



A closed - ended Debt scheme  
with six plans – Plans A to F

Presented by Fidelity Mutual Fund

Offer of Units of Rs. 10 each for  
cash during the New Fund Offer



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

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

The Scheme offers six plans viz; Plans A, Plan B, Plan C, Plan D, Plan E and Plan F. All the plans of the Scheme are collectively referred to as 'the Plans' and individually, as the context permits, as 'a Plan' (including the options thereunder).

**New Fund Offer for Plan F  
opens on: March 28, 2011**

**New Fund Offer for Plan F  
closes on: March 28, 2011**

**Name of Mutual Fund:**

**Fidelity Mutual Fund**  
Office: 6th Floor, Mafatlal Centre,  
Nariman Point, Mumbai 400 021.

**Name of Asset Management Company:**

**FIL Fund Management Private Limited**  
Registered Office: 6th Floor,  
Mafatlal Centre, Nariman Point,  
Mumbai 400 021.

**Name of Trustee Company:**

**FIL Trustee Company Private Limited**  
Registered Office: 6th Floor,  
Mafatlal Centre, Nariman Point,  
Mumbai 400 021.

**INVESTMENT OBJECTIVE**

To seek to generate reasonable returns and reduce interest rate volatility primarily through investment in money market and short to mid term debt instruments having maturity, on or before the date of maturity of a Plan.

**ASSET ALLOCATION PATTERN OF THE PLANS**

Instruments	Indicative allocations (% to net assets)		Risk Profile
	Minimum	Maximum	
Debt and Money Market Instruments	0	100	Low to Medium

A Plan may invest in foreign securities up to 25% of its net assets. Investments in foreign securities shall be made on accordance with the requirements stipulated by SEBI and/or RBI from time to time.

A Plan may, in accordance with the position limits, disclosure norms and any other requirements under any regulations, guidelines and circulars issued by SEBI and/or RBI, invest in derivatives up to 50% of the net assets of the Plan for the purpose of hedging and portfolio balancing.

The cumulative gross exposure through equity, debt and derivative positions will not exceed 100% of the net assets of the Scheme.

A Plan does not intend to invest in securitised debt.

**RISK PROFILE OF THE SCHEME/PLANS**

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme/Plan specific risk factors are summarized below:

- The Scheme and each individual Plan shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme/Plan. These conditions will be complied with immediately after the close of the NFO itself i.e. at the time of allotment. In case of non-fulfilment with the condition of minimum 20 investors, the Scheme/Plan shall be wound up in accordance with Regulation 39 (2) (c) of SEBI Regulations automatically without any reference from SEBI. In case of non-fulfilment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the amount collected during the NFO period. Consequently, such exposure over 25% limit will lead to refund within 5 Business Days from the date of closure of NFO.
- In addition to the factors that affect the values of securities, the NAV of Units of the Scheme/Plan will fluctuate with the movement in the broader fixed income, money market and derivatives market and may be influenced by factors influencing such markets in general including but not limited to economic conditions, changes in interest rates, price and volume volatility in the fixed income markets, changes in taxation, currency exchange rates, foreign investments, political, economic or other developments and closure of the stock exchanges.

- Further the investments made by the Scheme/Plan will also be affected by interest rate risk, spread risk, credit risk or default risk, liquidity risk, reinvestment risk, settlement risk, market risk, risk associated with investment in derivatives, foreign securities and securitised debt.

**RISKS ASSOCIATED WITH TRADING ON STOCK EXCHANGE(S)**

- The transactions in the Units of a Plan can be undertaken only once the Units are listed on the Stock Exchange(s) and there could be a time gap between the allotment and listing of Units on the Stock Exchange(s). This could lead to inability on the part of investors to trade in the Units during the aforesaid period.
- Although Units of the Plan as mentioned in this Scheme Information Document will be listed on the Stock Exchange(s), there can be no assurance that an active secondary market will develop or be maintained.
- The Units of a Plan may trade above or below their NAV. The NAV of a Plan will fluctuate with changes in the market value of the Plan's holdings. The trading prices of Units of a Plan will fluctuate in accordance with changes in their NAV as well as demand and supply of the Units of a Plan in the market.
- Trading in Units of a Plan on the Stock Exchange(s) may be halted because of market conditions or for reasons that in view of exchange authorities or SEBI, trading in Units of a Plan is not advisable. In addition, trading in Units of a Plan is subject to trading halts caused by extraordinary market volatility and pursuant to Exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of Exchange necessary to maintain the listing of Units of a Plan will remain unchanged.
- In respect of Units issued in demat form through Depositories, the records of the depository shall be final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Fund on the Maturity Date will depend upon the confirmations to be received from Depository(ies) on which the Fund has no control.
- As the Units allotted under a Plan will be listed on the Stock Exchange(s), the Fund shall not provide for redemption/repurchase of Units prior to Maturity Date of a Plan.

**SPECIAL CONSIDERATION**

Fidelity Mutual Fund/FIL Fund Management Private Limited and its empanelled brokers has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.

