

Fidelity in your future.

- **Fidelity Equity Fund**
 An open-ended equity growth scheme
- **Fidelity Tax Advantage Fund**
 An open-ended equity linked savings scheme
- **Fidelity India Special Situations Fund**
 An open-ended equity growth scheme
- **Fidelity International Opportunities Fund**
 An open-ended equity growth scheme
- **Fidelity India Growth Fund**
 An open-ended equity growth scheme
- **Fidelity Flexi Bond Fund**
 An open-ended income scheme
- **Fidelity Ultra Short Term Debt Fund**
 An open-ended debt scheme
- **Fidelity MultiManager Cash Fund**
 An open-ended cash fund of funds scheme
- **Fidelity Cash Fund**
 An open-ended liquid scheme
- **Fidelity Flexi Gilt Fund**
 An open-ended gilt scheme
- **Fidelity Wealth Builder Fund**
 An open-ended fund of funds scheme comprising three plans

Ongoing Offer:

Issue of units at applicable NAV
plus applicable entry load, if any.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing.

For further details of the Scheme(s)/Mutual Fund, due diligence certificate by the AMC, key personnel, investors' rights and services, risk factors, penalties and pending litigations, associate transactions, "Who Cannot Invest", "Important Note on Anti-Money Laundering, Know-Your-Customer and Investor Protection" investors should, before investment, refer to the Offer Document/Scheme Information Document and Statement of Additional Information available free of cost at any of our Investor Service Centres or distributors or at our website www.fidelity.co.in.

The Schemes' 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 March 30, 2009

SPONSOR

FIL Investment Advisors

Registered Office: Pembroke Hall, 42 Crow Lane, Pembroke, Hamilton, HM19, Bermuda.

TRUSTEE

FIL Trustee Company Private Limited

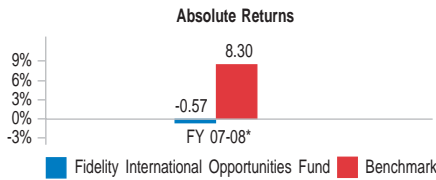
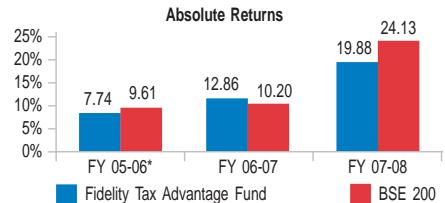
Registered Office: 56, 5th Floor, Maker Chambers VI, 220, Nariman Point, Mumbai - 400 021.

ASSET MANAGEMENT COMPANY

FIL Fund Management Private Limited

Registered Office: 56, 5th Floor, Maker Chambers VI, 220, Nariman Point, Mumbai - 400 021.

