf of the HUF.

## 7. Who Cannot Invest

It should be noted that the following persons cannot invest in the Scheme(s):

- a) Any individual who is a Foreign national.
- b) Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme(s). These would be firms and societies, which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs.)
- c) Non-Resident Indians residing in the United States of America and Canada.

## 8. The Trustee / AMC retains the sole and absolute discretion to reject any application.

### CHECKLIST

Please ensure that :	Documents	Companies / Body Corporates	Trusts	Societies	HUF	Partnership Firms	FIs	Investments through Constituted Attorney
◆ Your Application Form is complete in all respect, Name, Address & Contact Details are mentioned in full, signed by all applicants.	1. Certificate of Incorporation / Registration	✓	✓			✓	✓	
◆ Bank Account Details are entered completely and correctly.	2. Resolution / Authorisation to invest	✓	✓	✓		✓	✓	
◆ Permanent Account Number (PAN) of all Applicants is mentioned.	3. List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓		✓	✓	✓
◆ Your bank account details are entered completely and correctly. <b>This is mandatory, if this is not included your application will be rejected.</b>	4. Memorandum & Articles of Association	✓						
◆ Appropriate Plan / Option is selected. If the Dividend Option is chosen, Dividend Payout or Re-investment is indicated.	5. Trust Deed		✓					
◆ If units are applied for jointly, Mode of Operation of account is indicated.	6. Bye-Laws			✓				
◆ Your investment Cheque / DD is drawn in favour of the respective Scheme dated and signed.	7. Partnership Deed / Deed of Declaration				✓	✓		
◆ Application Number is mentioned on the reverse of the Cheque / DD.	8. Overseas Auditor's Certificate						✓	
◆ Documents as listed alongside are submitted along with the Application Form (as applicable to your specific case).	9. Notarised Power of Attorney							✓
	10. Proof of PAN	✓	✓	✓		✓	✓	✓
	11. Latest Bank Pass Book / Bank Account Statement				✓			
All documents in 1 to 7 above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public.								

Please read the Instructions before completing this Common Application Form

App. No.

**DISTRIBUTOR / BROKER INFORMATION** To ensure to treat the application as "DIRECT" please do not leave the boxes below blank and read the instructions mentioned in 1(b))

Name and AMFI Reg. No. <b>ARN-</b>	Sub Agent's Name and AMFI Reg. No.	Bank Serial No.	CAMS Serial No.
---------------------------------------	------------------------------------	-----------------	-----------------

**1. EXISTING UNITHOLDER INFORMATION** (Please fill in your Folio No., Name, PAN & Bank Account details in Section 2 & 3, and then proceed to Section 5)

Folio No.  Unitholder's Name   
 The details in our records under the Folio No. mentioned above will only be considered for this application.

**2. PAN & KYC DETAILS** (Mandatory, as per SEBI Regulations)

	First / Sole Applicant	Second Applicant	Third Applicant
PAN	<input type="text"/>	<input type="text"/>	<input type="text"/>
Enclosed* (✓)	<input type="checkbox"/> PAN card proof <input type="checkbox"/> KYC Confirmation proof	<input type="checkbox"/> PAN card proof <input type="checkbox"/> KYC Confirmation proof	<input type="checkbox"/> PAN card proof <input type="checkbox"/> KYC Confirmation proof
PAN	<input type="text"/>	<input type="text"/>	<input type="text"/>
Enclosed* (✓)	<input type="checkbox"/> PAN card proof <input type="checkbox"/> KYC Confirmation proof	<input type="checkbox"/> PAN card proof <input type="checkbox"/> KYC Confirmation proof	<input type="checkbox"/> PAN card proof <input type="checkbox"/> KYC Confirmation proof

Guardian\*\* PoA Holder

\*\* If the Sole / First Applicant is a Minor then state Guardian's PAN Number  
\*See Instruction 2(b) & (bii) on page 14.

**3. BANK ACCOUNT DETAILS** (Mandatory, as per SEBI Regulations)

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

Bank Name

Address

City  Pin Code

Branch  MICR Code  ◀ This is a 9 Digit No. next to your Cheque No.

All Redemptions / Dividend Payouts will be payable to the First Applicant at the City and Bank Account details mentioned above.

**DIRECT CREDIT FACILITY** (See instruction 3d on page 15. Please ✓ and indicate your preference below)

ECS of dividends : I / We wish to receive dividend through ECS  Cheque Payouts : I / We want to receive redemption / dividend proceed by cheque / demand draft.

**4. APPLICANT'S INFORMATION**

Name of Sole / First Applicant (First / Middle / Last Name)  Title  Mr.  Ms.  M/s  Minor  Others

Date of Birth\*  /  /   
 \* Required for First holder / Minor

Name of Guardian (in case of Minor) OR Contact Person (in case of Non-individual Investors)  Title  Mr.  Ms.  M/s  Others

Name of Second Applicant  Title  Mr.  Ms.  M/s  Minor  Others

Name of Third Applicant  Title  Mr.  Ms.  M/s  Minor  Others

Mode of Holding (please ✓)  Single  Joint\*  Anyone or Survivor (\* Default, in case of more than one applicant and not ticked)

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

City  Pin Code (Mandatory)  State

STD Code  Tel. Off.  Extn.

Mobile  Tel. Resi.  Fax

E-Mail

If you wish to receive all communication from us via e-mail, please ✓ here

Occupation (please ✓)  Service  Professional  Business  Housewife  Retired  Student  Agriculture  Others \_\_\_\_\_

Status (please ✓)  Individual  HUF  Company  Fils  NRI-Repatriation  NRI-Non Repatriation  Bank  Proprietorship Firm  Trust  
 Society/Club  Partnership  Body Corporate  On behalf of Minor  Others \_\_\_\_\_ (please specify)

Overseas Address (Required for NRIs/Fils applicants in addition to mailing address) (P.O. Box Address is not sufficient)

**DEBIT MANDATE** (ABN AMRO Bank Account Holders Only) - All applications with Debit Mandate to be submitted to ABN AMRO Bank N.V. Collection Centres Only

I/We  (Name of the account holder)

authorise ABN AMRO Bank N. V. to debit my/our A/c. No.

A/c. Type (please ✓)  Savings  Current  NRE  NRO  FCNR with Rs.

Rs. (words)  and pay (name of Scheme)

for purchase of Units. Date :

Debit Mandate No.

