

# AIG World Gold Fund

(An Open Ended Fund of Funds Scheme)

New Fund Offer Opens on : April 15, 2008  
 New Fund Offer Closes on : May 14, 2008  
 Ongoing Offer Opens on or before : June 12, 2008



## APPLICATION FORM

Sr. No. \_\_\_\_\_

* (Please ✓)	DIRECT					
	BROKER/AGENT CODE	SUB-BROKER CODE	BANK/BRANCH	BANK SERIAL NO.	REGISTRAR SERIAL NO.	DATE OF RECEIPT

\* Mandatory

### 1. For Existing Unitholders

First Unitholder

Existing Folio No.

Please ensure that all unitholders are KYC compliant in case of investment of Rs. 50,000 and above.

### 2. For New Investors - Sole / First Applicant's Personal Details

Sole / First Applicant Salutation  Mr.  Ms.  M/s  Dr.  Minor Gender  Male  Female

Date of Birth   /   /     PAN No.\*  KYC Compliant# (Please ✓)  Yes  No

Guardian (if Sole/1st Applicant is Minor) OR Contact Person (For Non Individual Investors) \* Mandatory - Please enclose a Certified PAN Card Copy # KYC Mandatory for investment of Rs. 50,000 and above

Status of Sole/1st Applicant (Please ✓)  Individual  Minor through Guardian  HUF  Company  AOP/BOI  Partnership firm  Body Corporate  Trust  Society  Bank/ FI  Proprietorship  NRI - NRE  NRI - NRO  Others

Complete Address for Correspondence (only P.O. Box Address is not sufficient)  Home  Office

City  State  Pin Code

Overseas Address (Mandatory in case of NRI / FII Applicants in addition to mailing address)  Home  Office (Non-Resident Indians residing in the United States of America & Canada cannot invest in this scheme)

City  State  Country  Pin/Zip

Tel. (Off.) (ISD)  (STD)  Tel. (Res.) (ISD)  (STD)

Fax (ISD)  (STD)  Mobile (For receiving SMS alerts) (ISD)

Email ID

**Mode of Correspondence (Please ✓)**

I would like to receive the following by Physical Mail:  
 1. Account Statement for all transactions (other than SIP/STP/SWP)  
 2. Quarterly Account Statement for SIP/STP/SWP  
 3. Annual Reports and other Statutory Reports

I would like to receive the following by E-Mail in lieu of Physical Mail:  
 1. Account Statement for all transactions (including SIP/STP/SWP)  
 2. Monthly Holding Statement  
 3. Monthly Fact Sheet, Annual Reports and other Statutory Reports

**Note:** Where the investor has not opted for any option or has opted for both the options for correspondence, the default option shall be through Physical Mail.

### 3. Bank Account Details (Mandatory for Redemption & Dividend Payouts)

Account No.  Account type (Please ✓)  Savings  Current  NRE  NRO  FCNR  Others

Bank Name

Branch Address

City  Pin Code

MICR Code (9 digit)  IFSC Code (11 digit)  (Not mandatory. This will facilitate in electronic transfer of your redemption and dividend payouts.)

### ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Sr. No. \_\_\_\_\_  Lumpsum  Systematic Investment Plan

Received from Mr. / Ms. / M/s. \_\_\_\_\_ an application for investment in AIG World Gold Fund.

Investment Amount Rs \_\_\_\_\_ A DD Charges Rs. \_\_\_\_\_ B Net Amount \_\_\_\_\_ A-B  
 (if applicable) (Cheque / DD Amount)

Cheque No. \_\_\_\_\_ Dated \_\_\_\_\_ Drawn on \_\_\_\_\_

Acknowledgement Stamp

Subject to realisation of cheques and furnishing of mandatory information/documents.

#### 4. Joint Applicant's Details & Mode of Holding (if not Single)

2nd Applicant  F I R S T  M I D D L E  L A S T N A M E

Date of Birth  DD /  MM /  YY  YY PAN No.\*  KYC Compliant# (Please ✓)  Yes  No  
(Please ✓)  Resident  Non Resident

3rd Applicant  F I R S T  M I D D L E  L A S T N A M E

Date of Birth  DD /  MM /  YY  YY PAN No.\*  KYC Compliant# (Please ✓)  Yes  No  
(Please ✓)  Resident  Non Resident

\*Mandatory - Please enclose a Certified PAN Card Copy # KYC Mandatory for investment of Rs. 50,000 and above

**MODE OF HOLDING** (Please ✓)  **Anyone or Survivor**  **Joint (Default, in case of more than one applicant)**

#### 5. Type of Investment

Please ✓  **Lumpsum Investment**  
Please fill up Section on Lumpsum Investment below **OR**  **Systematic Investment**  
Please fill up the enclosed SIP Auto Debit (ECS) Form and submit it together with Application Form

**Please use separate Application Forms for Lumpsum & Systematic Investment**

#### 6. Investment & Payment Details (Only for Lumpsum Investment)

**Scheme**  AIG World Gold Fund **Option**  Growth\*  Dividend Payout  Dividend Reinvestment \* Default option: This will be applied in case of discrepancy, ambiguity or no information.

**Investment Amount** Rs.  A  **DD Charges (if applicable)** Rs.  B **Net Amount (Cheque / DD Amount)** Rs.  A  m  i  n  u  s  B

**Payment Details**  
Cheque / DD No.  Dated  DD /  MM /  YY  YY **Cheque / DD to be drawn in favour of "AIG World Gold Fund"**  
(Strike whichever is not applicable)

Drawn on Bank   
Branch   
City

**Account Type** (Please ✓)  Savings  Current  NRE  NRO  FCNR  Others  Please specify

NRI / FII investors please enclose (✓ as applicable)  Account Debit  Foreign Inward Remittance Certificate  Others  Please specify

#### 7. Nomination Details

	Nominee	Name of Guardian (in case of Minor)	Percentage of Investment Allocation %
<b>Nominee 1</b>			
Address			
<b>Nominee 2</b>			
Address			
<b>Nominee 3</b>			
Address			

#### 8. Declaration & Signatures

I / We have read and understood the contents of the Offer Document of the above Scheme of AIG Global Investment Group 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 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 AIG Global Investment Group Mutual Fund - its Investment Manager and its agents to disclose details of my investment to my bank(s) / AIG Global Investment Group Mutual Fund's bank(s) and / or Distributor / Broker / Investment Advisor. 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)**  Sole / First Applicant / Guardian  Second Applicant  Third Applicant

If the investment is being made by a Constituted Attorney please furnish Name 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
Address			
PAN No.*			
KYC Compliant# (Please ✓)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

\*Mandatory - Please enclose a Certified PAN Card Copy # KYC Mandatory for investment of Rs. 50,000 and above

#### DOCUMENTS TO BE SUBMITTED

##### Please ensure that:

- Your Application Form is complete in all respects & duly signed by all applicants:
- Name, Address and Contact Details are mentioned in full.
- Bank Account Details are entered completely and correctly. 9 digit MICR Code of your bank is mentioned in the Application Form.
- Permanent Account Number (PAN) of all Applicants is mentioned and necessary documents are enclosed for all investments.
- KYC Acknowledgement Letter of all applicants is enclosed if investment amount is Rs. 50,000 and above.
- You attach the proof of identity and address along with the application form. See Instructions for more details.
- Appropriate Investment Option is selected. If the Dividend Option is chosen, Dividend Payout or Re-investment and Dividend Frequency is indicated.
- If units are applied for Jointly, Mode of Holding of account is indicated.
- Application Number is mentioned on the reverse of the cheque.
- Relevant documents as listed alongside are submitted with the Application Form.