	FIDELITY EQUITY FUND (FEF)			FIDELITY INDIA SPECIAL SITUATIONS FUND (FISSF)																							
Investment Objective	To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities.			To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities including equity derivatives.																							
				Information on Special Situations																							
				The Scheme will primarily be a diversified equity fund which will seek to invest in undervalued companies for long term investment with key theme focus being "Special Situations" - these are situations that are out-of-the-ordinary and which therefore present interesting stock picking opportunities.																							
				The types of companies that may fall within the scope of Special Situations could include but are not limited to, companies with recovery potential, companies whose growth potential, may not be fully recognised by the market, companies with hidden/undervalued assets whose value, may not be fully recognised by the market, companies with interesting product pipelines which could offer good earnings potential, companies undertaking corporate restructuring, companies which could be potential candidates for mergers and acquisitions related activities.																							
Asset Allocation Pattern	Instrument	Normal Allocation (% of net assets)	Range of Allocation (% of net assets)	Risk Profile																							
	Equity and equity related securities*	95	80 to 100	High																							
	Money market instruments	5	0 to 20	Low to Medium																							
	* Includes investments in Offshore securities, ADRs and GDRs not exceeding 10% of the net assets of the Scheme as on March 31 of each relevant year. In respect of Fidelity India Special Situations Fund, also includes investments in equity derivatives.																										
Plans	Not Available																										
Options	Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.																										
Minimum Application Size (Lumpsum Investment)	Initial Investment		Additional Investment		Additional Investment																						
	Rs. 5,000		Rs. 1,000		Rs. 1,000																						
Minimum Application Size (Systematic Investment)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment																					
	Rs. 500	6	Rs. 5,000	Rs. 500	6	Rs. 5,000																					
	All the above three conditions to be jointly fulfilled			All the above three conditions to be jointly fulfilled																							
Minimum Redemption Size	Rs. 1,000 or 100 units																										
Benchmark Index	BSE-200 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 the Scheme 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 the Scheme on the record date which will be 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. The Unit Holders will have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the Applicable NAV of the immediately following Business Day. In case of investors opting for dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend.																										
Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available	Dividend Frequency	Record Date	Facilities available																					
	At Trustee's Discretion	Would be announced in advance	Reinvestment and Payout	At Trustee's Discretion	Would be announced in advance	Reinvestment and Payout																					
Name of Fund Manager(s)	Sandeep Kothari			Rajesh Singh and Subramanian Balakrishnan																							
Performance of Schemes (as on March 6, 2009)	Compounded Annualised Returns	Fidelity Equity Fund	BSE 200	Compounded Annualised Returns	Fidelity India Special Situations Fund	BSE 200																					
	Last 1 Year	-44.03%	-52.40%	Last 1 Year	-53.83%	-52.40%																					
	Last 3 years	-4.63%	-9.95%	Since Inception	-12.81%	-9.16%																					
	Since Inception	9.98%	3.39%	Date of Allotment	May 22, 2006																						
	Date of Allotment	May 16, 2005																									
NAV's of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10/- per unit. Past Performance may or may not be sustained in future.	<p>Absolute Returns</p> <table border="1"> <thead> <tr> <th>FY</th> <th>Fidelity Equity Fund</th> <th>BSE 200</th> </tr> </thead> <tbody> <tr> <td>FY 05-06*</td> <td>78.50</td> <td>63.38</td> </tr> <tr> <td>FY 06-07</td> <td>15.24</td> <td>10.20</td> </tr> <tr> <td>FY 07-08</td> <td>17.38</td> <td>24.13</td> </tr> </tbody> </table> <p>* from inception (May 16, 2005) to March 31, 2006</p>			FY	Fidelity Equity Fund	BSE 200	FY 05-06*	78.50	63.38	FY 06-07	15.24	10.20	FY 07-08	17.38	24.13	<p>Absolute Returns</p> <table border="1"> <thead> <tr> <th>FY</th> <th>Fidelity India Special Situations Fund</th> <th>BSE 200</th> </tr> </thead> <tbody> <tr> <td>FY 06-07*</td> <td>20.65</td> <td>21.25</td> </tr> <tr> <td>FY 07-08</td> <td>10.73</td> <td>24.13</td> </tr> </tbody> </table> <p>* from inception (May 22, 2006) to March 31, 2007</p>			FY	Fidelity India Special Situations Fund	BSE 200	FY 06-07*	20.65	21.25	FY 07-08	10.73	24.13
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Expenses																											
Load Structure For Ongoing Offer	<p>Entry Load: (i) For each Purchase of less than Rs. 5 Crores: 3% (ii) For each Purchase of Rs. 5 Crores or more: Nil (iii) For each Purchase by an FOF (irrespective of the amount of Purchase): Nil (iv) For each Purchase as a result of Dividend Re investment: Nil (v) For each Purchase through switch-in (including through STP) into any of the Equity Schemes of the Fund from Fidelity MultiManager Cash Fund ("FMCF") or Fidelity Flexi Bond Fund ("FFBF") or Fidelity Cash Fund ("FCF"); provided units are first switched out/systematically transferred out from the Equity Schemes of the Fund to FMCF or FFBF or FCF and, within a period of 90 days from such transaction, the units allotted against such switch proceeds are again switched out/systematically transferred out from FMCF or FFBF or FCF (on a FIFO basis) into any of the Equity Schemes of the Fund: Nil (vi) For each Purchase through switch-in from other Equity Schemes of the Fund: Nil</p> <p>In case of SIP/STP the above criteria for Entry Load will be applicable for each instalment. A switch-in will also attract an Entry Load like any Purchase except in cases mentioned above.</p> <p>Exit Load: Within 6 months from the date of allotment or Purchase applying First in First Out basis: 1.00%</p> <p>A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption. No Entry/Exit Loads/CDSC will be chargeable in case of switches made between different options of the Scheme.</p> <p>No Entry/Exit loads will be chargeable in case of; (i) Units allotted on account of dividend re investments; and (ii) Units issued by way of bonus, if any.</p>																										
Waiver of Load for Direct Applications	<p>No Entry Load will be charged for direct applications received by FIL Fund Management Private Limited i.e. applications including those for fresh purchases or additional purchases or switch-ins in existing folios submitted at the designated collection centres or through website viz. www.fidelity.co.in and which are not routed through any distributor/agent/broker.</p> <p>Investors should ensure that the field for the distributor/agent/broker code in the application form/transaction slip should not be left blank; if the field is left blank, the application will be treated as a direct application. In case of investors who intend to make direct applications but use an application form/a transaction slip wherein the distributor/agent/broker code is pre-printed, the investor should ensure to strike out the distributor/agent/broker code and/or replace the existing distributor/agent/broker code with the term "DIRECT" and to countersign these changes so that the application is treated as a direct application.</p>																										