Authorised Signature

**ACKNOWLEDGEMENT SLIP** (To be filled in by the Applicant)

Received from Mr./Ms/M/s.

an application for purchase of Units of  Scheme  Plan  Option

along with Cheque / DD No.  dated

drawn on (Bank)  A/c. No.

for Rs.  All purchases are subject to realisation of Cheques / DD.

App. No.

ISC Stamp, Date & Signature

MANDATORY

**5. INVESTMENT & PAYMENT DETAILS – Separate Cheque / DD / Fund Transfer instruction required for investment in each Scheme / Plan / Option (MANDATORY)**

Scheme Name **Fortis** Plan  Regular\*  Institutional  Institutional Plus

Option (please )  Growth\*  Dividend  Daily\*\* Dividend  Weekly\*\* Dividend  Monthly Dividend\*  Quarterly Dividend  
 Half Yearly Dividend  Fortnightly Dividend  Annual Dividend

Dividend Mode (please )  Reinvest  Payout\*

Investment Amount Rs. \_\_\_\_\_ Cheque / DD No. \_\_\_\_\_ Dated \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Mode of Payment  Cheque / Demand Draft / Fund Transfer DD charges, if any Rs. \_\_\_\_\_

Drawn on Bank \_\_\_\_\_

Branch \_\_\_\_\_ A/c. No. \_\_\_\_\_

\* Default Plan / Option / Dividend Mode if not ticked. Except in Fortis Flexi Debt Fund and Fortis Bond Fund where the default Dividend Option is Quarterly Dividend Option & Annual Dividend Option respectively. \*\* With compulsory Dividend Re-investment. **Cheques / DD to be drawn in favour of the Scheme / Plan applied for.**

**6. NOMINATION (To be filled in by Individual(s) applying Singly or Jointly) (See instruction 5 on page 15)**

Having read and understood the instruction for Nomination, I / We hereby nominate the person(s) more particularly described hereunder in respect of the Units under the Folio held by me/us in the event of my death

Particulars	Nominee 1	Nominee 2	Nominee 3
Name	_____	_____	_____
Address	_____ _____ _____	_____ _____ _____	_____ _____ _____
Relationship with Applicant	_____	_____	_____
Date of Birth in case Nominee is minor	____/____/____	____/____/____	____/____/____
# Percentage of Allocation/Share	_____	_____	_____

# Please indicate the percentage of allocation / share for each of the nominees in whole numbers only without any decimals making a total of **100 per cent**. If the percentage allocation is not mentioned or is left **blank** then the AMC shall apply the **default option** of equal distribution among the multiple designated Nominees.

If Nominee is a Minor, details of the Guardian required : Name and Address of the Guardian

City \_\_\_\_\_ Pin Code \_\_\_\_\_

State \_\_\_\_\_

Guardian's relationship with the Minor Nominee \_\_\_\_\_

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

**7. POWER OF ATTORNEY (PoA) HOLDER DETAILS (If the investment is being made by a Constituted Attorney please furnish the details of PoA Holder)**

Name of PoA Holder \_\_\_\_\_ Title  Mr.  Ms.  M/s  Others \_\_\_\_\_

PAN \_\_\_\_\_ Enclosed\* ()  PAN card proof  KYC Confirmation proof

Signature of (PoA) Holder \_\_\_\_\_

**8. DECLARATION & SIGNATURES**

Having read and understood the contents of the Offer Document of the Scheme of Fortis Mutual Fund, I / We hereby apply to the Trustee of Fortis Mutual Fund for units of the Scheme and agree to abide by terms and conditions, rules and regulations of the Scheme. I / We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We hereby declare that I am / we are not a US person, within the meaning of the United States Securities Act, 1933, as amended from time to time; and that I am / we are not applying on behalf of or as proxyholders of a person who is a US person. I/We hereby declare that I am/ We are competent under the applicable laws and duly authorised where required, to make this investment in the above mentioned scheme. I/We hereby confirm that the proposed investment is being made from known, identifiable and legitimate sources of funds /income of mine/the HUF/ the Company/Trust/ Partnership only and I am / we are the rightful beneficial owner(s) of the funds and the resulting investments therefrom. The abovementioned investment does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions or of the provisions of any law in India including but not limited to The Income Tax Act, the Prevention of Money Laundering Act, 2002, The Prevention of Corruption, 1988 Act and/or any other relevant rules/ guidelines notified in this regard or applicable laws enacted by the Government of India / any other regulatory body from time to time. I / we hereby understand and agree that if any of the aforesaid disclosures made/ information provided by me/us is found to be contradictory or non-reliable to the above statements or if I / we fail to provide adequate and complete information, the AMC / Mutual Fund / Trustees reserve the right to reject the application / withhold the investments made by me / us and/or make disclosures and report the relevant details to the competent authority and take such other actions as may be required to comply with the applicable law as the AMC/ Mutual Fund/ Trustees may deem proper at their sole option.

**Applicable to NRIs only :** I / We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.

If NRI, (please )  Repatriation basis  Non-Repatriation basis

SIGNATURE(S) \_\_\_\_\_

Dated \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

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

**Fortis Investments**

Fortis Investment Management (India) Private Limited

101, 10th Floor, Sakhar Bhavan,  
Nariman Point, Mumbai 400 021.

Tel. : 91-22 6656 0000 • Web : www.fortisinvestments.in

**Fortis Investments**

For any further queries / correspondence, please contact :

**Computer Age Management Services Pvt. Ltd.**

UNIT : Fortis Mutual Fund

Ground Floor, No. 178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600 034.

Tel : 044 - 3911 5559 • email : enq\_m@camsonline.com

Please read SIP Instructions before completing this Application Form

App. No. \_\_\_\_\_

**DISTRIBUTOR / BROKER INFORMATION** [To ensure to treat the application as "DIRECT" please do not leave the boxes below blank and kindly read the instructions mentioned in 1(b)]

Name and AMFI Reg. No. <b>ARN-</b>	Sub Agent's Name and AMFI Reg. No.	Bank Serial No.	CAMS Serial No.
---------------------------------------	------------------------------------	-----------------	-----------------

**1. EXISTING UNITHOLDER INFORMATION** (Please fill in your Folio No., Name, PAN & Bank Account details in Section 2 & 3, and then proceed to Section 5)

Folio No. \_\_\_\_\_ Unitholder's Name \_\_\_\_\_  
 The details in our records under the Folio No. mentioned above will only be considered for this application.