**INVESTMENT STRATEGY**

Each Plan shall have independent assets and an independent portfolio of securities which shall be distinct and segregated from the assets and portfolios of other Plans. A Plan's portfolio will be constructed and managed to generate returns to match the investment objective. As the interest rate risk of the portfolio is likely to be similar to that of the shorter to medium end of the maturity spectrum, in line with the investment objective, a significant proportion of the total returns is likely to be in the form of income yield or accrual.

Investment views/decisions will be a combination of credit analysis of individual exposures and analysis of macro economic factors to estimate the direction of interest rates and level of liquidity and will be taken, inter alia, on the basis of the following parameters:

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

The fund management team, supported by credit research group will generally adopt a bottom up approach for securities identification to optimise the risk adjusted returns on the diversified portfolio. The credit quality of the portfolio will be maintained and monitored using the in-house research capabilities as well as the inputs from the independent credit rating agencies.

Investments in debt instruments carry various risks such as interest rate risk, liquidity risk, default risk, reinvestment risk etc. Every investment opportunity will be assessed by the AMC in light of these risks. Whilst such risks cannot be eliminated, they may be minimized by diversification and effective use of hedging techniques.

**Investments in derivatives:** A Plan may invest up to 20% of its net assets in derivatives for the purpose of hedging and portfolio balancing. Investments in interest rate swaps shall be done only for the purposes of hedging and shall be in terms of requirements specified by SEBI and/or RBI from time to time. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment. The manner in which derivative investments may be utilised and the benefits thereof have been explained in the preceding portion of this Scheme Information Document. The various risks associated with investing in derivatives have been explained at paragraph "Risk associated with investing in derivatives" above. Any investments in derivatives will be undertaken after considering the risks as set out at paragraph "Risk associated with investing in derivatives" above.

**Investments in foreign securities:** A Plan may also invest in foreign securities for diversification as permitted under the applicable laws, including the SEBI Regulations. The investments of a Plan in foreign securities will be restricted to 25% of the net assets of the Plan. The various risks associated with investing in foreign securities have been explained at paragraph "Risk associated with investing in foreign securities" above. Any investments in foreign securities will only be undertaken after considering the risks as set out at paragraph "Risks associated with investing in foreign securities" above. The Scheme may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for managing and administering such investments in overseas securities. The appointment of such intermediaries shall be in accordance with the applicable Regulations and payments will be within the permissible ceilings on expenses.

#### MATURITY

A Plan shall be fully redeemed at the end of its tenure unless rolled over as per SEBI Regulations. The tenure of Plan F shall be 366 days from the date of allotment of units under the Plan. The redemption proceeds will be dispatched to the Unit Holders within 10 Business Days from the Maturity Date. If the day following the Maturity Date is a non-Business Day then the redemption proceeds will be dispatched by the AMC on such other nearest Business Day that the AMC may deem to be appropriate.

During the tenure of a Plan, the Units under a Plan cannot be redeemed by an Unit holder by submitting a redemption request directly to the Fund.

However, since the Units under a Plan will be listed on a Stock Exchange, the Unit holders can purchase/redeem Units on a continuous basis from/on the Stock Exchange(s) on which the Units are listed. The Units can be purchased/redeemed during the trading hours of the Stock Exchange(s) like any other publicly traded stock, until the commencement of the book closure period decided by the AMC for determining the Unit holders whose name(s) appear on the list of beneficial owners as per the Depository records for the purpose of redemption of Units on Maturity Date.

On the Maturity Date the Units will be redeemed by the Fund.

#### OPTIONS

Each Plan offers Growth option and the Dividend option.

#### APPLICABLE NAV

The Applicable NAV will be the NAV per unit applicable for Redemption of Units on the Maturity Date.

For Units held under dematerialized mode, the price of the Units on the Stock Exchange(s) will depend on demand and supply at that point of time and the underlying NAV.

#### For Switches

The Transaction Slip can be used by investors to make interscheme switches within the Fund. All valid applications for switch-out shall be treated as redemption and for switch-in as purchases at the respective applicable NAVs of the scheme/plan/option. In case of a Plan, only switch-in applications will be accepted during the NFO period.

#### MINIMUM APPLICATION/BALANCE AMOUNT

- Minimum Application amount during NFO period - Rs. 5,000.
- Minimum amount for purchase/redemption on Stock Exchange(s) - The transactions in Units of a Plan on the Stock Exchange(s) will not be subject to requirement of minimum amount/number of Units for purchase/redemption. Further, Units will normally be traded in round lots of 1 Unit.

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

The redemption proceeds will be dispatched to the Unit Holders within 10 Business Days from the Maturity Date.

#### BENCHMARK INDEX

Plan F - CRISIL Short Term Bond Fund Index

#### DIVIDEND POLICY

The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of a Plan if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of a Plan on the record date which will be fixed by the Trustees and announced in advance.

Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Within one day of the decision by the Trustees regarding dividend distribution rate and record date, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated.

Any dividend declared will be compulsorily paid out and the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend.

Further, the dividend proceeds may be paid by way of direct credit/NEFT/RTGS/Wired Transfer/any other manner through which the investor's bank account specified in the Registrar's records is credited with the dividend proceeds.