	FIDELITY INTERNATIONAL OPPORTUNITIES FUND (FIOF)				FIDELITY TAX ADVANTAGE FUND (FTAF)																					
Investment Objective	To generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity-related securities including equity derivatives in the Indian and international markets.				To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities.																					
Asset Allocation Pattern	Instrument	Normal Allocation (% of net assets)	Range of Allocation (% of net assets)	Risk Profile	Instrument	Normal Allocation (% of net assets)	Range of Allocation (% of net assets)	Risk Profile																		
	Equity and equity related securities ^A (including Indian and foreign equity securities as permitted by SEBI/RBI*)	95	80 to 100	Medium to High	Equity and equity related securities*	95	80 to 100	High																		
	Money market instruments	5	0 to 20	Low to Medium	Money market instruments	5	0 to 20	Low to Medium																		
	^A Includes investments in equity derivatives. * Investments in Foreign Securities will not exceed the limit specified by SEBI. Under current regulations, the fund managers will seek to invest more than 65% of net assets in equity shares of domestic companies and around 30% of its net assets in Foreign Securities in order to avail of the prevailing tax benefit of long term capital gains. However, investments in Foreign Securities could be lower than 30% of the net assets due to the limit set on investments in Foreign Securities or could be in excess of 30% of its net assets subject to the limit specified by SEBI, in case of amendment in the tax laws.				*Includes investments in Offshore securities, ADRs and GDRs not exceeding 10% of the net assets of the Scheme as on March 31 of each relevant year.																					
Plans	Not Available																									
Options	Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.																									
Minimum Application Size (Lumpsum Investment)	Initial Investment		Additional Investment		Initial Investment		Additional Investment																			
	Rs. 5,000		Rs. 1,000		Rs. 500 and in multiples of Rs. 500 thereafter		Rs. 500 and in multiples of Rs. 500 thereafter																			
Minimum Application Size (Systematic Investment)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment		Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment																			
	Rs. 500	6	Rs. 5,000		Rs. 500	6	Rs. 3,000																			
	All the above three conditions to be jointly fulfilled				All the above three conditions to be jointly fulfilled																					
Minimum Redemption Size	Rs. 1,000 or 100 units				Rs. 500 or 50 units																					
Benchmark Index	A custom benchmark created using the BSE-200 to the extent of 65% of portfolio and MSCI AC Asia Pacific ex Japan for balance 35%				BSE-200 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 the Scheme 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 the Scheme on the record date which will be 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. The Unit Holders will have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the Applicable NAV of the immediately following Business Day. In case of investors opting for dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend.																									
Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available		Dividend Frequency	Record Date	Facilities available																			
	At Trustee's Discretion	Would be announced in advance	Reinvestment and Payout		At Trustee's Discretion	Would be announced in advance	Reinvestment and Payout																			
Name of Fund Manager(s)	Rajesh Singh and Subramanian Balakrishnan				Sandeep Kothari																					
Performance of Schemes (as on March 6, 2009)	Compounded Annualised Returns	Fidelity International Opportunities Fund		Benchmark*	Compounded Annualised Returns	Fidelity Tax Advantage Fund		BSE 200																		
	Last 1 Year	-48.13%		-48.35	Last 1 year	-43.86%		-52.40%																		
	Since Inception	-28.76%		-25.85	Last 3 years	-4.94%		-9.95%																		
	Date of Allotment	May 28, 2007			Since inception	-4.32%		-8.61%																		
	* FIOF is benchmarked to a custom benchmark created by assigning 65% weight to BSE 200 and 35% weight to MSCI AC Asia Pacific ex Japan				Date of Allotment February 27, 2006																					