Documents	Individuals	Companies	Trusts	Societies	Partnership	NRIs	FII's	Investments through POA
Certified PAN Card	✓	✓	✓	✓	✓	✓	✓	✓
KYC Acknowledgement Letter of all applicants for investments of Rs. 50,000 and above	✓	✓	✓	✓	✓	✓	✓	✓
Resolution / Authorisation to invest		✓	✓	✓	✓	✓	✓	
List of Authorised Signatories with Specimen Signature(s)		✓	✓	✓	✓	✓	✓	✓
Memorandum & Articles of Association		✓						
Trust Deed			✓					
Bye-Laws				✓				
Partnership Deed					✓			
Notarised Power of Attorney								✓
Account Debit / Foreign Inward Remittance Certificate from remitting Bank						✓	✓	

All documents above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public.

Sr. No.

## SIP AUTO DEBIT (ECS) FORM

### 1. For Existing Unitholders

First Unitholder  F I R S T      M I D D L E       L A S T       N A M E

Existing Folio No.

Sole / First Applicant / Guardian  Second Applicant  Third Applicant

PAN No.\*

KYC Compliant # (Please ✓)  Yes  No  Yes  No  Yes  No

\*Please enclose a Certified PAN Card Copy # KYC Mandatory for investment of Rs. 50,000 and above

### 2. For New Investor - Applicant's Details (Mandatory)

Sole / First Applicant  F I R S T      M I D D L E       L A S T       N A M E

### 3. Systematic Investment Plan (SIP) Details (Mandatory)

Scheme Name  AIG World Gold Fund Option  Growth\*  Dividend Payout  Dividend Reinvestment

SIP Frequency (Please ✓)  Monthly\* OR  Quarterly SIP Date (Please ✓)  1<sup>st</sup> OR  7<sup>th</sup>\* OR  14<sup>th</sup> OR  21<sup>st</sup> OR  All four dates

Installment Amount (Rs.)  Rs.  M I N I M U M   R S.  1 0 0 0

First SIP Cheque No.  Dated  D D / M M / Y Y Y Y

Drawn on (Bank / Branch Name)

SIP Auto Debit Period (The first Auto Debit should be at least 30 days after the first SIP transaction date) Start Date From  M M / Y Y Y Y End Date<sup>(1)</sup> To  M M / Y Y Y Y (Last Installment)

\* Default Option will be applied in case of no information, ambiguity or discrepancy. <sup>(1)</sup> If no End Date is specified SIP will continue for 50 years.

### 4. Particulars of Bank Account (From which money will be debited)

Account holder name as in Bank Account

Bank name

Branch Address  City

Account No.  MICR Code  M A N D A T O R Y (This is a 9 Digit Number next to your Cheque Number)

For NRI / FI Investors, please indicate account type of your remittance (please ✓)  NRE  NRO  FCNR  Others  Please specify

Enclosed (please ✓)  Account Debit  Foreign Inward Remittance Certificate  Others

I/We hereby, declare that the particulars given above are correct and express my/our willingness to make payments referred above through direct debit / participation in ECS. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold AIG Global Investment Group Mutual Fund, their Investment Manager - AIG Global Asset Management Company (India) Private Limited or any of their appointed service providers or representatives responsible. I/We will also inform AIG Global Asset Management Company (India) Private Limited about any changes in my/our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

#### SIGNATURE(S) (ALL ACCOUNT HOLDERS MUST SIGN HERE)

First Account Holder's Signature (As in Bank Records) Second Account Holder's Signature (As in Bank Records) Third Account Holder's Signature (As in Bank Records)

Dated  D D / M M / Y Y Y Y

#### FOR OFFICE USE ONLY (Not to be filled in by investor)

Recorded on  D D / M M / Y Y Y Y Recorded by

Credit A/c. No.

### 5. Authorisation of Bank Accountholder(s) (to be signed by the Accountholder)

This is to inform that I/We have registered for RBI's Electronic Clearing Service (Debit Clearing) and that my/our payment towards investment in AIG Global Investment Group Mutual Fund shall be made from my/our below-mentioned bank account number with your bank. I/We hereby authorise AIG Global Asset Management Company (India) Private Limited - Investment Manager to AIG Global Investment Group Mutual Fund, acting through their authorised service providers and representatives carrying this ECS Mandate Form to get it verified and executed. I/We hereby further authorise AIG Global Asset Management Company (India) Private Limited (Investment Manager to AIG Global Investment Group Mutual Fund), acting through their authorised service providers to debit my/our following bank account by ECS (Debit Clearing) for collection of SIP payments:

#### NAME(S) & SIGNATURE(S) OF BANK ACCOUNT HOLDER(S) AS IN BANK RECORDS

Account Number

Name of First Account Holder (As in Bank Records)  Name of Second Account Holder (As in Bank Records)  Name of Third Account Holder (As in Bank Records)

First Account Holder's Signature (As in Bank Records)  Second Account Holder's Signature (As in Bank Records)  Third Account Holder's Signature (As in Bank Records)

## TERMS AND CONDITIONS FOR SIP WITH AUTO DEBIT (ECS) FACILITY

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

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

Agra	Bhopal	Dhanbad	Jabalpur	Kolhapur	Nagpur	Rajkot	Tirupati
Ahmedabad	Bhubaneswar	Durgapur	Jaipur	Kolkata	Nasik	Ranchi	Trichur
Allahabad	Calicut	Erode	Jalandhar	Lucknow	Nellore	Salem	Trichy
Amritsar	Chandigarh	Gorakhpur	Jammu	Ludhiana	Panjim	Shimla	Trivandrum
Aurangabad	Chennai	Guwahati	Jamshedpur	Madurai	Patna	Sholapur	Udaipur
Bangalore	Cochin	Gwalior	Jodhpur	Mangalore	Pondicherry	Siliguri	Varanasi
Bardwan	Coimbatore	Hubli	Kakinada	Mumbai	Pune	Surat	Vijaywada
Baroda	Dehradun	Hyderabad	Kanpur	Mysore	Raipur	Thirupur	Vizag
Bhilwara	Delhi	Indore					

1. Please check for the availability of SIP facility.
2. This facility is offered to investors having bank accounts in cities mentioned above.
3. The cities in the above list may be modified/updated/changed/removed at any time in future entirely at the discretion of AIG Global Asset Management Company (India) Private Limited without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued and communication to that effect will be sent to the investor.
4. **Existing Investors are required to submit only the SIP Auto Debit (ECS) Form indicating the existing Folio Number and investment details in the SIP section.**
5. Minimum investment amount for SIP is Rs. 1000 and minimum no. of SIP installments is Six for Monthly as well as Quarterly frequency.
6. SIP facility is available only on specific dates of the month viz - 1<sup>st</sup> / 7<sup>th</sup> / 14<sup>th</sup> / 21<sup>st</sup> / All four dates.
7. In case "All four dates" are selected, SIP will be registered for a minimum of six months for each date.
8. If no end date is specified, SIP will be considered for 50 years.
9. During ongoing purchase your first SIP can be for any day of the month. Your second and subsequent SIPs are available only on the above specified dates of the month with a minimum gap of atleast 30 days between first and second SIP installment. In case the chosen date turns out to be a non-working day for the scheme; the SIP will be processed on the immediately following working day.
10. The SIP cheque should be drawn on the same bank account which is to be registered for ECS (debit). The bank account provided for ECS (debit) should participate in local MICR clearing.
11. The cheque should be drawn in favour of "AIG World Gold Fund".
12. If two consecutive SIPs fail, the SIP will automatically stand terminated and a communication to that effect will be sent to the investor.
13. If the SIP preferences are not indicated or in case of discrepancy or ambiguity, the default option shall be as under:  
SIP Frequency - Monthly, SIP date - every 7<sup>th</sup> of the month.
14. Any request for a Modification/Cancellation of SIP shall be processed within 15 days on receipt of written request. All such request, should be accompanied by:
  - a. A new SIP form duly filled in and carrying the revised/new SIP request details, or
  - b. A written and signed confirmation for discontinuing the existing SIP.
15. If you are a new investor, investing in a Scheme / Plan using the Systematic Investment Plan, please fill in all the sections in the Application Form except the section titled "Investment & Payment Details". The investment details must be indicated in the SIP Auto Debit (ECS) Form.
16. Please furnish a certified copy of the PAN Card along with the Application Form/Transaction Form.
17. Please enclose KYC Acknowledgement Letter of all applicants if investment amount is Rs. 50,000 and above.
18. Investors will not hold AIG Global Investment Group Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS/ local holidays/incomplete or incorrect instructions from the applicant.
19. AIG Global Investment Group Mutual Fund reserves the right not to represent any mandate for SIP auto debit facility if the registration could not be effected in time for reasons beyond control.
20. AIG Global Investment Group Mutual Fund, its registrars and other service providers shall not be responsible and liable for any transaction failures, due to rejection of the transaction by your bank/branch or its refusal to register the SIP mandate.
21. Please refer the Key Information Memorandum and the Standard Offer Document for Applicable NAV, Redemptions, Risk Factors, Load and other information on the respective Scheme before investing.