#### NAME OF THE FUND MANAGERS

Mr. Shriram Ramanathan and Mr. Mahesh A. Chhabria (Assistant Fund Manager)

#### NAME OF THE TRUSTEE COMPANY

FIL Trustee Company Private Limited

#### PERFORMANCE OF THE SCHEME/PLAN

The Plan does not have any performance track record.

#### EXPENSES OF A PLAN

All expenses incurred during the NFO will be borne by the AMC.

#### (i) Load Structure

Exit Load: Not Applicable

Since the Units under a Plan will be listed on the Stock Exchange(s), redemption request will not be accepted by the Fund directly before the Maturity Date.

#### Recurring expenses (% p.a. of Average Net Assets)

Maximum Recurring Expenses:

Average daily net assets	First 100 crores	Next 300 crores	Next 300 crores	Balance assets
Maximum as a % of Average daily net assets	2.25%	2.00%	1.75%	1.50%

#### TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

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

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAVs of a Plan will be calculated by the Fund on all Business Days and details may be obtained by calling the investor line of the AMC at "1800 2000 400" (toll-free) or 0124 3915655 (at long distance rates). The Fund will publish the NAVs of the Plan in at least two daily newspapers on all Business Days. The NAVs of the Plan will also be updated by 9.00 p.m. on all Business Days on the website of the Fund i.e. [www.fidelity.co.in](http://www.fidelity.co.in) and on the AMFI website i.e. [www.amfiindia.com](http://www.amfiindia.com)

#### FOR INVESTOR GRIEVANCES PLEASE CONTACT:

**Computer Age Management Services Private Limited**

Ground Floor, Rayala Towers, 158, Anna Salai, Chennai - 600 002

Mr. Vikram Soni

**FIL Fund Management Private Limited**

Address: Ground Floor, Tower-D,

Unitech World Cyber Park, Sector-39, Gurgaon - 122 001

Telephone: 1800 2000 400

Fax: 0124-4992725

E-mail: [investor.line@fidelity.co.in](mailto:investor.line@fidelity.co.in)

#### UNITHOLDERS' INFORMATION

In case of investors opting to hold the Units in physical mode, an account statement will be sent by ordinary post/courier/secured encrypted electronic mail to each Unit Holder, stating the number of Units of a Plan purchased, not later than 5 Business Days from the close of the NFO Period.

In case of investors opting to hold the Units in dematerialized form, an account statement could be obtained from the Depository Participants.

Further for units held under physical mode, an account statement reflecting Redemption/Switch-out of Units shall be dispatched by ordinary post/courier/secured encrypted electronic mail to the Unit Holder, stating the number of Units redeemed, generally within 3 Business Days, but not later than 30 days from the Maturity Date.

The Mutual Fund will provide the account statement to the Unit Holders who have not transacted during the last six months prior to the date of generation of account statements. The account statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account

statement. The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.

For units held under dematerialized mode, the Unitholder/investor will receive the holding statement directly from their respective Depository Participant at such a frequency as may be defined in the Depository Act or regulations or on specific request.

An Annual Report of the Scheme/Plan will be prepared as at the end of each financial year (March 31) and copies of the report or an abridged summary thereof will be mailed to all Unit Holders as soon as possible but not later than 4 months from the closure of the relevant financial year. Full portfolio details, in the prescribed format, shall also be disclosed either by publishing it in the newspapers or by sending to the Unit Holders within one month from the end of each half-year and it shall also be displayed on the website of the Fund.

Date: March 16, 2011.

## GUIDANCE NOTES TO HELP YOU COMPLETE THE APPLICATION FORM

### GENERAL INSTRUCTIONS

1. Please read the Scheme Information Document carefully before investing.
2. Please furnish all information marked as **'MANDATORY'**. In the absence of any mandatory information, your application would be rejected.
3. Investors desiring to invest through ASBA facility should fill up ASBA form. An ASBA investor shall submit a duly filled up ASBA Application form, physically or electronically, to the SCSB with whom the bank account to be blocked, is maintained.
4. APPLICATIONS BY MINOR: Applications for minors should be made on their behalf by their lawful/registered guardians and signed by them. The name of the Guardian should be filled in the relevant space provided in the Application Form.
5. **Please strike off sections that are not applicable to you or are left blank.**

### NOTES TO HELP YOU FILL UP THE APPLICATION FORM

#### 1. EXISTING UNIT HOLDER(S) INFORMATION

- a) If you have at any time in the past invested in any scheme of Fidelity Mutual Fund, please furnish the name of the Sole/First Unit Holder and the Folio Number in the space provided.
- b) Your personal details and your bank account details as they feature in your existing folio would apply to this investment as well and would prevail over any conflicting information furnished in this Form.