	Absolute Returns  <table border="1"> <caption>Absolute Returns (FY 07-08*)</caption> <thead> <tr> <th>Instrument</th> <th>Return (%)</th> </tr> </thead> <tbody> <tr> <td>Fidelity International Opportunities Fund</td> <td>-0.57</td> </tr> <tr> <td>Benchmark</td> <td>8.30</td> </tr> </tbody> </table>				Instrument	Return (%)	Fidelity International Opportunities Fund	-0.57	Benchmark	8.30	Absolute Returns  <table border="1"> <caption>Absolute Returns (FY 05-06* to FY 07-08)</caption> <thead> <tr> <th>FY</th> <th>Fidelity Tax Advantage Fund (%)</th> <th>BSE 200 (%)</th> </tr> </thead> <tbody> <tr> <td>FY 05-06*</td> <td>7.74</td> <td>9.61</td> </tr> <tr> <td>FY 06-07</td> <td>12.86</td> <td>10.20</td> </tr> <tr> <td>FY 07-08</td> <td>19.88</td> <td>24.13</td> </tr> </tbody> </table>				FY	Fidelity Tax Advantage Fund (%)	BSE 200 (%)	FY 05-06*	7.74	9.61	FY 06-07	12.86	10.20	FY 07-08	19.88	24.13
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Expenses	Entry Load: For each purchase (i) Of less than Rs. 5 Crores - 3% (ii) Rs. 5 Crores or more - Nil (iii) By an FOF (irrespective of the amount of Purchase) - Nil (iv) As a result of Dividend Reinvestment - Nil (v) Through switch-in (including through STP) into the Scheme from Fidelity MultiManager Cash Fund ("FMCF") or Fidelity Flexi Bond Fund ("FFBF") or Fidelity Cash Fund ("FCF"); provided units are first switched out/systematically transferred out from the Scheme to FMCF or FFBF or FCF and, within a period of 90 days from such transaction, the units allotted against such switch proceeds are again switched out/systematically transferred out from FMCF or FFBF or FCF (on a FIFO basis) into the Scheme - Nil (vi) Through switch-in from other Equity Schemes of the Fund - Nil In case of SIP/STP the above criteria for Entry Load will be applicable for each instalment. A switch-in will also attract an Entry Load like any Purchase except in cases mentioned above. Exit Load: Within 6 months from the date of allotment or Purchase applying First in First Out basis: 1.00% A switch-out or a withdrawal under SWP or a transfer under STP may also attract an Exit Load like any Redemption. No Entry/Exit Loads/CDSC will be chargeable in case of switches made between different options of the Scheme. No Entry/Exit loads will be chargeable in case of; (i) Units allotted on account of dividend re investments; and (ii) Units issued by way of bonus, if any.				Entry Load: (i) For each Purchase of less than Rs. 5 Crores: 3% (ii) For each Purchase of Rs. 5 Crores or more: Nil (iii) For each Purchase by an FOF (irrespective of the amount of Purchase): Nil (iv) For each Purchase as a result of Dividend Re investment: Nil (v) For each Purchase through switch-in (including through STP) into any of the Equity Schemes of the Fund from Fidelity MultiManager Cash Fund ("FMCF") or Fidelity Flexi Bond Fund ("FFBF") or Fidelity Cash Fund ("FCF"); provided units are first switched out/systematically transferred out from the Equity Schemes of the Fund to FMCF or FFBF or FCF and, within a period of 90 days from such transaction, the units allotted against such switch proceeds are again switched out/systematically transferred out from FMCF or FFBF or FCF (on a FIFO basis) into any of the Equity Schemes of the Fund: Nil (vi) For each Purchase through switch-in from other Equity Schemes of the Fund: Nil In case of SIP/STP the above criteria for Entry Load will be applicable for each instalment. A switch-in will also attract an Entry Load like any Purchase except in cases mentioned above. Exit Load: NIL No Entry/Exit Loads/CDSC will be chargeable in case of switches made between different options of the Scheme. No Entry/Exit loads will be chargeable in case of; (i) Units allotted on account of dividend re investments; and (ii) Units issued by way of bonus, if any.																					
Waiver of Load for Direct Applications	No Entry Load will be charged for direct applications received by FIL Fund Management Private Limited i.e. applications including those for fresh purchases or additional purchases or switch-ins in existing folios submitted at the designated collection centres or through website viz. www.fidelity.co.in and which are not routed through any distributor/agent/broker. Investors should ensure that the field for the distributor/agent/broker code in the application form/transaction slip should not be left blank; if the field is left blank; the application will be treated as a direct application. In case of investors who intend to make direct applications but use an application form/a transaction slip wherein the distributor/agent/broker code is pre-printed, the investor should ensure to strike out the distributor/agent/broker code and/or replace the existing distributor/agent/broker code with the term "DIRECT" and to countersign these changes so that the application is treated as a direct application.																									