**2. PAN & KYC DETAILS** (Mandatory, as per SEBI Regulations)

First / Sole Applicant	Second Applicant	Third Applicant
PAN _____ Enclosed* ( <input checked="" type="checkbox"/> ) <input type="checkbox"/> PAN card proof <input type="checkbox"/> KYC Confirmation proof	PAN _____ Enclosed* ( <input type="checkbox"/> ) <input type="checkbox"/> PAN card proof <input type="checkbox"/> KYC Confirmation proof	PAN _____ Enclosed* ( <input type="checkbox"/> ) <input type="checkbox"/> PAN card proof <input type="checkbox"/> KYC Confirmation proof
Guardian** _____ Enclosed* ( <input type="checkbox"/> ) <input type="checkbox"/> PAN card proof <input type="checkbox"/> KYC Confirmation proof	PoA Holder _____ Enclosed* ( <input type="checkbox"/> ) <input type="checkbox"/> PAN card proof <input type="checkbox"/> KYC Confirmation proof	** If the Sole / First Applicant is a Minor then state Guardian's PAN Number *See Instruction 2(b) & (bii) on page 14.

**3. BANK ACCOUNT DETAILS** (Mandatory, as per SEBI Regulations)

A/c. No. \_\_\_\_\_ A/c. Type (please  Savings  Current  NRE  NRO  FCNR)

Bank Name \_\_\_\_\_

Address \_\_\_\_\_  
 City \_\_\_\_\_ Pin Code \_\_\_\_\_

Branch \_\_\_\_\_ MICR Code \_\_\_\_\_ ◀ This is a 9 Digit No. next to your Cheque No.

All Redemptions / Dividend Payouts will be payable to the First Applicant at the City and Bank Account details mentioned above.

**DIRECT CREDIT FACILITY** (See instruction 3d on page 15. Please  and indicate your preference below)

ECS of dividends : I / We wish to receive dividend through ECS  Cheque Payouts : I / We want to receive redemption / dividend proceed by cheque / demand draft.

**4. APPLICANT'S INFORMATION**

Name of Sole / First Applicant (First / Middle / Last Name) \_\_\_\_\_ Title  Mr.  Ms.  M/s  Minor  Others \_\_\_\_\_

Date of Birth\* \_\_\_\_\_  
 \* Required for First holder / Minor (D D / M M / Y Y Y Y)

Name of Guardian (in case of Minor) OR Contact Person (in case of Non-individual Investors) \_\_\_\_\_ Title  Mr.  Ms.  M/s  Others \_\_\_\_\_

Name of Second Applicant \_\_\_\_\_ Title  Mr.  Ms.  M/s  Minor  Others \_\_\_\_\_

Name of Third Applicant \_\_\_\_\_ Title  Mr.  Ms.  M/s  Minor  Others \_\_\_\_\_

Mode of Holding (please  )  Single  Joint\*  Anyone or Survivor (\* Default, in case of more than one applicant and not ticked)

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

City \_\_\_\_\_ Pin Code (Mandatory) \_\_\_\_\_ State \_\_\_\_\_

STD Code \_\_\_\_\_ Tel. Off. \_\_\_\_\_ Extn. \_\_\_\_\_

Mobile \_\_\_\_\_ Tel. Resi. \_\_\_\_\_ Fax \_\_\_\_\_

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

**If you wish to receive all communication from us via e-mail, please  here**

Occupation (please  )  Service  Professional  Business  Housewife  Retired  Student  Agriculture  Others \_\_\_\_\_

Status (please  )  Individual  HUF  Company  FIs  NRI-Repatriation  NRI-Non Repatriation  Bank  Proprietorship Firm  Trust  
 Society/Club  Partnership  Body Corporate  On behalf of Minor  Others \_\_\_\_\_ (please specify)

Overseas Address (Required for NRIs/FIs applicants in addition to mailing address) (P.O. Box Address is not sufficient) \_\_\_\_\_

**SIP AUTO DEBIT (ECS) FACILITY FORM [Registration cum Mandate Form for ECS (Debit Clearing)] (Please read Terms & Conditions)**

**ECS DEBIT BANK ACCOUNT DETAILS (MANDATORY)**

I / We hereby authorise the authorised service provider (TechProcess Solutions Ltd.) of Fortis Investment Management (India) Private Ltd. (Investment Manager to Fortis Mutual Fund), to debit my / our following bank account by ECS (Debit Clearing) for collection of SIP payments (From the second SIP instalment).

Name of the Account Holder (as in Bank Records) \_\_\_\_\_

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

Account No. \_\_\_\_\_ Account Type  Savings  Current  Cash Credit  NRE  NRO

9 Digit MICR Code \_\_\_\_\_ ◀ (Please enter the 9 digit number that appears after your cheque number) Mandatory Enclosure  Copy of cancelled Cheque leaf

**AUTHORISATION OF BANK ACCOUNT HOLDER [To be signed by Account Holder(s)]**

This is to inform you that I/We have registered with TechProcess Solutions Ltd., an authorised service provider of Fortis Investment Management (India) Private Ltd. (Investment Manager to Fortis Mutual Fund), for collection of SIP payments. Such payments will be made from the above mentioned account and be routed to you directly or through the ECS mechanism. The authority shall continue to be in force with immediate effect till the period indicated above or until I/We revoke it by instructions delivered to the Bank in writing. I/We authorise the bank to honour all such instructions. I/We further authorise the representative of TechProcess Solutions Ltd. to get this mandate verified and registered with you. I hereby authorise the bank to debit verification charges (if any) to my account for verification of this mandate.

Account Number \_\_\_\_\_

Banker's Attestation (For Bank use only) : Certified that the signature of account holder and the details of Bank account and its MICR code are correct as per our records. Signature of Authorised Official from Bank (Bank Stamp and Date) \_\_\_\_\_

**ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)**

Received from Mr./Ms/M/s. \_\_\_\_\_

an application for purchase of Units of \_\_\_\_\_ Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

SIP Auto Debit (ECS) Facility  Cheques Nos. From \_\_\_\_\_ To \_\_\_\_\_  
 drawn on (Bank) \_\_\_\_\_ A/c. No. \_\_\_\_\_

Total Amount (Rs.) \_\_\_\_\_ on  Weekly  Monthly  Quarterly basis. All purchases are subject to realisation of Cheques / DD.