# Key Information Memorandum

# Presented by AIG Global Investment Group Mutual Fund

## AIG World Gold Fund

(An Open Ended Fund of Funds Scheme)

## Offer of Units at Rs 10 per unit plus applicable entry load during the New Fund Offer and at applicable NAV plus applicable entry load thereafter.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund and the sponsor, due diligence certificate by the AMC, Key Personnel, investors' rights and services, risk factors and special considerations, penalties & pending litigation, associate transactions, categories of eligible investors, important notes on anti-money laundering, know-your-customer and investor protection, investors should refer to the Offer Document before investing. The Offer Document is available free of cost at any of the Investor Service Centres or distributors or can be downloaded from the website <http://www.aiginvestments.co.in>.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated as of March 24, 2008.

### Sponsor:

AIG Capital Corporation  
Corporation Services Center,  
2711 Centerville Road, Suite 400, Wilmington Delaware, USA 19808.

### Asset Management Company:

AIG Global Asset Management Company (India) Private Limited  
FCH House, Ground Floor, Peninsula Corporate Park, G.K. Marg,  
Lower Parel, Mumbai - 400 013.

### Trustee:

AIG Trustee Company (India) Private Limited  
FCH House, Ground Floor, Peninsula Corporate Park,  
G.K. Marg, Lower Parel, Mumbai - 400 013.

**New Fund Offer Opens on : April 15, 2008**

**New Fund Offer Closes on : May 14, 2008**

**Ongoing Offer Opens on or before : June 12, 2008**

## INVESTMENT OBJECTIVE

The primary investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in units of AIG PB Equity Fund Gold. The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes. The Scheme may also invest a certain portion of its corpus in debt and money market securities and/or units of debt/liquid schemes of Mutual Funds, in order to meet liquidity requirements from time to time. However, there is no assurance that the investment objective of the Scheme will be realized.

## INDICATIVE ASSET ALLOCATION

Under normal circumstances, it is anticipated that the asset allocation shall be as follows:

Asset Category	Exposure	
	Minimum	Maximum
Units of AIG PB Equity Fund Gold# &/or other similar overseas mutual fund scheme(s)	80%	100%
Debt and money market securities and/or units of debt/liquid schemes of Domestic Mutual Funds.	0%	20%

#in the units of AIG PB Equity Fund Gold, a mutual fund subject to Swiss law in the "securities funds" category as defined by the Investment Funds Act dated March 18, 1994.

## RISK PROFILE OF THE SCHEME

Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.

## PLANS

There are no plans under the Scheme.

## OPTIONS

The Scheme offers Growth option and Dividend option. The Dividend option offers Dividend Payout and Dividend Reinvestment facilities.

## APPLICABLE NAV (AFTER THE SCHEME OPENS FOR REPURCHASE AND SALE)

For purpose of all purchase, redemption and switch transactions, the Applicable NAV is as follows:

### For valid applications accepted:

Upto 3:00 PM (cut-off time) on a Business Day, the NAV of such Business Day.

After 3:00 PM (cut-off time) on Business Day, the NAV of following Business Day.

The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. Outstation cheques / drafts will not be accepted.

### For Switches:

Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase and the provisions of the Cut-off time and the Applicable NAV mentioned in the Offer Document as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications.

## MINIMUM APPLICATION / REDEMPTION AMOUNT

Purchase	Additional Purchase	Redemption
First time purchases - Rs. 5,000.	Rs. 5,000	Rs. 1000 or account balance whichever is less
Purchases through SIP/STP - Rs. 1,000.		

The minimum amount in case of inter/ intra scheme (inter option) switches shall be the minimum amount required in the respective transferee scheme.

## DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Within 10 working days of the receipt of the redemption request at any official point of acceptance of AIG Global Investment Group Mutual Fund.

## BENCHMARK INDEX

Financial Times Gold Mines Total - Price Index, in USD is the benchmark of AIG PB Equity Fund Gold. The above translated to INR using the RBI Reference Rate will be the benchmark of AIG World Gold Fund.

## DIVIDEND POLICY

The Trustee may decide to distribute dividend subject to the availability of distributable surplus as calculated in accordance with the Regulations and if such distributable surplus is 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 the Scheme on the record date which will be announced in advance. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the first ex-dividend NAV.

The AMC shall despatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend.

## NAME OF THE FUND MANAGER

Mr. Ruchir Parekh

## NAME OF THE TRUSTEE COMPANY

AIG Trustee Company (India) Private Limited

## PERFORMANCE OF THE SCHEME

The Scheme is an open ended Fund of Funds Scheme, for international securities in Gold production processing and marketing through an International fund. As this is the first scheme of its kind being launched by AIG Global Investment Group Mutual Fund, there are no similar schemes whose comparative performance can be disclosed.

## EXPENSES OF THE SCHEME

### (i) Load Structure (During New Fund Offer Period and Ongoing Offer Period)

Particular	Purchase	Purchase through SIP/ STP
<b>Entry Load (Applicable during New Fund Offer and Ongoing Offer)</b>	Where the purchase amount is less than Rs. 5 crore - 2.25% of the Applicable NAV. Where the purchase amount is Rs. 5 crore and above - Nil. As a result of Dividend Re-investment - Nil.	1.25% of the Applicable NAV.
	For each purchase application received directly* (not routed through any distributor/ agent/broker) - Nil	
<b>Exit Load (Applicable during New Fund Offer and Ongoing Offer)</b>	For investments less than Rs. 5 crores - 1.00% of the Applicable NAV if redeemed within 1 year from the date of allotment. For investments of Rs. 5 crores and above - 0.50% of the Applicable NAV if redeemed within 6 months from the date of allotment. Nil Exit Load shall be charged on Dividend Re-investment cases.	If the units are redeemed within 2 years from the date of allotment - 1.00% of the Applicable NAV. If the units are held for 2 years or more from the date of allotment - Nil.

\* Directly means purchase applications (including additional purchases and switch in) that are not routed through any distributor/agent/broker. Such applications may be marked DIRECT or NOT APPLICABLE in the broker code column of the application form/transaction slip. In case of any change in the broker code column, the investor has to strike off the earlier entry, enter the new code (DIRECT, NOT APPLICABLE OR BROKER CODE) and the same has to be counter signed.