FIDELITY INDIA GROWTH FUND (FIGF)

Investment Objective	To generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity-related securities including equity derivatives, in the Indian markets. The Scheme could also additionally invest in Foreign Securities in international markets.			
Asset Allocation Pattern	Instrument	Normal Allocation (% of net assets)	Range of Allocation (% of net assets)	Risk Profile
	Equity and equity related securities [^] (including Indian and foreign equity securities as permitted by SEBI/RBI*)	95	80 to 100	Medium to high
	Money market instruments	5	0 to 20	Low to medium
	[^] Includes investments in equity derivatives. * The Scheme may invest in Foreign Securities upto 10% of its net assets subject to the limit specified by SEBI.			
Plans	Not Available			
Options	Growth and Dividend. The Dividend option offers Dividend Payout and Dividend Reinvestment facilities.			
Minimum Application Size (Lumpsum Investment)	Initial Investment	Additional Investment		
	Rs. 5,000 per application	Rs. 1,000		
Minimum Application Size (Systematic Investment)	Min. Investment Amount	Min. No. of Instalments	Min. Aggregate Investment	
	Rs. 500	6	Rs. 5000	
	All the above three conditions to be jointly fulfilled			
Minimum Redemption Size	Rs. 1000 or 100 units			
Benchmark Index	BSE 200 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 the Scheme 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 the Scheme 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. The Unit Holders will have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the Applicable NAV of the immediately following Business Day. In case of investors opting for dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend.			
Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available	
	At Trustee's Discretion	Would be announced in advance	Reinvestment and Payout	
Name of Fund Manager(s)	Sandeep Kothari and Subramanian Balakrishnan			
Performance of Scheme (as on March 6, 2009)	Compounded Annualised Returns	Fidelity India Growth Fund	BSE 200	
	Last 1 Year	-44.80%	-52.40%	
	Since Inception	-40.55%	-45.44%	
	Date of Allotment	October 23, 2007		
	Absolute Returns			
	<p style="text-align: center;">0% -10% -20%</p> <p style="text-align: center;">-17.53 -14.16 FY 07-08*</p> <p style="text-align: center;">■ Fidelity India Growth Fund ■ Benchmark</p>			
	* from inception (October 23, 2007) to March 31, 2008			
Expenses	Entry Load:			
Load Structure For Ongoing Offer	For each Purchase			Load (% of Applicable NAV)
	(i) Of less than Rs. 5 Crores			3%
	(ii) Of Rs. 5 Crores or more			Nil
	(iii) By an FOF (irrespective of the amount of Purchase)			Nil
	(iv) As a result of Dividend Reinvestment			Nil
	(v) Through switch-in (including through STP) into the Scheme from Fidelity MultiManager Cash Fund ("FMCF") or Fidelity Flexi Bond Fund ("FFBF") or Fidelity Cash Fund ("FCF"); provided units are first switched out/systematically transferred out from any other Equity Schemes of the Fund to FMCF or FFBF or FCF and, within a period of 90 days from such transaction, the units allotted against such switch proceeds are again switched out/systematically transferred out from FMCF or FFBF or FCF (on a FIFO basis) into the Scheme			Nil
	(vi) Through switch-in from other Equity Schemes of the Fund			Nil
	In case of SIP/STP the above criteria for Entry Load will be applicable for each instalment. A switch-in will also attract an Entry Load like any Purchase except in cases mentioned above.			
	Exit Load:			Load (% of Applicable NAV)
	For Redemption			
	Within 6 months from the date of allotment or purchase applying First in First Out basis			1.00%
	A switch-out or a withdrawal under SWP or a transfer under STP may also attract an Exit Load like any Redemption. No Entry/Exit Loads/CDSC will be chargeable in case of switches made between different options of the Scheme. No Entry/Exit loads will be chargeable in case of; (i) Units allotted on account of dividend re investments; and (ii) Units issued by way of bonus, if any.			
Waiver of Load for Direct Applications	No Entry Load will be charged for direct applications received by FIL Fund Management Private Limited i.e. applications including those for fresh purchases or additional purchases or switch-ins in existing folios submitted at the designated collection centres or through website viz. www.fidelity.co.in and which are not routed through any distributor/agent/broker. Investors should ensure that the field for the distributor/agent/broker code in the application form/transaction slip should not be left blank; if the field is left blank; the application will be treated as a direct application. In case of investors who intend to make direct applications but use an application form/a transaction slip wherein the distributor/agent/broker code is pre-printed, the investor should ensure to strike out the distributor/agent/broker code and/or replace the existing distributor/agent/broker code with the term "DIRECT" and to countersign these changes so that the application is treated as a direct application.			