App. No. \_\_\_\_\_

ISC Stamp, Date & Signature

MANDATORY

**5. SIP INVESTMENT DETAILS – Separate Cheque required for investment in each Scheme / Plan / Option (MANDATORY)**

Scheme Name **Fortis** Plan  Regular\*  Institutional  Institutional Plus

Option (please )  Growth\*  Dividend  Daily\*\* Dividend  Weekly\*\* Dividend  Monthly Dividend\*  Quarterly Dividend  Half Yearly Dividend  Fortnightly Dividend  Annual Dividend Dividend Mode (please )  Reinvest  Payout\*

Frequency (Please  any one only)  Weekly SIP  Monthly# SIP  Quarterly# SIP (Calendar Quarter i.e., January, April, July and October) # ECS facility available

SIP Date Weekly SIP : 1st, 7th, 15th and 25th Monthly and Quarterly SIP (Please  any one only) :  1st of the month  7th of the month  15th of the month  25th of the month

Enrolment Period From DD MM YY To DD MM YY No. of Weeks / Months / Quarters

\* Default Plan / Option / Dividend Mode if not ticked. Except in Fortis Flexi Debt Fund and Fortis Bond Fund where the default Dividend Option is Quarterly Dividend Option & Annual Dividend Option respectively. \*\* With compulsory Dividend Re-investment.

**6. PAYMENT DETAILS (First Payment by Cheque Only) – Cheques to be drawn in favour of the Scheme / Plan applied for**

Each SIP Amount Rs. No. of Instalments Total Amount Rs. First SIP instalment via : Cheque No. \_\_\_\_\_

Drawn on Bank Branch City A/c. No. \_\_\_\_\_

SIP THROUGH AUTO-DEBIT (ECS) - Please fill up SIP Auto Debit (ECS) Facility Form  SIP THROUGH POST-DATED CHEQUES

Second and Subsequent instalment Cheque Details : Total Cheques \_\_\_\_\_

Cheque No. From \_\_\_\_\_ To \_\_\_\_\_ Dated From DD MM YYYY To DD MM YYYY

Drawn on Bank Branch City A/c. No. \_\_\_\_\_

**7. NOMINATION (To be filled in by Individual(s) applying Singly or Jointly) (See instruction 5 on page 15)**

Having read and understood the instruction for Nomination, I / We hereby nominate the person(s) more particularly described hereunder in respect of the Units under the Folio held by me/us in the event of my death

Particulars	Nominee 1	Nominee 2	Nominee 3
Name			
Address			
Relationship with Applicant			
Date of Birth in case Nominee is minor			
# Percentage of Allocation/Share			

# Please indicate the percentage of allocation / share for each of the nominees in whole numbers only without any decimals making a total of 100 per cent. If the percentage allocation is not mentioned or is left blank then the AMC shall apply the default option of equal distribution among the multiple designated Nominees.

If Nominee is a Minor, details of the Guardian required : Name and Address of the Guardian

City \_\_\_\_\_ Pin Code \_\_\_\_\_

State \_\_\_\_\_

Guardian's relationship with the Minor Nominee \_\_\_\_\_

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

**8. POWER OF ATTORNEY (PoA) HOLDER DETAILS (If the investment is being made by a Constituted Attorney please furnish the details of PoA Holder)**

Name of PoA \_\_\_\_\_ Title  Mr.  Ms.  M/s  Others \_\_\_\_\_

PAN \_\_\_\_\_ Enclosed\* ()  PAN card proof  KYC Confirmation proof

Signature of (PoA) Holder \_\_\_\_\_

**9. DECLARATION & SIGNATURES**

Having read and understood the contents of the Offer Document of the Scheme of Fortis Mutual Fund, I / We hereby apply to the Trustee of Fortis Mutual Fund for units of the Scheme and agree to abide by terms and conditions, rules and regulation of the Scheme. I / We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We hereby declare that I am / we are not a US person, within the meaning of the United States Securities Act, 1933, as amended from time to time; and that I am / we are not applying on behalf of or as proxyholders of a person who is a US person. I/We hereby declare that I am/ We are competent under the applicable laws and duly authorised where required, to make this investment in the above mentioned scheme. I/We hereby confirm that the proposed investment is being made from known, identifiable and legitimate sources of funds /income of mine/the HUF/ the Company/Trust/ Partnership only and I am / we are the rightful beneficial owner(s) of the funds and the resulting investments therefrom. The abovementioned investment does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions or of the provisions of any law in India including but not limited to The Income Tax Act, the Prevention of Money Laundering Act, 2002, The Prevention of Corruption, 1988 Act and/or any other relevant rules/ guidelines notified in this regard or applicable laws enacted by the Government of India / any other regulatory body from time to time. I / we hereby understand and agree that if any of the aforesaid disclosures made/ information provided by me/us is found to be contradictory or non-reliable to the above statements or if I / we fail to provide adequate and complete information, the AMC / Mutual Fund / Trustees reserve the right to reject the application / withhold the investments made by me / us and/or make disclosures and report the relevant details to the competent authority and take such other actions as may be required to comply with the applicable law as the AMC/ Mutual Fund/ Trustees may deem proper at their sole option.

Applicable to NRIs only : I / We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.

If NRI, (please )  Repatriation basis  Non-Repatriation basis

Dated DD MM YY

SIGNATURE(S) \_\_\_\_\_ First / Sole Applicant / Guardian

\_\_\_\_\_ Second Applicant / Guardian

\_\_\_\_\_ Third Applicant / Guardian

**SIP AUTO DEBIT - CHECKLIST**

- Please ensure that if you are an existing investor, you have quoted your Folio No. in the SIP Application Form.
- Investment Scheme / Plan / Option in which you wish to do systematic investments is clearly indicated in the SIP Application Form.
- The SIP Amount, the SIP Frequency, your preferred SIP Date and Period are clearly indicated in the SIP Application Form.
- Your First SIP Cheque from the same bank from which you wish your Auto-Debits to happen is enclosed and the cheque details are clearly indicated in the SIP Auto Debit Facility Form.
- Your Bank Account Details are correctly and completely furnished including the 9 Digit MICR Code.
- Cancelled Cheque leaf of the Bank Account mentioned in the SIP Auto Debit (ECS) Account to be attached.
- In case of current account, please affix company's seal at columns "ECS DEBIT BANK ACCOUNT DETAILS (MANDATORY)" and AUTHORIZATION OF BANK ACCOUNT HOLDER section.
- Authorisation of Bank Account is signed in the same manner as your signatures in Bank Records.