#### 2. APPLICANT'S PERSONAL DETAILS

- a) Please furnish names of all applicants. The name of the Sole/First Applicant should be mentioned in the same manner in which it appears in the Bank Account indicated in Section 4.
- b) If the first applicant is a minor, the name of the Guardian who will sign the form on behalf of the minor applicant should be filled in the space provided. In case the applicant is a Corporate or Non-Individual investor, the Contact Person's name should be stated in the space provided.
- c) **Mode of Holding:** Please specify the Mode of Holding for operating the Folio. **If there are more than one applicants but the mode of holding is not specified, the same would be treated as Joint.**
- d) Please indicate the tax status of the sole/1st applicant at the time of investment. Any change in status during the period of holding units should be informed to us to assist in accurate tax treatment of income arising from such holdings. The abbreviations used in this section are:
  - ◆ AOP-Association of Persons ◆ BOI-Body of Individuals ◆ FI-Financial Institution ◆ FII-Foreign Institutional Investor ◆ HUF-Hindu Undivided Family ◆ PIO-Person of Indian Origin ◆ NGO-Non Government Organisation
- e) Please furnish the full postal address of the Sole/First Applicant with **PIN/Postal Code** and complete contact details. P.O. Box address is not sufficient.
- f) If you wish to receive communication from us on e-mail instead of post, you can do so by ticking in the check box provided.
- g) **NRI investors should mandatorily state their complete overseas address in the form; otherwise the application will be rejected.**

#### 3. PAN AND KYC DETAILS

Please furnish PAN & KYC details in this section for each applicant/unit holder, including for Guardian and/or Power of Attorney (PoA) holders as explained in i. and ii. below

- i. **Permanent Account Number (PAN):** Please furnish the PAN for each applicant/unit holder in this section. For minor applicant's PAN of the Guardian for the investment needs to be furnished.
- ii. **Know Your Customer (KYC) Compliance:** KYC is mandatory for all investors w.e.f. 1st January, 2011. Please enclose a copy of the KYC Acknowledgement Letter for each applicant to evidence fulfillment of KYC requirements. For minor applicant's, the Guardian needs to fulfil KYC requirements and enclose a copy of his/her KYC Acknowledgement Letter. Where the investment is made on behalf of an applicant by a Power of Attorney (POA) Holder, the POA Holder needs to fulfil KYC requirements and submit a copy of his/her KYC Acknowledgement Letter.

In case you are not yet KYC-compliant, please approach a Point of Service (PoS) of CDSL Ventures Limited to obtain KYC compliance and submit a copy of your KYC Acknowledgement Letter to us.

Please note that in the absence of the documents listed above, your Application Form is liable to be rejected.

#### 4. BANK ACCOUNT DETAILS

- a) Please furnish complete Bank Account Details of the Sole/First Applicant. **This is a mandatory requirement and applications not carrying bank account details would be rejected.**

- b) We offer a Direct Credit Facility with banks which form a part of RBI's NEFT clearance and settlement network. This facility allows you to receive your dividend and redemption payments directly into your Bank Account. You would be offered this facility if your Bank forms a part of this network. To facilitate verification of your bank account details for the purpose, please furnish Clearing Circle, MICR Code and IFSC Code of your Bank/Branch.

*You are also requested to enclose a cancelled cheque leaf (or copy thereof) where your investment instrument is not from the same bank account as is mentioned in the Form.*

Please note that in the event of a minor mismatch between the Bank Account Number mentioned in the Application Form and as appearing in the cheque leaf submitted by you, your Bank Account Number would be updated based on the cancelled cheque leaf provided your name appears in the cheque leaf.

If you, however, wish to receive cheque payouts instead of Direct Credit, please tick in the box provided for the purpose.

- c) If you have not furnished a copy of your cheque leaf, pending verification of your bank details, your redemption/dividend entitlements would compulsorily be paid in the cheque mode even if you hold an account with a bank through whom we offer direct credit/NEFT facility.

#### 5. INVESTMENT AND PAYMENT DETAILS

- a) Please indicate the Option where you wish to invest. If you have not indicated the option, your investment would be registered for the Growth Option.
- b) Please note that the cheque should be made favouring the scheme.
- c) The following modes of payment are not valid and applications accompanied by such payments are liable to be rejected:
  - ◆ Outstation cheques ◆ Cash/Money Order/Postal Order ◆ Post-dated cheques
- d) If you are an NRI Investor please indicate source of funds for your investment. If you are seeking repatriation of your redemption proceeds, please enclose an Account Debit Certificate confirming payment from an NRE Account or a Foreign Inward Remittance Certificate confirming inward remittance of funds for the purpose of investment.
- e) Fidelity Mutual Fund does not accept mutual fund subscriptions with Third Party Payments, which will be determined by verifying the source of subscription proceeds i.e. by matching the subscription cheque's Bank/Branch/Account details with the Bank details provided for Redemption/Dividends. The first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made via cheque/Demand Draft (DD)/Funds transfer/RTGS/NEFT.
- f) Where the payment instrument/advice does not mention the bank account holders' name/s, investor should provide self attested bank pass book copy/bank statement/bank letter to substantiate that the first unit holder is one of the joint holders of the bank account. Where a payment is through a DD, a bank certification of bank account details used for DD issuance in the prescribed format should be attached. In case of a mismatch, it will be deemed to be a 3rd party payment and rejected except under the following exceptional circumstances:
  - ◆ Payment by Parents/Grand-Parents/Related persons on behalf of a minor (other than the registered guardian) in consideration of natural love and affection or as gift provided the purchase value is less than or equal to Rs. 50,000 and KYC is completed for the registered Guardian and the person making the payment. Additional declaration in the prescribed format signed by the guardian and Parents/Grand-Parents/Related persons is also required along with the application form.
  - ◆ Custodian on behalf of an FII or a Client provided KYC is completed for the Investor and Custodian. Additional declaration in the prescribed format signed by and is also required along with the application form.