	FIDELITY FLEXI BOND FUND (FFBF)*				FIDELITY CASH FUND (FCF)				
Investment Objective	To generate reasonable returns through a diversified portfolio of fixed income securities.				To deliver reasonable returns with lower volatility and higher liquidity through a portfolio of debt and money market instruments.				
Asset Allocation Pattern	Instrument	Normal Allocation (% of net assets)	Risk Profile	Instrument	Normal Allocation (% of net assets)	Risk Profile			
	Debt Instruments including securitized debt	0 to 100	Medium to Low	Debt Instruments including securitized debt	0 to 100	Medium to Low			
	Money market instruments	0 to 100	Medium to Low	Money market instruments	0 to 100	Medium to Low			
	The Scheme may, subject to applicable regulations from time to time, invest in offshore securities up to 25% of net assets of the Scheme.				The Scheme may, subject to applicable regulations from time to time, invest in offshore securities up to 25% of net assets of the Scheme.				
Plans	Institutional Plan and Retail Plan				Super Institutional Plan, Institutional Plan and Retail Plan				
Options	Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.								
Minimum Application Size (Lumpsum Investment)	Plan	Initial Investment	Additional Investment		Plan	Initial Investment	Additional Investment		
	Institutional	Rs. 5,00,00,000	Rs. 1,00,000		Super Institutional	Rs. 10,00,00,000	Rs. 10,00,000		
	Retail	Rs. 5,000	Rs. 1,000		Institutional	Rs. 1,00,00,000	Rs. 1,00,000		
					Retail	Rs. 5,000	Rs. 1,000		
Minimum Application Size (Systematic Investment)	Plan	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment	Plan	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment	
	Institutional		Not Available		Super Institutional		Not Available		
	Retail	Rs. 500	6	Rs. 5,000	Institutional		Not Available		
	All the above three conditions to be jointly fulfilled				All the above three conditions to be jointly fulfilled				
Minimum Redemption Size	Plan	Minimum Redemption Size			Plan	Minimum Redemption Size			
	Institutional Plan	Rs. 1,00,000 or 10,000 units			Super Institutional Plan	Rs. 1,00,000 or 10,000 units			
	Retail Plan	Rs. 1,000 or 100 units			Institutional Plan	Rs. 1,00,000 or 10,000 units			
					Retail Plan	Rs. 1,000 or 100 units			
Benchmark Index	CRISIL Composite Bond Fund Index				CRISIL Liquid Fund Index				
Dividend Policy	<p>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 the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee.</p> <p>The Trustee's decision with regard to availability and adequacy and rate 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 day(s) mentioned under the head "Dividend Frequency and Record Dates" below or the next Business Day, as applicable. Under the monthly dividend declaration frequency in FFBF and FCF, the Unit Holders have the option of receiving the dividend or reinvesting the same while under the daily and weekly dividend declaration frequencies in FCF, the dividend will be compulsorily reinvested. The dividend will be reinvested at the ex-dividend NAV announced immediately after the record date.</p> <p>In respect of Unit holders opting for monthly dividend payout facility, the AMC shall despatch, dividend warrants within 30 days of the date of declaration of dividend.</p>								
Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available		Dividend Frequency	Record Date	Facilities available		
	Monthly	25th of every month	Reinvestment and Payout		Daily	Every Day*	Reinvestment only		
					Weekly	Every Monday**	Reinvestment only		
	(Applicable for both Institutional and Retail Plans under the Scheme.) If, 25th of a month happens to be a non-Business Day, the immediately next Business Day would be the Record Date.				Monthly	25th of each calendar month***	Reinvestment and Payout		
					(Applicable for Super Institutional, Institutional and Retail Plans under the Scheme.)				
					* All days for which NAV is published on www.amfiindia.com/www.fidelity.co.in websites				
					** If a particular Monday of a week happens to be a non-Business Day, the dividend will be declared on the next Business Day.				
					*** If, 25th of a month happens to be a non-Business Day, the immediately next Business Day would be the Record Date.				
Name of Fund Manager	Sameer Kulkarni								
Performance of Schemes (as on March 6, 2009)	Compounded Annualised Returns	Fidelity Flexi Bond Fund - Retail	Fidelity Flexi Bond Fund - Institutional	CRISIL Composite Bond Fund Index	Compounded Annualised Returns	Fidelity Cash Fund - Retail	Fidelity Cash Fund - Institutional	Fidelity Cash Fund - Super Institutional	CRISIL Liquid Fund Index
	Last 1 Year	9.49%	9.71%	7.38%	Last 1 year	8.14%	8.58%	8.67%	9.00%
	Since inception	7.80%	8.02%	7.46%	Since Inception	7.81%	8.24%	8.36%	8.00%
	Date of Allotment	August 30, 2006			Date of Allotment	Nov. 27, 2006			
<p>NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10/- per unit.</p> <p>Past Performance may or may not be sustained in future.</p>	<p>Absolute Returns</p> <p>FY 06-07* FY 07-08</p> <p>■ Fidelity Flexi Bond Fund (Institutional) ■ Fidelity Flexi Bond Fund (Retail) ■ CRISIL Composite Bond Fund Index</p> <p>* from inception (August 30, 2006) to March 31, 2007</p>				<p>Absolute Returns</p> <p>FY 06-07* FY 07-08</p> <p>■ Fidelity Cash Fund (Super Institutional) ■ Fidelity Cash Fund (Institutional)</p> <p>■ Fidelity Cash Fund (Retail) ■ CRISIL Liquid Fund Index</p> <p>* from inception (November 27, 2006) to March 31, 2007</p>				
Expenses									
Load Structure For Ongoing Offer	Entry Load: NIL	If the AMC introduces an Entry Load, a switch-in or transfer under STP may also attract the applicable Entry Load like any Purchase.							
	Exit Load:								
		Retail Plan: Within 1 year from the date of Purchase, in case of Purchase amount less than Rs. 1,00,00,000, applying First in First out basis.							
		Within 6 months from the date of Purchase, in case of Purchase amount equal to or greater than Rs. 1,00,00,000 but less than Rs. 5,00,00,000, applying First in First out basis.			1%				
		Within 3 months from the date of Purchase, in case of Purchase amount equal to or greater than Rs. 5,00,00,000, applying First in First out basis.			1%				
		Institutional Plan: Within 3 months from the date of Purchase (irrespective of the amount of Purchase), applying First in First out basis.			1%				
	A switch-out or withdrawal under SWP or a transfer under STP will also attract the applicable Exit Load like any Redemption.								
	No Entry/Exit Loads/CDSC will be chargeable in case of switches made between different plans/options of the Scheme.								
	No Entry/Exit loads will be chargeable in case of; (i) Units allotted on account of dividend reinvestments; and (ii) Units issued by way of bonus, if any.								
Waiver of Load for Direct Applications	No Entry Load will be charged for direct applications received by FIL Fund Management Private Limited i.e. applications including those for fresh purchases or additional purchases or switch-ins in existing folios submitted at the designated collection centres or through website viz. www.fidelity.co.in and which are not routed through any distributor/agent/broker. Investors should ensure that the field for the distributor/agent/broker code in the application form/transaction slip should not be left blank; if the field is left blank, the application will be treated as a direct application. In case of investors who intend to make direct applications but use an application form/a transaction slip wherein the distributor/agent/broker code is pre-printed, the investor should ensure to strike out the distributor/agent/broker code and/or replace the existing distributor/agent/broker code with the term "DIRECT" and to countersign these changes so that the application is treated as a direct application.								