Schemes Snapshot for SIP	
Scheme Name	Minimum Amount for SIP
<ul style="list-style-type: none"> <li>Fortis Equity Fund (*FEF*)</li> <li>Fortis Opportunities Fund (*FOF*)</li> <li>Fortis Dividend Yield Fund (*FDYF*)</li> <li>Fortis Future Leaders Fund (*FFLF*)</li> <li>Fortis China-India Fund (*FCIF*)</li> </ul>	Minimum Rs. 500/- and in multiples of Re. 1/- thereafter for Weekly, Monthly & Quarterly SIP.
<ul style="list-style-type: none"> <li>Fortis Tax Advantage Plan (ELSS) - (*FTAP*)</li> </ul>	Minimum of Rs. 500 and in multiples of Rs. 500 for Weekly, Monthly and Quarterly SIP.
<ul style="list-style-type: none"> <li>Fortis Monthly Income Plan (*FMIP*)</li> <li>Fortis Flexi Debt Fund (*FFDF*) - Regular Plan</li> <li>Fortis Money Plus Fund (*FMPF*) - Regular Plan</li> <li>Fortis Bond Fund (*FBF*)</li> </ul>	<ul style="list-style-type: none"> <li>Minimum Rs. 1,000/- and in multiples of Re.1/- thereafter for Weekly &amp; Monthly SIP.</li> <li>Minimum Rs. 3,000/- and in multiples of Re.1/- thereafter for Quarterly SIP.</li> </ul>

## SIP - INSTRUCTIONS

- The SIP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (☐), where boxes have been provided. The SIP Enrolment Form, complete in all respects, should be submitted to any of the Official Points of Acceptance of Transactions.
- A single SIP Enrolment Form can be used for one Scheme / Plan / Option / SIP Date only. Investor should use separate forms for more than one Scheme / Plan / Option.
- Existing unit holders are required to submit only the SIP Enrolment Form. Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number.
- New investors who wish to enroll for SIP are required to fill the SIP Application Form. New investors are advised to read the Offer Document(s) / Scheme Information Document of the respective Scheme(s) carefully before investing. The Offer Document(s) / Key Information Memorandum(s) / Scheme Information Document of the respective Scheme(s) are available with the ISCs / distributors.
- To start an SIP, an investor has to provide the specified number of postdated cheques in advance, for the minimum amount for the facility chosen by the investor (as given in instruction no. 8). The 1st cheque can be of any date but the subsequent cheques should be of the same amount and same date. The enrolment form should reach atleast 7 days before the due date at any of the Official Points of Acceptance of Transactions.
- Currently, the schemes eligible for the SIP facility are as follows:
  - Fortis Equity Fund ("FEF")
  - Fortis Opportunities Fund ("FOF")
  - Fortis Dividend Yield Fund ("FDYF")
  - Fortis Tax Advantage Plan (ELSS) ("FTAP")
  - Fortis Future Leaders Fund ("FFLF")
  - Fortis China-India Fund ("FCIF")
  - Fortis Monthly Income Plan ("FMIP")
  - Regular Plan of Fortis Flexi Debt Fund ("FFDF")
  - Regular Plan of Fortis Money Plus Fund ("FMPF")
  - Fortis Bond Fund ("FBF")
- Under SIP the investor of FEF, FMIP, FOF, FDYF, FTAP, FFDF, FFLF, FCIF, FMPF and FBF can for a continuous period of time invest a fixed amount at regular intervals for purchasing additional Units of the Scheme(s) at the Applicable NAV, subject to applicable Load.
  - SIP offers investors the following three facilities :
    - Weekly Systematic Investment Facility (WSIF) :**  
An investor must invest a minimum\* of Rs.500/- and in multiples of Re.1/- thereafter on a weekly basis by providing in advance a minimum of 6 post-dated cheques, for a block of 6 weeks.
    - Monthly# Systematic Investment Facility (MSIF) :**  
An investor must invest a minimum\* of Rs.500/- and in multiples of Re.1/- thereafter on a monthly basis by providing in advance a minimum of 6 post-dated cheques, for a block of 6 months.
    - Quarterly# Systematic Investment Facility (QSIF) :**  
An investor must invest a minimum\* of Rs.500/- and in multiples of Re.1/- thereafter on a quarterly basis by providing in advance a minimum of 2 post-dated cheques, for a block of 6 months.  
# ECS facility available.  
\* In case of FTAP an investor under WSIF or MSIF or QSIF must invest a minimum of Rs. 500 and in multiples of 500 thereafter.
  - Post-dated cheques for SIP should be dated 1st, 7th, 15th and 25th of a month under WSIF. For MSIF it should be either 1st or 7th or 15th or 25th of a month or first month of each quarter under QSIF (e.g. 1st or 7th or 15th or 25th of January, April, July and October). In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of cheques. Units will be allotted on the above applicable dates.
  - Applicable Load Structure for SIP**  
**For Equity Schemes:**  
The provisions of Entry Load and Exit Load as applicable to the normal investments as on the date of enrollment will be applicable to fresh SIP investments.  
**CDSC:** In respect of each fresh Subscription / Switch-in, of Units for an amount less than Rs. 5 crores in value through SIP/ STP on or after July 13, 2007, CDSC of 1% will be payable if the Units are redeemed / switched-out within 6 months from the date of such Subscription / Switch-in. In respect of each fresh Subscription / Switch-in, of Units for an amount of Rs. 5 crores or more in value through SIP/STP on or after July 13, 2007, CDSC payable will be NIL. However, the investors/ unitholders of the Fortis Future Leaders Fund are informed that in respect of fresh Subscription / Switch-in, of Units for an amount of Rs. 5 crores or more in value, through SIP/STP, CDSC of 0.5% is payable if the units are redeemed/switched out within three months from the date of such subscription / switch-in.  
**For Other Schemes:**  
The provisions of Entry Load, Exit Load and CDSC as applicable to the normal investments as on the date of enrollment will be applicable to fresh SIP investments.

in respect of fresh Subscription / Switch-in, of Units for an amount of Rs. 5 crores or more in value, through SIP/STP, CDSC of 0.5% is payable if the units are redeemed/switched out within three months from the date of such subscription / switch-in.

### For Other Schemes:

The provisions of Entry Load, Exit Load and CDSC as applicable to the normal investments as on the date of enrollment will be applicable to fresh SIP investments.