#### 6. DEMATERIALIZATION

If you wish to hold your investments in this scheme in an electronic form in your Demat Account, please specify your Demat Account Details in Section 6 of the Form. Details that you need to furnish include

- (i) your Depository's Name (NSDL or CDSL);
- (ii) your Depository Participant ID (DP ID);
- (iii) your Beneficiary Account No./Client ID.

This would facilitate sale of units through the Stock Exchange where the scheme gets listed, in case you wish to exit the scheme before the maturity date.

If you are opting in for this facility, please ensure that your Name, Address, PAN, KYC Details mentioned in this Application Form match identically with how they appear in your Demat Account with your Depository Participant. In case the details provided by you do not match with the records of the Depository Participant, we would allot the units in physical mode and send an account statement to you.

## GUIDANCE NOTES TO HELP YOU COMPLETE THE APPLICATION FORM (CONTD.)

Unit holders who have opted to hold units in dematerialized form will receive payment of redemption/dividend proceeds into their bank (i.e. beneficiary) account linked to the Demat account.

### 7. NOMINATION DETAILS

As per SEBI regulations, you can assign a maximum of 3 nominees to the investment, to whom the amounts will be payable on death of the sole or all Unit Holders as the case may be.

- a) 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 HUF, holder of PoA cannot nominate.
- b) 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 Unit Holder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- c) 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 control regulations in force, from time to time.
- d) Nomination in respect of the units stands rescinded upon the transfer of units.

- e) Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- f) The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the asset management company shall not be under any obligation to transfer the units in favour of the Nominee.
- g) In the event of the unit holders not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking default option shall settle the claim equally amongst all the nominees.

### 8. DECLARATION AND SIGNATURES

- a) All signatures should be in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate.
- b) If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA can be submitted, which will be returned after verification. If the PoA is not received within 30 days from the date of the application, the Application Form will be rejected.
- c) In case of corporates or any non-individual investors, a list of authorised signatories should be submitted within 7 days of submitting the application form or of any change in the status of any authorised signatory.

## LIST OF DESIGNATED COLLECTION CENTRES/INVESTOR SERVICE CENTRES

### FIL FUND MANAGEMENT PRIVATE LIMITED (FFMPL)

<b>Ahmedabad</b>	301, Raindrops Building, Opp. Cargo Motors, C. G. Road, Ellis Bridge, Ahmedabad - 380 006.
<b>Bangalore</b>	#205-207, 2nd Floor, Phoenix Towers, 16 & 16/1, Museum Road, Bangalore - 560 025.
<b>Chennai</b>	Old No. 90, New No. 104, Ganesha Towers, Dr. Radhakrishnan Salai, Mylapore, Chennai - 600 004.
<b>Kolkata</b>	408, 4th Floor, Azimganj House, 7 Camac Street, Kolkata - 700 017.
<b>Mumbai</b>	6th Floor, Mafatlal Centre, Nariman Point, Mumbai 400 021.
<b>Gurgaon</b>	Ground Floor, Tower-D, Unitech World Cyber Park, Sector-39, Gurgaon-122 001.
<b>Pune</b>	Unit No. 406, 4th Floor, Nucleus Mall, 1, Church Road, Camp, Pune - 411 001.
<b>Secunderabad</b>	No. 1-8-304-307, 3rd Floor, Kamala Towers, Pattigadda Street No. 1, (above Mody Ford showroom), Begumpet, Secunderabad - 500 003.

### COMPUTER AGE MANAGEMENT SERVICES PRIVATE LIMITED (CAMS)

<b>Chandigarh</b>	SCO 80-81, 3rd floor, Sector 17 C, Chandigarh - 160 017
<b>Cochin</b>	40/9633 D, Veekshanam Road, Near International Hotel, Cochin - 682 035
<b>Goa</b>	No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji, Goa - 403 001
<b>Indore</b>	101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp.Greenpark, Indore - 452 001
<b>Jaipur</b>	R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur - 302 001
<b>Lucknow</b>	Office no.4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow - 226 001
<b>Nagpur</b>	145, Lendra, New Ramdaspath, Nagpur - 440 010
<b>Nashik</b>	Ruturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nashik - 422 005
<b>New Delhi</b>	304-305 III Floor, Kanchenjunga Building 18, Barakhamba Road, Connaught Place, New Delhi - 110 001
<b>Patna</b>	Kamlalaye Shobha Plaza, Ground Floor, Near Ashiana Tower, Exhibition Road, Patna - 800 001
<b>Surat</b>	Plot No. 629, 2nd floor, Office No. 2-C/2-D, Mansukhlal Tower, Besides Seventh Day hospital, Opp. Dhiraj Sons Athwalines, Surat - 395 001

The Fund's website viz; <http://www.fidelity.co.in> will be an official point of acceptance for accepting transactions in the units of the Plan.