* The Scheme was converted from a short term income fund to a flexi bond fund w.e.f. February 23, 2009 and consequently the name of the scheme changed to "Fidelity Flexi Bond Fund" from "Fidelity Short Term Income Fund".

FIDELITY MULTIMANAGER CASH FUND (FMCF)				FIDELITY ULTRA SHORT TERM DEBT FUND (FUSTDF)*																												
Investment Objective	To provide reasonable returns, commensurate with low risk while providing a high level of liquidity, from a portfolio predominantly made up of liquid/cash schemes of mutual funds registered with SEBI.			To generate reasonable returns and liquidity primarily through investment in money market and short term debt instruments. Please note that the Scheme is not a "liquid" scheme" as defined under SEBI Regulations..																												
Asset Allocation Pattern	Instrument	Normal Allocation (% of net assets)	Range of Allocation (% of net assets)	Risk Profile	Instrument	Normal Allocation (% of net assets)	Risk Profile																									
	Liquid/Cash schemes of mutual funds registered with SEBI	95	80 to 100	Low to Medium	Money Market and Debt instruments with average maturity of not greater than 1 year. (Debt instruments may include securitized debt)*	65 - 100	Low																									
	Money market instruments	5	0 to 20	Low to Medium	Debt Instruments with average maturity more than 1 year. (Debt instruments may include securitized debt)*	0 - 35	Medium to Low																									
				* The Scheme may invest in securitized debt up to 100% of its net assets. The Scheme may, subject to applicable regulations from time to time, invest in offshore securities up to 25% of net assets of the Scheme.																												
Plans	Not Available			Retail Plan, Institutional Plan and Super Institutional Plan																												
Options	Growth and Dividend. The dividend declared in the scheme would be compulsorily reinvested.			Each of the plans under the Scheme offers Growth option and Dividend option. The Dividend option offers Dividend Payout and Dividend Reinvestment facilities.																												
Minimum Application Size (Lumpsum Investment)	Initial Investment	Additional Investment		Plan	Initial Investment	Additional Investment (in multiples of Re. 1 thereafter)																										
	Rs. 5,000	Rs. 1,000		Super Institutional	Rs. 10,00,00,000	Rs. 10,00,000																										
				Institutional	Rs. 1,00,00,000	Rs. 1,00,000																										
				Retail	Rs. 5,000	Rs. 1,000																										
Minimum Application Size (Systematic Investment)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment	Plan	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment																									
	Rs. 500	6	Rs. 5,000	Super Institutional		Not Available																										
				Institutional		Not Available																										
				Retail	Rs. 500	6	Rs. 5,000																									
	All the above three conditions to be jointly fulfilled																															
Minimum Redemption Size	Rs. 1,000 or 100 units			Plan	Minimum Redemption Size																											
				Super Institutional Plan	Rs. 1,00,000 or 10,000 units																											
				Institutional Plan	Rs. 1,00,000 or 10,000 units																											
				Retail Plan	Rs. 1,000 or 100 units																											
Benchmark Index	CRISIL Liquid Fund Index			CRISIL Liquid 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 the Scheme 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 and rate 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 day(s) mentioned under the head "Dividend Frequency and Record Dates" below or the next Business Day, as applicable. Any dividend declared under the scheme will be compulsorily reinvested at the Applicable NAV of the immediately following Business Day.			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 the Scheme 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 and rate 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 day(s) mentioned under the head "Dividend Frequency and Record Dates" below or the next Business Day, as applicable. Under the monthly dividend declaration frequency in FUSTDF, the Unit Holders have the option of receiving the dividend or reinvesting the same while under the daily and weekly dividend declaration frequencies, the dividend will be compulsorily reinvested. The dividend will be reinvested at the ex-dividend NAV announced immediately after the record date.																												
Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available	Dividend Frequency	Record Date	Facilities available																										
	Weekly	Every Monday	Reinvestment only	Daily †	Every Day*	Reinvestment only																										
	If a particular Monday of a week happens to be a non-Business Day, the dividend will be declared on the next Business Day.			Weekly ††	Every Monday**	Reinvestment only																										
				Monthly ††	25th of each calendar month***	Reinvestment and Payout																										