- Separate SIP Enrolment Forms are required to be filled for WSIF, MSIF and QSIF.
- The cheques should be drawn in favour of the respective "Scheme / Plan / Option" and crossed "A/c Payee Only" and must be payable at the locations where applications are submitted at the Official Points of Acceptance of Transactions. Unit holders must write the SIP Enrolment Form number, if any, on the reverse of the cheques accompanying the SIP Enrolment Forms. Outstation cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. No cash, money orders or postal orders will be accepted.
- Returned cheque(s) will not be presented again for collection.
- An account statement will be dispatched by mail or by e-mail (if opted by the Unit holder) to the Unit holder normally within 3 Business Days from the date of transaction indicating the new balance to the credit of the Unit holder's account.
- Investors have the right to discontinue the SIP facility at any time by sending a written request to any of the Official Points of Acceptance of Transactions. Such notice should be received at least 14 days prior to the due date of the next cheque. On receipt of such request, the SIP facility will be terminated and the remaining unutilised post-dated cheque(s) will be returned to the investor.
- Normally, Account Statements / Newsletters are sent to each Unit holder by courier / post / e-mail. It is the intent of the AMC to send such communication via e-mail. It may be noted that Fortis Investment Management (India) Private Limited retains the right to send such documents by courier / post, even if the Unit holder has opted for this facility.
- The Trustee / AMC reserves the right to change / modify the terms of the SIP. The above load structure will be in force till further notice. This load structure is subject to change and may be imposed / modified prospectively from time to time, as may be decided by the Trustee / AMC from time to time.

## SIP AUTO DEBIT FACILITY - TERMS & CONDITIONS

### SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

- This facility is offered to the investors having bank accounts in **select cities mentioned below**. The bank branch through which you want your SIP Auto-Debits to take place should be a participant in local MICR Clearing.
- SIP Auto-Debit Facility is offered to you using RBI's Electronic Clearing Service (ECS) for effecting SIP payments. By opting for this facility, you agree to abide by the terms and conditions of ECS Facility of Reserve Bank of India.
- New investors need to submit:
  - SIP Application Form for the chosen Scheme duly filled in
  - Completed SIP Auto Debit Facility Form
  - Cheque for the First Installment of the SIP
  - Cancelled copy of the cheque of the bank whose details have been mentioned in the ECS debit bank account.

These details have to be submitted at least 7 days before the first SIP installment date. In addition all the other corporate/ other documents as mentioned in the common application form needs to be submitted.
- Existing investors need to mention the Folio Number and submit the following:
  - Completed SIP Auto Debit Facility Form
  - Cheque for the First Installment of the SIP
  - Cancelled copy of the cheque of the bank whose details have been mentioned in the ECS debit bank account.

These details have to be submitted at least 7 days before the first SIP installment date.
- Investors can opt for SIP on a monthly or quarterly basis under the ECS facility. The first debit will be basis the SIP cheque. Second and subsequent SIPs shall be through the Auto Debit route and is available only on specified dates of the month viz. 1st, 7th, 15th and 25th of a month for Monthly and Quarterly SIPs (subject to validation by your bank). In case the chosen date falls on a Non-Business Day, the SIP will be processed on the immediate next Business Day.
- The cheque should be drawn in favour of "the respective Scheme / Plan / Option" as applicable and crossed "A/c. Payee Only".
- A separate SIP Enrolment Form must be filled for each Scheme / Plans, Unit Holders must write the Folio Number on the reverse of the Cheque accompanying the Application Form.
  - Fortis Mutual Fund, its Investment Manager, Registrar and other service providers responsible if the transaction is delayed or not effected or your bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
  - Fortis Investment Management (India) Private Limited, its registrars and other service providers shall not be held responsible and liable for any damages / compensation / loss incurred by the investor. For any reason whatsoever the investor assumes the entire risk of using this facility and takes full responsibility.
  - Please refer the Key Information Memorandum for applicable NAV, Risk Factors, Load and other information before investing.
  - Fortis Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfillment of regulatory requirements, fulfillment of requirements of the Offer Document / Addendum(s) and furnishing necessary information to the satisfaction of the Mutual Fund / AMC.
  - Fortis Investment Management (India) Private Ltd. and its service providers reserve the right to disclose the details of the Investors and their transactions using the SIP Auto Debit Facility to third parties for the purposes of verification and execution of the Auto Debit Facility as also for the purpose of law enforcement, fraud prevention, audit and inspection requirement etc. In case of discontinuance of business by the existing ECS Service Provider / change in ECS Service Provider, the investor may be required to resubmit a completed SIP Auto Debit Facility Form to the AMC.
  - The Investor undertakes and agrees that the SIP Auto Debit Facility requested for via this Form is subject to acceptance of the terms and conditions mentioned in Offer Document of the respective Scheme.
  - If you wish to change / modify the SIP amount, you will have to submit the following documents atleast 1 month in advance:
    - New SIP Auto Debit Facility Form with revised SIP amount
    - Letter to discontinue the SIP existing amount
  - If you have already an existing investor and have provided the post dated cheques and you now wish to avail of the ECS Auto Debit facility, you will need to submit the following documents atleast 1 month in advance:
    - SIP Auto Debit Facility Form
    - Letter to discontinue and return the existing post dated cheques.

### List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing)

● Agra	● Bhopal	● Coimbatore	● Jaipur	● Ludhiana	● New Delhi	● Surat
● Ahmedabad	● Bhubaneshwar	● Guwahati	● Kanpur	● Mangalore	● Panjim	● Trivandrum
● Bangalore	● Chandigarh	● Hyderabad	● Kolkata	● Mumbai	● Patna	● Vijayawada
● Baroda	● Chennai	● Indore	● Lucknow	● Nagpur	● Pune	● Rajkot
					● Vizag	

The cities in the list may be modified / updated / changed / removed at any time in future entirely at the discretion of Fortis Mutual Fund without assigning any reason 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.

# List of Official Points of Acceptance of Transactions

For Fortis Equity Fund, Fortis Opportunities Fund, Fortis Dividend Yield Fund, Fortis Tax Advantage Plan, Fortis Future Leaders Fund, Fortis China-India Fund, Fortis Monthly Income Plan, Fortis Flexi Debt Fund, Fortis Bond Fund and Fortis Short Term Income Fund

## AMC INVESTOR SERVICE CENTRES :

**Mumbai** : Brady House, 2nd Floor, 12 / 14, Veer Nariman Road, Fort, Mumbai - 400 023. **Bangaluru** : 403, 4th Floor, HM Geneva House, Cunningham Road, Bangaluru-560 052. **Chennai** : Old No. 48, New No. 99/1, Mahatma Gandhi Road, (Nungambakkam High Road), Chennai-600 034. **Hyderabad** : 501, 502 & 503, 5th Floor, Sufi Chambers, Road No.1, Banjara Hills, Hyderabad-500 034. **Kolkata** : 6th Floor, Suite No. 601, Lords Building, 7/1, Lord Sinha Road, Kolkata - 700 071. **New Delhi** : Hansalaya Building (1st Floor), 15, Barakhamba Road, New Delhi 110 001. **Pune** : Office No. 7, 3rd Floor, Suyash Plaza, 189 A, Bhandarkar Road, Pune - 411 004. **Ahmedabad** : 3rd Floor, 302, VIVA Complex, Near Parimal Garden, Ellisbridge, Ahmedabad - 380 006.