## CHECKLIST

Please ensure the following:

- You are not a Resident of USA or Canada.
- If you are an existing unit holder with us, Folio Number and name of sole/first unit holder is mentioned.
- Name, date-of-birth, address and contact details and tax status of sole/first applicant are given in full.
- PAN is furnished for all applicants and an attested copy of PAN Card is attached.
- KYC Acknowledgement letter is attached to your application form. If you have not complied with KYC requirements yet, please seek the KYC Forms from our Investor Service Centres, fill in the same and submit it to a Point of Service nearest to you to obtain your KYC Acknowledgement Letter.
- Your Bank Account details including the 9 Digit MICR Code are entered completely and correctly. A cancelled cheque leaf of such account is enclosed if the investment instrument is a demand draft or is from a different bank account.
- For Joint Applicants, if any, Mode of Holding, Names, birth-dates are furnished.
- Option is indicated.
  - Your investment is not below the Minimum Investment Amount.
  - Your investment cheque is drawn in favour of Scheme, dated and signed. On the reverse of the cheque, the name of the Sole/First Applicant and the Application No./Folio No. are written.
- The form is duly signed by all applicants.

### Accompanying documents

Please submit the following documents with your application (where applicable). All documents should be original/true copies certified by a Director/Trustee/Company Secretary/Authorised Signatory.

Documents	Companies	Societies	Partnership Firms	Investments through PoA	Trust	NRI	FIs
Resolution/Authorisation to invest	✓	✓	✓		✓		✓
List of Authorised Signatories with Specimen signature(s)	✓	✓	✓	✓	✓	✓	✓
Memorandum & Articles of Association	✓						
Trust Deed					✓		
Bye-laws		✓					
Partnership Deed			✓				
Overseas Auditors' Certificate							✓
Notarised Power of Attorney				✓			
Foreign Inward Remittance Certificate, in case payment is made by DD from							
NRE/FCNR a/c, where applicable						✓	



## 5 INVESTMENT & PAYMENT DETAILS

(See Note 5)

Scheme **Fidelity Fixed Maturity Plan-Series V-Plan F**

Option (Please ✓)  Growth OR  Dividend

Investment Amount Rs. \_\_\_\_\_

Mode of Payment (✓)  Fund Transfer/RTGS  Cheque  Others \_\_\_\_\_

Instrument No. \_\_\_\_\_ Dated DD MM YYYY

Drawn on \_\_\_\_\_ Bank \_\_\_\_\_  
Branch \_\_\_\_\_ City \_\_\_\_\_

Cheque to be drawn favouring "Fidelity Fixed Maturity Plan-Series V-Plan F"

**NRI/FII Investors\***, please indicate source of funds for your investment (Please ✓)

NRE |  NRO |  FCNR |  Others \_\_\_\_\_ Please specify \_\_\_\_\_

## 6 DEMAT ACCOUNT DETAILS

(See Note 6)

This section is mandatory if you wish to hold the units in dematerialized (electronic) format.

Please indicate the depository with which you hold your demat Account (✓)  NSDL  CDSL

First/Sole Applicant/Guardian	NSDL DP ID				DP Name	CDSL DP ID & Beneficiary Account Number
	I	N				
	Beneficiary Account Number					

The details of the Bank Account linked with the Demat Account as mentioned above to be provided under Section 4.

## 7 NOMINATION FOR INDIVIDUAL INVESTORS (Please strike out this Section if you do not wish to nominate) (See Note 7)

If you wish to register a single nominee for your investments please fill in the nomination details below. If you wish to register multiple nominees for your investment please strike off the section below and fill in the multiple Nomination Form which is available on our website [www.fidelity.co.in](http://www.fidelity.co.in) or any Fidelity Investor Service Centre.

I/We do hereby nominate the undermentioned Nominee to receive the Units allotted to my/our credit in my folio in the event of my/our death. I/We also understand that all payments and settlements made to such Nominee and Signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC/Mutual Fund/Trustees.

Name and Address of Nominee

Name \_\_\_\_\_

Address \_\_\_\_\_

Date of Birth (in case Nominee is a minor) DD MM YYYY

To be furnished in case Nominee is a Minor (strike out if not applicable)

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

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

Signature of Guardian (Mandatory) X \_\_\_\_\_

## 8 DECLARATION AND SIGNATURES

(See Note 8)

I/We have read and understood the contents of the Scheme Information Document, Statement of Additional Information and Key Information Memorandum of the above Scheme of Fidelity Mutual Fund including the sections on "Who cannot invest" and "Important Note on Anti Money Laundering, Know-Your-Customer and Investor Protection". I/We hereby apply for allotment/purchase of Units in the Scheme and agree to abide by the terms and conditions applicable thereto. I/We hereby declare that I/We am/are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We hereby authorise Fidelity Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my bank(s)/Fidelity Mutual Fund's bank(s) and/or Distributor/Broker/Investment Adviser. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We have read and understood the contents of the respective Scheme Information Document, Statement of Additional Information and Key Information Memorandum of Fidelity Mutual Fund. I/We hereby declare that I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a rolling 12 month period. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the information given in this application form is correct, complete and truly stated.