### (ii) Recurring expenses (As a % of average weekly net assets on a per annum basis)

First Rs. 100 crore	Next Rs. 300 crore	Next Rs. 300 crore	Balance
0.75%	0.75%	0.75%	0.75%

Investors shall bear the recurring expenses of the Scheme in addition to the expenses of the underlying scheme(s) in which the Scheme will make investment.

### (iii) New Fund Offer Expenses /Initial Issue Expenses :

New Fund Offer Expenses shall be charged to the investor to the extent of Entry Load charged during the NFO. Expenses in excess of the limit prescribed under the Regulations shall be borne by the AMC.

## TAX BENEFITS OF INVESTING IN THE SCHEME

The information furnished below outlines briefly the key tax implications applicable to the Fund and the Unit Holders in the Fund. It is based on the relevant provisions of the Income Tax Act, 1961 (the "Act"), Wealth Tax Act, 1957 and Gift Tax Act, 1958 and considering the amendments proposed by the Finance Bill 2008 (collectively referred to as 'the relevant provisions') as on March 17, 2008. For this purpose, we have considered the current provisions of the Act as well as the Finance Act, 2007 and the amendments proposed by the Finance Bill, 2008. Since the information below is based on the relevant provisions as on March 17, 2008, any subsequent changes in the said provisions could impact the overall tax considerations for the Fund and the Unit Holders in the Fund.

**THE FOLLOWING INFORMATION IS PROVIDED FOR GENERAL INFORMATION PURPOSES ONLY. IT APPLIES TO THE FUND AND THE UNIT HOLDERS IN THE FUND. PROSPECTIVE UNIT HOLDERS SHOULD MAKE THEIR OWN INVESTIGATION OF THE TAX CONSEQUENCES OF SUCH INVESTMENT. EACH PROSPECTIVE UNIT HOLDER IS ADVISED TO CONSULT ITS OWN TAX ADVISOR WITH RESPECT TO THE SPECIFIC TAX CONSEQUENCES OF BEING A UNIT HOLDER IN THE FUND. THE FUND IS NOT MAKING ANY REPRESENTATION OR WARRANTY TO ANY UNIT HOLDER REGARDING ANY LEGAL INTERPRETATIONS AND TAX CONSEQUENCES TO THE FUND AND THE UNIT HOLDERS IN THE FUND.**

## TAXABILITY OF THE FUND

### Income Tax Act, 1961

As a fund set-up under a scheme of a SEBI-registered mutual fund, the taxability of the Fund will be governed by the provisions of Section 10(23D) and Chapter XII-E of the Act.

Under Section 10(23D) of the Act, any income of a fund set up under a scheme of a SEBI-registered mutual fund is exempt from tax.

Under Chapter XII-E of the Act, the Mutual fund (other than a money market mutual fund or a liquid fund) would be liable to pay additional tax on income distributed to its unit holders at the rate of:

12.5% (plus applicable surcharge of 10% and education cess of 3%) on income distributed by the mutual fund to its unit holders who are individuals or HUFs; and

20% (plus applicable surcharge of 10% and education cess of 3%) on income distributed by the mutual fund to all other categories of unit holders

The cumulative effect of Section 10(23D) and Chapter XII-E is that the Fund will be exempt from tax on its income earned, but will be liable to pay distribution tax on income distributed to its Unit Holders in the manner described above.

## I. Income Tax Act, 1961

### a. Income from Units

As per Section 10(35) of the Act, any distribution of income made by a fund, set up under a scheme of SEBI-registered mutual fund, to its unit holders is exempt from tax in the hands of the unit holders.

Hence, income distributions by the Fund to its Unit Holders will be exempt from tax in the hands of the Unit Holders.

### b. Taxability on transfer

Unit Holders may realize a gain or a loss on transfer of Units of the Fund. Redemptions of Units would be regarded as a transfer.

Switching from one Scheme / Option to another Scheme / Option will be effected by way of redemption of Units of the relevant Scheme / Option and reinvestment of the redemption proceeds in units of the other Scheme / Option selected by the Unit Holder. Hence, switching will attract the same implications as applicable on transfer of such Units.

Under the Act, the gain or loss realized on transfer of Units of the Fund may be characterized, based on facts and circumstances applicable to each investor, as either being in the nature of capital gains or as business profits.

#### Capital gains:

Capital gains are liable to tax based on:

- the duration for which the Units of the Fund are held prior to transfer; and
- the manner in which the transfer / switch is effected

Gains realised on transfer of Units held for a period in excess of 12 months are classified as long term capital gains; in any other case, the gains are classified as short term capital gains. The period of holding for additional Units issued under the 'Reinvest Dividend Option' available in various schemes would commence from the date of allotment of additional Units under such option.

#### Long term capital gains

As per Sections 48 and 112 of the Act, long term capital gains realised on transfer of Units are taxable at the rate of 20% (plus applicable surcharge and education cess) after claiming indexation benefit.

Alternatively, the Unit Holder may offer the long term capital gains realised on transfer of Units to tax at the rate of 10% (plus applicable surcharge and education cess), without claiming any indexation benefit.

In case of an individual or a HUF, being a resident, where the total income as reduced by such long term capital gains is below the maximum amount, which is not chargeable to income tax, then, such long term capital gain shall be reduced by the amount by which the total income as so reduced falls short of the maximum amount which is not chargeable to income tax and the tax on the balance of such long term capital gains shall be computed at the rate of 20% (plus applicable surcharge and education cess) after claiming indexation benefit.

As per Section 115AD of the Act, long term capital gains realised by FIs/sub-accounts on transfer of Units are taxable at the rate of 10% (plus applicable surcharge and education cess), and the FIs / sub-accounts will not be permitted to claim indexation benefit.

#### Short term capital gains

Short term capital gains realised on transfer of Units are taxable at the normal rates applicable to the Unit Holders. Surcharge and education cess would apply separately.

As per Section 115AD of the Act, short-term capital gains realised by FIs/sub-accounts on transfer of Units are taxable at the rate of 30% (plus applicable surcharge and education cess).

#### Business profits:

Business profits are liable to tax at the normal rates applicable to the Unit Holders. Surcharge and education cess would apply separately.

#### Tax treaty benefits

Section 90 of the Act provides that taxation of non-resident investors would be governed by the provisions of the Act, or those of a Double Taxation Avoidance Agreement ('DTAA') that the Government of India has entered into with the Government of any other country of which the non-resident investors are tax resident. The provisions of the DTAA prevail over those of the Act if they are more beneficial to the taxpayer. Hence, the above rates are subject to applicable DTAA benefits, if applicable.

### c. Special provisions

As per Section 94(7) of the Act, where a person acquires any units within a period of 3 months prior to the record date and redeems such units within 9 months after the record date and the income distributed on such units, within this period, is exempt from income tax, then the loss suffered by such person on transfer of the units, to the extent of the income distributed on the units, shall be ignored while computing income chargeable to tax.

Section 94(8) of the Act provides that where any person who acquires any units within a period of 3 months prior to the record date is allotted additional units without consideration (i.e. bonus units) based on the original holding, any subsequent loss on sale of the original units within a period of 9 months from the record date shall be ignored for computing income chargeable to tax. The loss so ignored will be deemed to be the cost of acquisition of bonus units (held at such time) when these bonus units are subsequently sold.

### d. Tax deducted at source ('TDS')

#### On income from Units:

No tax is to be deducted from any income credited or paid to Unit Holders in respect of Units of the Fund.

#### On transfer:

##### Resident Investors:

No tax is required to be deducted at source from capital gains / business profits arising at the time of transfer of the Units.

##### Non-Resident Investors:

Tax is required to be deducted at source under Section 195 of the Act on payments made to non-resident investors.

In case of long term capital gains realised from transfer of Units in the Fund, tax is required to be deducted at source at the rate of 20% (plus applicable surcharge and education cess) after considering indexation benefit.