## CAMS INVESTOR SERVICE CENTRES :

**Ahmedabad** : 402-406, 4th Floor - Devpath Building, Off C. G. Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad 380 006. **Bangalore** : Trade Centre, 1st Floor, 45, Dikensen Road (Next to Manipal Centre), Bangalore 560 042. **Bhubaneswar** : 101/ 7, Janpath, Unit - III, Bhubaneswar 751 001. **Chandigarh** : Deepak Towers, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh 160 017. **Chennai** : Ground Floor No. 178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai 600 034. **Cochin** : 40 / 9633 D, Veekshanam Road, Near International Hotel, Cochin 682 035. **Coimbatore** : Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R. S. Puram, Coimbatore 641 002. **Durgapur** : 4/2, Bengal Ambuja Housing Development Ltd., Ground Floor, City Centre, Durgapur - 713 216. **Goa** : No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M. G. Road, Panaji (Goa) 403 001. **Hyderabad** : 208, 2nd Floor, Jade Arcade, Paradise Circle, Secunderabad 500 003. **Indore** : 101, Shalimar Corporate Centre, 8-B, South Tukoganj, Opp. Green Park, Indore 452 001. **Jaipur** : R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur 302 001. **Kanpur** : 1st Floor, 106 to 108, City Centre, Phase II, The Mall, Kanpur 208 001. **Kolkata** : "Lords Building", 7/1, Lord Sinha Road, Ground Floor, Kolkata 700 071. **Lucknow** : Off # 4, 1st Floor, Centre Court Building, 3/C, 5-Park Road, Hazratganj, Lucknow 226 001. **Ludhiana** : U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana 141 002. **Madurai** : 86/71A, Tamilsangam Road, Madurai 625 001. **Mangalore** : No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore 575 003. **Mumbai** : Rajabhadur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai 400 023. **Nagpur** : 145, Lendra Park, Behind Indus Ind Bank, New Ramdaspath, Nagpur 440 010. **New Delhi** : 304-305, 3rd Floor, Kanchenjunga Building, 18, Barakhamba Road, Connaught Place, New Delhi 110 001. **Patna** : Kamalalaya Shobha Plaza, Ground Floor, Near Ashiana Tower, Exhibition Road, Patna 800 001. **Pune** : Nirmithi Eminence, Off. No. 6, 1st Floor, Opp. Abhishek Hotel, Mehendale Garage Road, Erandawane, Pune 411 004. **Surat** : Office No. 2 Ahura -Mazda Complex, First Floor, Sadak Street, Timalyavad, Nanpura, Surat 395 001. **Vadodara** : 109 - Silver Line, Besides World Trade Centre, Sayajigunj, Vadodara 390 005. **Vijayawada** : 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, Vijayawada 520 010. **Visakhapatnam** : 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam 530 016.