**\*APPLICABLE FOR NRIs:** I/We confirm that I am/we are Non-Resident(s) of Indian Nationality/Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.

SIGNATURE(S) (ALL APPLICANTS must sign here)

Date DD MM YYYY

X \_\_\_\_\_ X \_\_\_\_\_ X \_\_\_\_\_  
Sole/First Applicant Second Applicant Third Applicant

If the investment is being made by a Constituted Attorney please furnish Name and PAN of Power of Attorney Holder (POA) in respect of each applicant below:

Name POA Holder for Applicant 1 POA Holder for Applicant 2 POA Holder for Applicant 3  
PAN \_\_\_\_\_

## CONTACT US

Phone **1800 2000 400** (toll-free) OR **0124 3915655** (at long distance rates)

Lines open from 9 a.m. to 6 p.m. on all Business Days.

E-Mail [investor.line@fidelity.co.in](mailto:investor.line@fidelity.co.in)

Website [www.fidelity.co.in](http://www.fidelity.co.in)



# ASBA APPLICATION FORM

(For Demat Account Holders Only)

Application Number

This form needs to be submitted compulsorily to an SCSB and not to AMC Front Offices or Official points of acceptance

Please read Guidance Notes carefully. All Sections to be completed legibly in English in black/dark coloured ink and in BLOCK CAPITALS.

Name and AMFI Regn No.	Sub Broker Name & Code	SCSB	SCSB IFSC Code	Syndicate Member Code	SL No.
ARN-		[Name & Code]	[11 digit code]	[Name and Code]	

Initial commission shall be paid directly by the investor to the AMFI registered distributor based on the investors' assessment of various factors including the service rendered by the distributor. Investors must read the Scheme Information Document/Key Information Memorandum, Statement of Additional Information and Instructions before completing this Form.

## EXISTING UNIT HOLDER DETAILS

EXISTING FOLIO NO.	(If you have an existing folio number, please mention the same here)	PAN DETAILS			
Name of First applicant (Mr./Ms./Mrs./M/s.)	Name should be as available in Demat Account				
Name of Second applicant (Mr./Ms./Mrs./M/s.)	Name should be as available in Demat Account				
Name of Third applicant (Mr./Ms./Mrs./M/s.)	Name should be as available in Demat Account				

## DEPOSITORY ACCOUNT DETAILS: [Mandatory]

Depository Name (Please ✓)	<input type="checkbox"/> National Securities Depository Limited	<input type="checkbox"/> Central Depository Services [India] Limited
Depository Participant Name		
DP-ID		
Beneficiary Account Number		

## INVESTMENT DETAILS

Fidelity Fixed Maturity Plan-Series V - Plan F (Please ✓)  Growth Option  Dividend Payout Option

## DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS [Bank Account should be in the name of First Applicant only]

Bank Account Number	
Bank Name	
Branch Name where account is held	Total Amount to be blocked [Rs. in figures]
[Rs. in words]	

## DECLARATION

I/We have read and understood the contents of the Scheme Information Document, Statement of Additional Information and Key Information Memorandum of the above Scheme of Fidelity Mutual Fund including the sections on "Who cannot invest" and "Important Note on Anti Money Laundering, Know-Your-Customer and Investor Protection". I/We hereby apply for allotment/purchase of Units in the Scheme and agree to abide by the terms and conditions applicable thereto. I/We hereby declare that I/We am/are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We hereby authorise Fidelity Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my bank(s)/Fidelity Mutual Fund's bank(s) and/or Distributor/Broker/Investment Adviser. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We have read and understood the contents of the respective Scheme Information Document, Statement of Additional Information and Key Information Memorandum of Fidelity Mutual Fund. I/We hereby declare that I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a rolling 12 month period. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the information given in this application form is correct, complete and truly stated.

## UNDERTAKING BY ASBA INVESTOR

1) I/We hereby undertake that I/We am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements), Regulations 2009 ('SEBI Regulations') as amended from time to time. 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the Subscription of Units of the Scheme, to the extent mentioned above in the "SCSB/ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the Scheme/Fidelity Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Bank account of Scheme/Bank account of Fidelity Mutual Fund. 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of Units, the SCSB shall reject the application 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the Fidelity Mutual Fund or FIL Fund Management Private Limited or FIL Trustee Company Private Limited or SCSBs shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/RTA/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Depository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked.