In case of short term capital gains realised from transfer of Units in the Fund, tax is required to be deducted at source at the normal rates applicable to the Unit Holders. Surcharge and education cess would apply separately.

The Fund will deduct the above tax at the time of winding up of the scheme/repurchase of units. In case of sale of units by Non-resident investors through recognised stock exchange, tax deduction will be done by the bank of the Non-resident investor.

No tax is deductible at source from capital gains realised by FIs / sub-accounts on transfer of their Units in the Fund in accordance with the provisions of Section 196D(2) of the Act.

The Central Board of Direct Taxes in its circular no 728, dated October 30, 1995, has clarified that in case of payments to a non-resident who is tax resident of a country with which a DTAA is in force, the tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in the DTAA, whichever is more beneficial to the taxpayer. In order for the Unit Holder to obtain the benefit of a lower rate or nil rate, available under a DTAA, the Unit Holder will be required to provide the Fund with a certificate obtained from its Assessing Officer confirming the Unit Holder's eligibility for the lower rate or nil rate.

e) Exemption from capital gains arising from transfer of units of mutual funds under section 54EC

The long-term capital gains arising from transfer of units of a mutual fund (hereinafter referred to as original asset), shall be exempt from tax under section 54EC of the Act provided such gains are invested within six months from the date of transfer, in the bonds (hereinafter referred to as long-term specified asset) issued by any of the following:

National Highways Authority of India, which has been issued on or after 1 April, 2006,

Rural Electrification Corporation Limited issued on or after 1 April, 2006,

The amount of exemption would depend upon the extent of utilisation of the long-term capital gain on the original asset. However, where the long-term specified asset is transferred (including pledge of the long term specified asset) or converted (otherwise than by transfer) into money, within a period of three years from the date of its acquisition, the amount of capital gain arising from the transfer of original asset not charged to tax shall be deemed to be income chargeable under the head "capital gains" relating to long-term capital asset of the previous year in which the long-term specified asset is transferred or converted (otherwise than by transfer) into money.

Where the cost of the specified units has been taken into account for section 54EC, deduction from the income with reference to such cost shall not be allowed under section 80C of the Act.

However, investment limit in the specified assets mentioned above is upto Rs. 50,00,000/- in a financial year.

### f) Surcharge and education cess

Category of person	Surcharge
Individuals, HUFs, body of individuals and association of persons	10% surcharge on tax payable if the total taxable income exceeds Rs 10,00,000
Artificial juridical persons	10% surcharge on tax payable
Firms and resident corporate taxpayers	**10% surcharge on tax payable
Non-resident corporate tax payers	**2.5% surcharge on tax payable
Co-operative societies and local authorities	No surcharge is applicable

\*\* The surcharge will be applicable to only those firms and corporate taxpayers which have a total taxable income exceeding Rs 1,00,00,000.

An education cess of 3% is levied on all taxpayers - the education cess is to be paid on the tax payable, plus surcharge. Accordingly, the rates of tax and TDS rates mentioned above will be increased by the applicable surcharge and education cess.

### g) Religious and Charitable Trusts

Investment in Units of the Fund by Religious and Charitable Trusts is an eligible investment under Section 11(5) of the Act read with Rule 17C of the Income Tax Rules, 1962. However, such investment may be permitted only subject to the state legislation governing Religious and Charitable Trusts in this regard, wherever applicable.

## 2. Wealth Tax Act, 1957

Units in the Fund are not treated as 'assets' as defined in section 2(ea) of the Wealth Tax Act, 1957. Hence, they would not be liable to wealth tax.

## 3. Gift Tax Act, 1958

The Gift Tax Act, 1958 is now abolished. However, as per the provisions of section 2(24) of the Act, income of an individual or HUF will include any sum referred to in section 56(2)(vi) of the Act viz any sum of money the aggregate value of which exceeds Rs 50,000 received from any person or persons without corresponding consideration. There are some exceptions to this provision:

- amount received from any relative;
- amount received on the occasion of the marriage of the individual;
- amount received under a will or by way of inheritance;
- amount received in contemplation of death of the payer;
- amount received from any local authority as defined in the Explanation to clause (20) of section 10 of the Act;
- amount received from any fund or foundation or university or other educational institution or hospital or other medical institution or any trust or institution referred to in clause (23C) of section 10 of the Act;
- from any trust or institution registered under section 12AA of the Act.

#### Please note:

- The tax incidence to Unit Holders could vary materially based on characterization of income (i.e. capital gains versus business profits) accruing to them in the Fund.
- In the context of international investors, there can be no assurance that tax treaty provisions, even if more favourable, will apply in determining their liability to tax in India.
- Tax rates in India may change from time to time. Any such changes may adversely affect the taxation of the Fund and / or the Unit Holders in the Fund.
- In view of the particularized nature of tax consequences, each investor is advised to consult its own tax advisor with respect to specific tax consequences of being a Unit Holder in the Fund.

## DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAV of the Scheme for each Business Day will be made available by 5 p.m. of the immediately succeeding Business Day and the same shall be published in two newspapers. NAV can also be viewed on [www.aiginvestments.co.in](http://www.aiginvestments.co.in) and [www.amfiindia.com](http://www.amfiindia.com). You can also call us at 1800 425 3444 (MTNL/BSNL Lines) or 6000 3444.

## FOR INVESTOR GRIEVANCES, PLEASE CONTACT

### Registrar & Transfer Agent

- Computer Age Management Services Private Limited,  
514A, Sathy Main Road, Ganapathy, Coimbatore - 641 006.

### Asset Management Company

- AIG Global Asset Management Company (India) Private Limited  
FCH House, Ground Floor, Peninsula Corporate Park,  
G.K. Marg, Lower Parel, Mumbai - 400 013.  
Tel: (022) 4093 0001, Fax: (022) 4093 0200,  
Email: [investorcare@aig.com](mailto:investorcare@aig.com)

## UNIT HOLDERS' INFORMATION

An account statement will be sent by ordinary post / courier / electronic mail to each Unit Holder, stating the number of Units purchased not later than 30 days from the closure of the NFO period / date of acceptance of valid application form / transaction slip. For SIP transactions on an on going basis account statement will be sent once a quarter.

Any discrepancy in the Account Statement / Unit Certificate should be brought to the notice of the Fund/AMC immediately. The processing of the transaction and contents of the Account Statement / Unit Certificate will be deemed to be correct if no error is reported within 30 days from the date of Account Statement / Unit Certificate.

Copies of the annual report of the Scheme as at the end of each financial year (March 31st) or an abridged summary thereof will be mailed to all Unit Holders as soon as possible but not later than 6 months from the closure of the relevant financial year.

The Fund shall before the expiry of one month from the close of each half year (March 31st and September 30th), publish its unaudited financial results in one national English daily newspaper circulating in the whole of India and in a Marathi daily newspaper. These shall also be displayed on the website of the AMC and that of AMFI. 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 AMC.

## PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CLIENT

In terms of the Prevention of Money Laundering Act, 2002 ("PMLA"), the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate and implement a Client Identification Programme, verify and maintain the record of identity and address(es) of investors.

### Know Your Client

In order to make the data capture and document submission easy and convenient for the investors, Mutual Fund Industry has collectively entrusted the responsibility of collection of documents relating to identity and address of the investor(s) to an independent agency (presently CDSL Ventures Limited) which will act as central record keeping agency ('Central Agency'). As a token of having verified the identity and address of the investor(s) and for efficient retrieval of records, the Central Agency will issue a KYC Acknowledgement Letter (previously known as Mutual Fund Identification Number -MFIN Letter) to each investor who submits an application and the prescribed documents to the Central Agency.