## CAMS TRANSACTION POINTS :

**Agra** : No. 8, II Floor, Maruti Tower, Sanjay Place, Agra 282 002. **Ajmer** : Shop No. S-5, Second Floor, Swami Complex, Ajmer 305 001. **Allahabad** : No. 7 Ist Floor, Bihari Bhawan, 3, S. P. Marg, Civil Lines, Allahabad 211 001. **Alwar** : 256A, Scheme No. 1, Arya Nagar, Alwar 301 001. **Amaravati** : 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati 444 601. **Amritsar** : 378, Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar 143 001. **Anand** : 101, A. P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand 388 001. **Anantapur** : 15-570-33, 1st Floor, Pallavi Towers, Anantapur 515 001. **Asansol** : Block-G 1st Floor, P. C. Chatterjee Market Complex, Rambandhu Talab P. O., Ushagram, Asansol 713 303. **Aurangabad** : Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad 431 001. **Belgaum** : Tanish Tower, CTS No. 192/A, Guruwar Peth, Tilakwadi, Belgaum 590 006. **Bhavnagar** : 305-306, Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar 364 002. **Bhilwara** : C/o. Kodwani & Associates, F-20-21, Apsara Complex, Azad Market, Bhilwara 311 001. **Bhopal** : Plot No. 13, Major Shopping Center, Zone-I, M. P. Nagar, Bhopal 462 011. **Bokaro** : HC-3, 1st Floor, City Centre, Sector-4, Bokaro Steel City, Bokaro 827 004. **Burdwan** : 399, G. T. Road, Basement of Talk of the Town, Burdwan 713 101. **Calicut** : 29/97G, 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut 673 016. **Cuttack** : Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack 753 001. **Davenegere** : 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P. J. Extension, Davenegere 577 002. **Dehradun** : 204/121, Nari Shilp Mandir Marg, Old Connaught Place, Dehradun 248 001. **Dhanbad** : Urmila Towers, Room No. 111 (1st Floor), Bank More, Dhanbad 826 001. **Erode** : 197, Seshaiyer Complex, Agraharam Street, Erode 638 001. **Faridhabad** : B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad 121 001. **Ghaziabad** : 113/6, 1st Floor, Navyug Market, Ghaziabad 201 001. **Gorakhpur** : Shop No. 3, Second Floor, The Mall, Cross Road, A. D. Chowk, Bank Road, Gorakhpur 273 001. **Guntur** : Door No. 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur 522 002. **Gurgaon** : SCO-17, 3rd Floor, Sector-14, Gurgaon 122 001. **Guwahati** : A. K. Azad Road, Rehbari, Guwahati 781 008. **Gwalior** : 1st Floor, Singhal Bhawan, Daji Vitthal Ka Bada, Old High Court Road, Gwalior 474 001. **Hisar** : 12, Opp. Bank of Baroda, Red Square Market, Hisar 125 001. **Hosur** : Shop No. 8, J. D. Plaza, Opp. TNEB Office, Royakotta Road, Hosur 635 109. **Hubli** : 206 & 207, 1st Floor, 'A' Block, Kundagol Complex, Opp. Court, Club Road, Hubli 580 029. **Jabalpur** : 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur 482 001. **Jalandhar** : 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar 144 001. **Jalgaon** : Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon 425 001. **Jamnagar** : 217/218, Manek Centre, P. N. Marg, Jamnagar 361 001. **Jamshedpur** : Millennium Tower, "R" Road, Room No. 15, First Floor, Bistupur, Jamshedpur 831 001. **Jodhpur** : 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur 342 003. **Kadapa** : Door No. 1-1625, DNR Laxmi Plaza, Opp. Rajiv Marg, Railway Station Road, Yerramukkapalli, Kadapa 516 004. **Kannur** : Room No. 14/435, Casa Marina Shopping Centre, Talap, Kannur 670 004. **Kestopur** : AA 101, Prafulla Kanan, Sreeparna Apartment, Ground Floor, Kolkata Kestopur 700 101. **Kolhapur** : AMD Sofex Office No. 7, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416 001. **Kota** : B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota 324 007. **Kottayam** : Door No. IX / 1276, Amboorans Building, Manorama Junction, Kottayam 686 001. **Kurnool** : H. No. 43/8, Upstairs, Uppini Arcade, N. R. Peta, Kurnool 518 004. **Latur** : Kore Complex, 2nd Cross Kapad Line, Near Shegau Patsanstha, Latur 413 512. **Manipal** : Academy Annex, First Floor, Opp. Corporation Bank, Upendra Nagar, Manipal 576 104. **Meerut** : 108, 1st Floor, Shivam Plaza, Opp. Eves Cinema, Hapur Road, Meerut 250 002. **Mehsana** : 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana 384 002. **Moradabad** : B-612, 'Sudhakar', Lajpat Nagar, Moradabad 244 001. **Muzzafarpur** : Brahman Toli, Durgasthan, Gola Road, Muzzafarpur 842 001. **Mysore** : No. 1, 1st Floor, CH. 26, 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore 570 009. **Nasik** : Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik 422 005. **Nellore** : 97/56, 1st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore 524 001. **Panipat** : 83, Devi Lal Shopping Complex, Opp. ABN AMRO Bank, G. T. Road, Panipat 132 103. **Patiala** : 35, New Lal Bagh Colony, Patiala 147 001. **Pondicherry** : S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry 605 001. **Raichur** : #12-10-51/3C, Maram Complex, Besides State Bank of Mysore, Basaveswara Road, Raichur 584 101. **Raipur** : C-24, Sector 1, Devendra Nagar, Raipur 492 004. **Rajahmundry** : Cabin 101, D. No. 7-27-4, 1st Floor, Krishna Complex, Baruvari Street, T. Nagar, Rajahmundry 533 101. **Rajkot** : 111, Pooja Complex, Harihar Chowk, Near GPO, Rajkot 360 001. **Ranchi** : 223, Tirath Mansion (Near Over Bridge), 1st Floor, Main Road, Ranchi 834 001. **Rourkela** : 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela 769 001. **Salem** : No. 2, 1st Floor Vivekananda Street, New Fairlands, Salem 636 016. **Sambalpur** : C/o. Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur 768 001. **Shimla** : 1st Floor, Opp. Panchayat Bhawan Main Gate, Bus Stand, Shimla 171 001. **Siliguri** : No. 8, Swamiji Sarani, Ground Floor, Hakimpara, Siliguri 734 001. **Solapur** : 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z. P., Opp. Pangal High School, Solapur 413 001. **Thiruppur** : 1(1), Binny Compound, 2nd Street, Kumaran Road, Thiruppur 641 601. **Trichur** : Adam Bazar, Room No. 49, Ground Floor, Rice Bazar (East), Trichur 680 001. **Trichy** : No. 8, 1st Floor, 8th Cross West Extn., Thillainagar, Trichy 620 018. **Trivandrum** : R. S. Complex, Opp. LIC Building, Pattom P.O., Trivandrum 695 004. **Udaipur** : 32, Ahinsapuri, Fatehpura Circle, Udaipur 313 004. **Valsad** : Ground Floor, Yash Kamal 'B', Near Dreamland Theatre, Tithal Road, Valsad 396 001. **Varanasi** : C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi 221 002. **Vashi** : Mahaveer Center, Office No. 17, Plot No. 77, Sector 17, Vashi 400 703. **Warangal** : F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda Warangal 506 001.

## For Fortis Money Plus Fund and Fortis Overnight Fund

## AMC INVESTOR SERVICE CENTRES :

**Mumbai** : Brady House, 2nd Floor, 12 / 14, Veer Nariman Road, Fort, Mumbai - 400 023. **Bangaluru** : 403, 4th Floor, HM Geneva House, Cunningham Road, Bangaluru-560 052. **Chennai** : Old No. 48, New No. 99/1, Mahatma Gandhi Road, (Nungambakkam High Road), Chennai-600 034. **Hyderabad** : 501, 502 & 503, 5th Floor, Sufi Chambers, Road No.1, Banjara Hills, Hyderabad-500 034. **Kolkata** : 6th Floor, Suite No. 601, Lords Building, 7/1, Lord Sinha Road, Kolkata - 700 071. **New Delhi** : Hansalaya Building (1st Floor), 15, Barakhamba Road, New Delhi 110 001. **Pune** : Office No. 7, 3rd Floor, Suyash Plaza, 189 A, Bhandarkar Road, Pune - 411 004. **Ahmedabad** : 3rd Floor, 302, VIVA Complex, Near Parimal Garden, Ellisbridge, Ahmedabad - 380 006.

## CAMS INVESTOR SERVICE CENTRES / TRANSACTION POINTS :

**Ahmedabad** : 402-406, 4th Floor - Devpath Building, Off C. G. Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad 380 006. **Bangalore** : Trade Centre, 1st Floor, 45, Dikensen Road (Next to Manipal Centre ), Bangalore 560 042. **Chennai** : Ground Floor No. 178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai 600 034. **Hyderabad** : 208, 2nd Floor, Jade Arcade, Paradise Circle, Secunderabad 500 003. **Kolkata** : "Lords Building", 7/1, Lord Sinha Road, Ground Floor, Kolkata 700 071. **Lucknow** : Off # 4, 1st Floor, Centre Court Building, 3/C, 5-Park Road, Hazratganj, Lucknow 226 001. **Mumbai** : Rajabhadur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai 400 023. **New Delhi** : 304-305, 3rd Floor, Kanchenjunga Building, 18, Barakhamba Road, Connaught Place, New Delhi 110 001. **Pune** : Nirmithi Eminence, Off. No. 6, 1st Floor, Opp. Abhishek Hotel, Mehendale Garage Road, Erandawane, Pune 411 004.

# Fortis Investments

Fortis Investment Management (India) Private Limited  
101, 10th Floor, Sakhar Bhavan, Nariman Point, Mumbai 400 021.  
Tel. : 91-22 6656 0000 • Web : www.fortisinvestments.in