## Signature of Bank Account Holders

1st Applicant	2nd Applicant	3rd Applicant
---------------	---------------	---------------



## ACKNOWLEDGEMENT SLIP TO THE INVESTOR

Fidelity Fixed Maturity Plan-Series V - Plan F		(Please ✓) <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Payout Option	
DATE: D D M M Y Y Y Y	ASBA APPLICATION NUMBER:		
Received from Mr./Ms./Mrs./M/s.	SCSB Account details	Total Amount to be Blocked	SCSB Stamp, Signature
	A/c No.	Rs. in figures	
Address	Bank Name	Rs. in words	Date & time of receipt
	Branch Name		

## INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

1. An ASBA investor shall submit a duly filled up ASBA Application form, physically or electronically, to the SCSB with whom the bank account to be blocked, is maintained.
  - In case of ASBA application in physical mode, the investor shall submit the ASBA Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB.
  - In case of ASBA application in electronic form, the investor shall submit the ASBA Form either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for subscribing to units of Mutual Fund scheme authorising SCSB to block the subscription money in a bank account.
2. Investors shall correctly mention the Bank Account number in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
3. Upon submission of an ASBA Form with the SCSB, whether in physical or electronic mode, investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the Designated Branch to block such amount in the Bank Account.
4. On the basis of an authorisation given by the account holder in the ASBA application, the SCSB shall block the subscription money in the Bank Account specified in the ASBA application. The subscription money shall remain blocked in the Bank Account till allotment of units under the scheme or till rejection of the application, as the case may be.
5. If the Bank Account specified in the ASBA application does not have sufficient credit balance to meet the subscription money, the ASBA application shall be rejected by the SCSB.
6. The ASBA Form should not be accompanied by cheque, demand draft or any mode of payment other than authorisation to block subscription amount in the Bank Account.
7. All grievances relating to the ASBA facility should be addressed to SCSB directly address of the applicant, subscription amount blocked on application, bank account number and the Designated Branch or the collection centre of the SCSB where the ASBA Form was submitted by the Investor.
8. ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time.
9. In case an ASBA investor wants to withdraw his/her ASBA during the offer period, he/she shall submit his/her withdrawal request to the SCSB. SCSB upon completion of signature verification shall unblock the funds in the relevant bank account and intimate AMC/RTA about the same
10. If the application received, is not as per the terms of Scheme Information Document and Key Information Memorandum of the Scheme, the AMC/RTA reserves the right to reject the application.
11. Systematic Investment Plan (SIP) is not allowed through ASBA facility
12. Non Resident Individuals cannot invest through ASBA facility.

### CONTACT US

**Phone** **1800 2000 400** (toll-free) OR **0124 3915655** (at long distance rates)

Lines open from 9 a.m. to 6 p.m. on all Business Days.

**E-Mail** [investor.line@fidelity.co.in](mailto:investor.line@fidelity.co.in)

**Website** [www.fidelity.co.in](http://www.fidelity.co.in)

# Bankers Certificate in case of Demand Draft/Pay Order/Any Other pre-funded instrument

To whomsoever it may concern:

We hereby confirm the following details regarding the instrument issued by us:

## INSTRUMENT DETAILS

Mode of Payment	<input type="checkbox"/> Demand Draft	<input type="checkbox"/> Pay Order			
Instrument Number		Dated	DD	MM	YYYY
Instrument Amount (in Rs.)					
In Favour of/Favouring					

## DETAILS OF BANK ACCOUNT DEBITED FOR ISSUING THE INSTRUMENT

Bank Account Number		Account Type	<input type="checkbox"/> Savings	<input type="checkbox"/> Current										
Serial Number	Bank Account Holder Name	Income Tax PAN												
1.														
2.														
3.														

If the issuing bank branch is outside India:

We further declare that we are registered as a Bank/branch as mentioned below,

Under the Regulator	Name of Regulator
In the Country	Country Name
Registration No.	Registration Number

We confirm having carried out necessary Customer due diligence with regard to the Beneficiary and to the source of the funds received from him, as per the standards of Anti-Money Laundering laws in our country.

**Branch Manager/Declarant(s)**

Signature \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Postal Code \_\_\_\_\_ Country \_\_\_\_\_

Bank & Branch Seal  
(mandatory)

Important Note: The bankers certificate format given above is recommendatory in nature. Any existing Bank Letters/Certificates/Declarations, which conform to the spirit of the requirements, containing the above details can also be accepted.

# Third Party Payment Declaration

(Should be enclosed with each payment/SIP Application)

Payments by : **Parent/Grand-Parents/Related Persons Other than the Registered Guardian**

Payments to : To a Minor Folio only; In consideration of: Natural love and affection or as gift only

Maximum Value : Not Exceeding Rs 50,000/- (each regular purchase or per SIP installment)

## APPLICATION AND PAYMENT DETAILS (All details below are mandatory, including relationship, PAN and KYC)

Folio No.		Application Form No.	
Beneficial Minor's Name			
Investment Amount (Rs.)			
Payment Cheque No.		Dated	D D M M Y Y Y Y
Cheque Drawn on Bank			
Cheque Drawn on A/c No.			

## DECLARATION AND SIGNATURES

	Parent/Grand-Parents/Related Persons Other than the Registered Guardian	Guardian of Minor, as registered in the folio
Name		
Relationship with Minor		
IT PAN		
KYC Acknowledgement	<input type="checkbox"/> Attached Mandatory for any amount	<input type="checkbox"/> Attached Mandatory for any amount
Declaration	I hereby declare and confirm that the minor stated above is the beneficial owner of the investment details mentioned above. I am providing the funds for these investments on account of my natural love and affection or as gift from my bank account only.	I confirm that I am the legal guardian of the Minor, registered in folio and have no objection to receiving these funds on behalf of the minor.
Signature/s		
Contact Number		