Investors are required to attach the copy of KYC Acknowledgement Letter (or the erstwhile MFIN Allotment Letter) along with the application form at the time of making investment for the first time

## DESIGNATED COLLECTION CENTRES (During NFO & Ongoing Period)

### AMC Offices

**Ahmedabad:** Cabin No. 6, Broadway Business Center, Sahjanand, Opp. Citi Bank, C.G. Road, Ahmedabad - 380 006. Contact Person: Rucha Kinariwala, Tel. No. 9974013010/11/12. **Bangalore:** No. 33, 1st Floor, Imperial Court, Unit #11, Cunningham Road, Bangalore - 560 052. Contact Person: Chaitra Muddiah, Tel. No. 080-41473386/87/88. **Chennai:** E L Height, No. 3 CMM Street, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. Contact Person: Kadambari, Tel. No. 044-43561946/47/48. **Kolkata:** "LORDS", 5th Floor, Unit No. 503, 7/1 Lord Sinha Road, Kolkata - 700 071. Contact Person: Spondita Biswas, Tel. No. 033 40073001/2/3. **Mumbai:** FCH House, Ground Floor, Peninsula Corporate Park, G. K. Marg, Lower Parel, Mumbai - 400 013. Contact Person: Smita Vora, Tel. No. 022-4093021/022-40930215. **New Delhi:** 7-B, 7th Floor, Vandana Building, 11, Tolstoy Marg, Connaught Place, New Delhi-110001. Contact Person: Smriti Verma, Tel. No. 011- 43593291-04. **Pune:** 304, Business Guild, Law College Road, Opp. Krishna Dining Hall, Pune - 411 004. Contact Person: Poonam Mandhany, Tel. No. 020 64012777/2888

**Investor Care** 1800-425-3444 (MTNL/BSNL); 60003444 (Others) **Email:** investorcare@aig.com **Distributor Care** 60000344 **Email:** distributorcare@aig.com

## CAMS INVESTOR SERVICE CENTERS

**Agra:** No. 8, II Floor, Maruti Tower, Sanjay Place, Uttarpradesh, Agra-282002. **Ahmedabad:** 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Gujarat, Ahmedabad-380 006. **Ahmednagar:** 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar, Maharashtra, Ahmednagar-414 001. **Ajmer:** Shop No.5-5, Second Floor, Swami Complex, Rajasthan, Ajmer-305001. **Akola:** Opp. RL T Science College, Civil Lines, Maharashtra, Akola-444001. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, U.P., Aligarh-202001. **Allahabad:** No.7 1st Floor, Bihari Bhawan, 3, S.P Marg, Civil Lines, Uttarpradesh, Allahabad-211001. **Alwar:** 256A, Scheme No:1, Arya Nagar, Rajasthan, Alwar-301001. **Amaravati:** 81, Gulshan Tower, 2nd Floor, Near Panchsheel Talkies, Maharashtra, Amaravati-444601. **Amritsar:** 378, Majithia Complex, 1st Floor, M. M. Malviya Road, Punjab, Amritsar-143001. **Anand:** 101, A.P Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Gujarat, Anand-388001. **Anantapur:** 15-570-33, I Floor, Pallavi Towers, Anantapur, A.P., Anantapur-515 001. **Ankleshwar:** G-34, Ravi Complex, Valia Char Rasta, G.I.D.C., Gujarat, Ankleshwar- Bhurach-393 002. **Asansol:** Block - G I 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, West Bengal, Asansol-713303. **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Maharashtra, Aurangabad-431001. **Balaso:** B C Sen Road, Orissa, Balasore-756001. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensan Road, (Next to Manipal Centre), Karnataka, Bangalore-560 042. **Bareilly:** F-62-63, Butler Plaza, Civil Lines, Bareilly, U.P., Bareilly-243001. **Belgaum:** Tanish Tower, CTS No. 192/A, Gururav Peth, Tilakwadi, Karnataka, Belgaum-590006. **Bellary:** No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Karnataka, Bellary-583103. **Berhampur:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur-760001. **Bhagalpur:** Dr R P Road, Khalifabag Chowk, Bihar, Bhagalpur-812002. **Bhatinda:** 2907 GH, GT Road, Near Zila Parishad, BHATINDA, Punjab, BHATINDA-151001. **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, OPP HDFC BANK, Gujarat, Bhavnagar-364002. **Bhilai:** 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Chhattisgarh, Bilhaji-490020. **Bhilwara:** C/o Kodwani & Associates, F-20-21, Apsara Complex, Azad Market, Rajasthan, Bhilwara-311001. **Bhopal:** Plot No.13, Major Shopping Center, Zone-I, M.P.Nagar, Madhya Pradesh, Bhopal-462011. **Bhubaneswar:** 101/7, Janpath, Unit -III, Orissa, Bhubaneswar-751 001. **Bhuj:** Data Solution, Office No:17, 1st Floor, Municipal Building Opp Hotel Prince, Station Road, Gujarat, Bhuj - Kutch-370001. **Bokaro:** HC-3, 1st Floor, Sector, Sector-4, Bokaro Steel City, Jharkhand, Bokaro-827004. **Burdwan:** G T Road, Basement of Talk of the Town, West Bengal, Burdwan-713101. **Calicut:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Kerala, Calicut-673016. **Chandigarh:** Deepak Towers, SCO 154-155, 1st Floor, Sector 17-C, Punjab, Chandigarh-160017. **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Tamil Nadu, Chennai-600 034. **Cochin:** 40/9633 D, Veeckshan Road, Near International hotel, Kerala, Cochin-682 035. **Coimbatore:** Old # 66 New # 86, Lokamany Street (West), Ground Floor, R.S.Puram, Tamil Nadu, Coimbatore-641 002. **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Orissa, Cuttack-753001. **Davengere:** 13, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Karnataka, Davengere-577002. **Dehradun:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Uttaraanchal, Dehradun-248001. **Deogarh:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Jharkhand, Deogarh-814112. **Dhanbad:** Urmila Towers, Room No: 111 (1st Floor), Bank More, Jharkhand, Dhanbad-826001. **Dhule:** H. No. 1793 / A, J.B. Road, Near Tower Garden, Maharashtra, Dhule-424 001. **Durgapur:** 4/2, Bengal Ambuja Housing Development Ltd, Ground Floor, City Centre, West Bengal, Durgapur-713 216. **Erode:** 197, Seshaiyer Complex, Agraharam Street, Tamil Nadu, Erode-638001. **Faridabad:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Haryana, Faridabad-121001. **Ghaziabad:** 113/61 Floor, Navyug Market, Uttarpradesh, Ghaziabad-201001. **Goa:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Goa, Panaji (Goa)-403 001. **Gorakhpur:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Uttarpradesh, Gorakhpur-273001. **Gulbarga:** Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Karnataka, Gulbarga-585 101. **Guntur:** Door No 5-38-44, 5/1 BROADIPET, Near Ravi Sankar Hotel, Andhra Pradesh, Guntur-522002. **Gurgaon:** SCO - 17, 3rd Floor, Sector-14, Haryana, Gurgaon-122001. **Guwahati:** A.K. Azad Road, Rehabori, Assam, Guwahati-781008. **Gwalior:** 1st Floor, Singhal Bhavan, Daji Vitthal Ka Bada, Old High Court Road, Madhya Pradesh, Gwalior-474001. **Hazaribagh:** Municipal Market, Annanda Chowk, Hazaribagh, Jharkhand, Hazaribagh-825301. **Hisar:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Haryana, Hisar-125001. **Hosur:** Shop No.8 D Plaza, OPP TNEB Office, Royakotta Road, Tamil Nadu, Hosur-635109. **Hulbi:** 206 & 207, 1st Floor, 'A' Block, Kundagol Complex, Opp Court, Club road, Karnataka, Hulbi-580029. **Hyderabad:** 102, First Floor, Jade Arcade, Paradise Circle, Andhra Pradesh, Secunderabad-500 003. **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukojung, Opp.Greenpark, Madhya Pradesh, Indore-452 001. **Jabalpur:** 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napiar Town, Madhya Pradesh, Jabalpur-482001. **Jaipur:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Rajasthan, Jaipur-302 001. **Jalandhar:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Punjab, Jalandhar-144001. **Jalgaon:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Maharashtra, Jalgaon-425001. **Jammu:** 660- Gandhi Nagar, J&K, Jammu-180004. **Jamnagar:** 217/218, Manek Centre, P.N. Marg, Gujarat, Jamnagar-361001. **Jamshedpur:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jharkhand, Jamshedpur-831001. **Jhansi:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Uttarpradesh, Jhansi-284001. **Jodhpur:** 1/5, Nirmal Tower, Ist Chopasani Road, Rajasthan, Jodhpur-342003. **Junagadh:** Circle Chowk,, Near Choksi Bazar Kaman, Gujarat, Junagadh-362001. **Kadapa:** Door No.1-1625, DNR Laxmi Plaza, Opp. Rajiv Marg, Railway Station Road, Yerramangalappalli, Kadapa, Andhra Pradesh, Kadapa-516 004. **Kalyani:** A - 1/50, Block - A, Dist Nalanda, West Bengal, Kalyani-741235. **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kerala, Kannur-670004. **Kanpur:** I Floor 106 to 108, CITY CENTRE Phase II, 63/2, THE MALL, Uttarpradesh, Kanpur-208 001. **Karimnagar:** HNo.7-1-257, Upstairs 5 B H, Mangamathota, Karimnagar, A.P., Karimnagar-505 001. **Kestopur:** AA 101, Prafulla Kanan, Sreeparna Apartment, Ground Floor, Kolkata, West Bengal, Kestopur-700101. **Kolhapur:** AMD Solec Office No.7, 3rd Floor, Ayodhya Towers, Station Road, Maharashtra, Kolhapur-416001. **Kolkata:** "LORDS Building", 7/1, Lord Sinha Road, Ground Floor, West Bengal, Kolkata-700 071. **Kollam:** Kochupillamoodu Junction, Near V.L.C. Beach Road, Kerala, Kollam-691001. **Kota:** B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Rajasthan, Kota-324007. **Kottayam:** Door No. IX / 1276, Amboorans Building, Manorama Junction, Kerala, Kottayam-686001. **Kumbakonam:** Jaijani Complex, 47, Mutt Street, Tamil Nadu, Kumbakonam-612001. **Kurnool:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool, A.P., Kurnool-518 004. **Latur:** Kore Complex, 2nd Cross Kapad Line, Near Shegav Patansantha, Latur, Maharashtra, Latur-413 512. **Lucknow:** Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Uttarpradesh, Lucknow-226 001. **Ludhiana:** U/G F, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhwold Road,, Punjab, Ludhiana-141 002. **Madurai:** 86/71A, Tamilsangam Road,, Tamil Nadu, Madurai-625 001. **Mangalore:** No. 6, 4 & 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Karnataka, Mangalore-575 003. **Manipal:** Academy Annex, First Floor, Opposite Corporation Bank, Upendra Nagar, Karnataka, Manipal-576104. **Mathura:** 159/160 Vikas Bazar,, Uttarpradesh, Mathura-281001. **Meerut:** 108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Uttarpradesh, Meerut-250002. **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Gujarat, Mehsana-384 002. **Moradabad:** B-612 'Sudhakar', Lajpat Nagar, Uttarpradesh, Moradabad-244001. **Mumbai:** Rajababdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Maharashtra, Mumbai-400 023. **Muzaffarpur:** Brahman toli, Durgasthan, Gola Road, Bihar, Muzaffarpur-842001. **Mysore:** No. 1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakti Medicals), Saraswati Puram, Karnataka, Mysore-570009. **Nagpur:** 145 Lendra Park, Behind Indus Ind Bank, New Ramdaspath, Maharashtra, Nagpur-440 010. **Nasik:** "Varsha Bungalow", 1st Floor, Near Rungtha High School, 493, Ashok Stambh, Maharashtra, Nasik-422001. **Navsari:** Dinesh Vasani & Associates, 103 -Harekrishna Complex, Opp IDBI Bank, Nr. Vasant Talkies, Chhinnabai Road, Gujarat, Navsari-366445. **Nellore:** 97/56, 1st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapeth,, Andhra Pradesh, Nellore-524001. **New Delhi:** 305-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Connaught Place, New Delhi, New Delhi-110 001. **Panipat:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Haryana, Panipat-132113. **Patiala:** 35, New Lal Bage Colony,, Punjab, Patiala-147001. **Patna:** Kamlaya Shobha Plaza, Ground Floor, Near Ashiana Tower, Exhibition Road, Bihar, Patna-800 001. **Pondicherry:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry, Pondicherry-605001. **Porbandar:** 1st Floor, Silver Complex, S.T. Road, Gujarat, Porbandar-360575. **Pune:** Nirmitti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Maharashtra, Pune-411 004. **Raichur:** # 12 - 10 - 51 / 3C, Maram Complex, Besides State Bank of Mysore, Basaveswara Road, Raichur, Karnataka, Raichur-584101. **Raipur:** C-24, Sector 1, Devendra Nagar, Chhattisgarh, Raipur-492004. **Rajahmundry:** Cabin 101 D, No 7-27-4, 1st Floor Krishna Complex, Baruvari Street, T Nagar, Andhra Pradesh, Rajahmundry-533101. **Rajkot:** 111, Pooja Complex, Harihar Chowk, Near GPO, Gujarat, Rajkot-360001. **Ranchi:** 223, Tirath Mansion (Near Over Bridge), 1st Floor, Main Road, Jharkhand, Ranchi-834001. **Ratlam:** Dairia & Co, 81, Bajaj Khanna, Madhya Pradesh, Ratlam-457001. **Rohtak:** 205, 2nd Floor, Big. No. 2, Munjal Complex, Delhi Road, Haryana, Rohtak-124001. **Rourkela:** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Orissa, Rourkela-769001. **Sagar:** Opp. Somani Automobiles, Bhagwanji, Sagar, Madhya Pradesh, Sagar-470 002. **Salem:** No. 2, I Floor Vivekananda Street, Near Fairlands, Tamil Nadu, Salem-636016. **Sambalpur:** C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarkar, Orissa, Sambalpur-768001. **Satara:** 117 / A / 3 / 22, Shukravar Peth, Sargam Apartment, Maharashtra, Satara-415002. **Satna:** 1st Floor, Shri Ram Market, Besides Hotel Panjaj, Birla Road, SATNA, Madhya Pradesh, SATNA-485 001. **Shimla:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Himachal Pradesh, Shimla-171001. **Siliguri:** No 8, Swamiji Sarani, Ground Floor, Hakimpura, West Bengal, Siliguri-734401. **Solapur:** 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Maharashtra, Solapur-413001. **Sriganganagar:** 18 L Block, Sri Ganganagar, Rajasthan, Sri Ganganagar-335001. **Surat:** Office No.2 Ahura -Mazda Complex, First Floor, Sadak Street, Timalaywad, Nanpura, Gujarat, Surat-395 001. **Surendranagar:** 2 M Park, Near Commerce College, Wadhwan City, Surendranagar, Gujarat, Surendranagar-363035. **Thiruppur:** I (I), Binny Compound, II Street, Kumaran Road, Tamil Nadu, Thiruppur-641601. **Tirunelveli:** III Floor, Nelli Plaza, 64-D, Madurai Road, Tamil Nadu, Tirunelveli-627001. **Tirupathi:** Shop No 14, Boligala Complex, 1st Floor, Door No. 18-8-4B, Near Leela Mahal Circle, Tirumala Bypass Road, Andhra Pradesh, Tirupathi-517501. **Trichur:** Adam Bazar, Room no 49, Ground Floor, Rice Bazar (East), Kerala, Trichur-680001. **Trichy:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Tamil Nadu, Trichy-620018. **Trivandrum:** R S Complex, Opposite of LIC Building, Pattom PO, Kerala, Trivandrum-695004. **Udaipur:** 32 Ahinsapuri, Fatehpura Circle, Rajasthan, Udaipur-313004. **Vadodara:** 109 - Silver Line, Besides world Trade Centre, Sayajigunj, Gujarat, Vadodara-390 005. **Valsad:** Ground Floor, Yash Kamal -'B', Near Dreamland Theater, Tithal Road, Gujarat, Valsad-396001. **Varanasi:** C 27/249 - 22A, Vivekanand Nagar Colony, Maldiviya, Uttarpradesh, Varanasi-221002. **Vashi:** Mahaveer Centre, Office No:17, Plot No:77, Sector 17, Maharashtra, Vashi-400703. **Vellore:** No:54, Ist Floor, Pillayar Koil Street, Thotta Palayam, Tamil Nadu, Vellore-632004. **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Andhra Pradesh, Vijayawada-520 010. **Visakhapatnam:** 47/9 / 17, 1st Floor, 3rd Lane, Dwarka Nagar, Andhra Pradesh, Visakhapatnam-530 016. **Warangal:** F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Andhra Pradesh, Warangal-506001. **Yamuna Nagar:** 124-B/R Model Town, Yamunaganar, Haryana, Yamuna Nagar-135 001

## INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

Please read the Offer Document and the Key Information Memorandum carefully before filling up the application form. Investors are deemed to have read and accepted the terms subject to which these offers are being made, and bind themselves to the terms upon signing the application form.

All applications will be accepted subject to verification. Invalid or incomplete applications are liable to be rejected after acceptance and verification.

### General instructions

- Please complete the form legibly
  - in black ink or any dark coloured ink,
  - in the English language,
  - in BLOCK CAPITALS

Please fill in the fields marked as 'MANDATORY' to prevent rejection of your Application Form.

Please refer to the checklist provided at the end of the Application Form to ensure that the necessary details and attachments are made available. This will help to avoid processing delays and / or rejection of your Application.

### APPLICANT INFORMATION

- a. **Existing Unitholders:** Please fill Section 1 ("For Existing Unitholders") and go directly to Section 5 ("Type of Investment") of the Application Form.

Please note that in case of "Existing Unitholders" if any information is provided in Section 2 and 3 of the Application Form, the same shall be overwritten.

- b. **Applications for Individuals:** Please write your name in the sequence of First Name, Middle Name and Last Name. Please do not abbreviate any name. Preferably write your name exactly as it appears in the Bank Account (as provided in the bank account details).
- c. **Applications for Non-Individuals:** Companies, Trusts, Partnership firms, Societies or any other association should write the name exactly as it appears in its Incorporation document and in the Bank Account (as provided in the bank account details). Sole-proprietorship concerns should apply in the name of the sole-proprietor.
- d. Please fill in your date of birth as this may be required to establish your identity in your future communication with us.
- e. Non-Resident Indians residing in the United States of America and Canada cannot invest in all Schemes of AIG Global Investment Group Mutual Fund.
- f. For KYC Complaint investors, Registrar and Transfer Agent (RTA) will capture the Investor address (both Indian and foreign), address, pincode, country, nationality, occupation, income details, date of birth, document provided as proof of identity will be overwritten with CVL data. This information will not be taken from the application form. These fields cannot be modified by RTA once a PAN holder becomes KYC compliant.

### EMAIL COMMUNICATION

If you have an Email address, you can choose to receive Email communication from us in lieu of printed communication. This will also help us resolve your queries more promptly. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

### BANK ACCOUNT DETAILS

Applicants should provide the name of the bank, branch address, account type and account no. of the Sole/First Applicant. As per SEBI guidelines, **it is mandatory for investors to mention their bank account details in the Application Form.**

Please also provide the following details:

- i) The 9-digit MICR (Magnetic Ink Character Recognition) number appearing to the right of the cheque number on the bottom white strip of a cheque leaf.
- ii) The 11 digit IFSC (Indian Financial System Code) that is being given by some of the banks on the cheques, if not available, you could check with your local bank branch.

The above information will help us in the future for secure transfer of your redemption and dividend payouts via the various electronic mode of transfers that are available in the banking system.

We are currently offering Direct Credit facility with the following Banks: ABN Amro Bank, AXIS Bank, Citibank, Deutsche Bank, HDFC Bank, HSBC, ICICI Bank, IDBI, Kotak Mahindra Bank and Standard Chartered Bank. Investors having Bank Accounts with any of the above mentioned Banks will receive Redemption & Dividend proceeds via Direct Credit to their respective bank accounts.

### INVESTMENT & PAYMENT DETAILS

- a) The cheque or demand draft should be drawn in favour of "AIG World Gold Fund" and should be crossed 'Account Payee Only'.
- b) Returned cheques may not to be presented again for collection and the accompanying application may be rejected.
- c) The following mode of payments is not valid and applications accompanied by such payments will be rejected:
  - i) Outstation cheques
  - ii) Cash / Money Order / Postal Order
  - iii) Post-dated cheques
  - iv) Multiple cheques for investments in one scheme or single cheque for investments in multiple schemes.
- d) If you are from a city not serviced by an Investor Service Centre, you may submit a Demand Draft payable at the place where you will submit the form.
- e) Default option will be applied in case of no information, ambiguity or discrepancy in the scheme details.

For AIG World Gold Fund : Option - Growth option, Facility - Dividend Reinvestment.

### PAN DETAILS

With effect from January 01, 2008, submitting a copy of the evidence of having applied for PAN / Form 60/Form 61 will not be valid and it will be mandatory for all investors to provide a certified copy (as aforesaid) of the PAN card for all investments in the schemes of AIG Global Investment Group Mutual Fund.

### KNOW YOUR CLIENT (KYC)

With effect from February 01, 2008, it is mandatory for all applications for subscription of value of Rs.50,000/- and above to quote the KYC compliance status of all the applicants (guardian in case of minor, POA holders, NRI's) in the application for subscription and attach proof of KYC compliance viz. KYC Acknowledgement Letter (or the erstwhile MIN Allotment Letter).

### NOMINATION DETAILS

- a) The nomination(s) 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.
- b) A minor can be nominated and in that event, name and address of the guardian of the minor nominee shall be provided by the unit holder. Nomination(s) 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(s) in respect of the units stands rescinded upon the transfer of units. Transfer of units in favour of a Nominee shall be valid discharge by the asset management company against the legal heir.
- e) The cancellation of nomination(s) 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(s), 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.
- f) In case, the percentage of allocation/share for each of the nominees is not indicated, the AMC shall settle the claim equally amongst all the nominees.

### 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) Applications by minors should be signed by their guardians. In the case of a Hindu Undivided Family (HUF), the Karta should sign on behalf of the HUF.
- c) Authorised officials should sign the form under their official designation and company seal. A list of authorised officials, duly certified and attested, should also be attached to the application form. In the case of a trust fund, a resolution from the trustee(s) authorising such purchase or investment must be submitted.
- d) If you are investing through your constituted attorney, please ensure that the POA document is signed by you and your Constituted Attorney. The signature in the Application Form, then, needs to clearly indicate that the signature is on your behalf by the Constituted Attorney.