				† Applicable for Super Institutional and Institutional Plans †† Applicable for Super-Institutional, Institutional and Retail Plans * All days for which NAV is published on www.amfiindia.com/www.fidelity.co.in websites ** If a particular Monday of a week happens to be a non-Business Day, the dividend will be declared on the next Business Day. *** If 25th of a month happens to be a non-Business Day, the immediately next Business Day would be the Record Date.																												
Name of Fund Manager	Sameer Kulkarni			Sameer Kulkarni																												
Performance of Schemes (as on March 6, 2009)	Compounded Annualised Returns	Fidelity MultiManager Cash Fund	CRISIL Liquid Fund Index	Compounded Annualised Returns	Fidelity Ultra Short Term Debt Fund - Retail	Fidelity Ultra Short Term Debt Fund - Institutional	Fidelity Ultra Short Term Debt Fund - Super Institutional	CRISIL Liquid Fund Index	CRISIL Liquid Fund Index																							
	Last 1 Year	8.28%	9.00%	Last 1 Year	8.35%	8.78%	8.91%	9.00%	9.00%																							
	Last 3 years	7.61%	7.56%	Since inception	8.15%	8.76%*	8.70%	8.21%*	8.91%																							
	Since Inception	7.54%	7.44%	Date of Allotment	September 20, 2007																											
	Date of Allotment	January 9, 2006		* The first investment in Institutional plan was done on Feb. 18, 2008 and therefore this date is deemed to be allotment date for Institutional plan.																												
NAV's of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10/- per unit. Past Performance may or may not be sustained in future.	<p>Absolute Returns</p> <table border="1"> <caption>Absolute Returns (FY 05-06* to FY 07-08)</caption> <thead> <tr> <th>FY</th> <th>Fidelity MultiManager Cash Fund</th> <th>CRISIL Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>FY 05-06*</td> <td>1.33</td> <td>1.20</td> </tr> <tr> <td>FY 06-07</td> <td>6.93</td> <td>6.37</td> </tr> <tr> <td>FY 07-08</td> <td>7.80</td> <td>7.54</td> </tr> </tbody> </table> <p>* from inception (January 9, 2006) to March 31, 2006</p>			FY	Fidelity MultiManager Cash Fund	CRISIL Liquid Fund Index	FY 05-06*	1.33	1.20	FY 06-07	6.93	6.37	FY 07-08	7.80	7.54	<p>Absolute Returns</p> <table border="1"> <caption>Absolute Returns (FY 07-08-)</caption> <thead> <tr> <th>Plan</th> <th>Absolute Return</th> </tr> </thead> <tbody> <tr> <td>Fidelity Ultra Short Term Debt Fund (Retail)</td> <td>4.01</td> </tr> <tr> <td>Fidelity Ultra Short Term Debt Fund (Institutional)</td> <td>4.28</td> </tr> <tr> <td>Fidelity Ultra Short Term Debt Fund (Super Institutional)</td> <td>3.58</td> </tr> <tr> <td>CRISIL Liquid Fund Index</td> <td>0.91</td> </tr> <tr> <td>CRISIL Liquid Fund Index</td> <td>0.94</td> </tr> </tbody> </table> <p>- from inception (Sep. 20, 2007) to March 31, 2008 [for Institutional Plan the period is from February 18, 2008 (allotment date) to March 31, 2008]</p>					Plan	Absolute Return	Fidelity Ultra Short Term Debt Fund (Retail)	4.01	Fidelity Ultra Short Term Debt Fund (Institutional)	4.28	Fidelity Ultra Short Term Debt Fund (Super Institutional)	3.58	CRISIL Liquid Fund Index	0.91	CRISIL Liquid Fund Index	0.94
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Expenses	Entry Load: NIL Exit Load: NIL If the AMC introduces an Entry/Exit Load, a Switch-in/Switch-out may also attract applicable load like any Purchase/Redemption. No Entry/Exit loads will be chargeable in case of; (i) Units allotted on account of dividend re investments; and (ii) Units issued by way of bonus, if any.			Entry Load: NIL Exit Load: NIL For Redemption	Load (% of Applicable NAV)																											
Load Structure For Ongoing Offer				Within 5 calendar days from the date of allotment or Purchase applying First in First Out basis.			0.10																									
				A switch-out or a withdrawal under SWP or transfer under STP may also attract an Exit Load like any Redemption. No Entry/Exit Loads/CDSC will be chargeable in case of switches made between different plans/options of the Scheme No Entry/Exit loads will be chargeable in case of; (i) Units allotted on account of dividend reinvestments; and (ii) Units issued by way of bonus, if any.																												
Waiver of Load for Direct Applications	No Entry Load will be charged for direct applications received by FIL Fund Management Private Limited i.e. applications including those for fresh purchases or additional purchases or switch-ins in existing folios submitted at the designated collection centres or through website viz. www.fidelity.co.in and which are not routed through any distributor/agent/broker. Investors should ensure that the field for the distributor/agent/broker code in the application form/transaction slip should not be left blank; if the field is left blank; the application will be treated as a direct application. In case of investors who intend to make direct applications but use an application form/a transaction slip wherein the distributor/agent/broker code is pre-printed, the investor should ensure to strike out the distributor/agent/broker code and/or replace the existing distributor/agent/broker code with the term "DIRECT" and to countersign these changes so that the application is treated as a direct application.																															

* The name of the Scheme changed from "Fidelity Liquid Plus Fund" to "Fidelity Ultra Short Term Debt Fund" w.e.f. February 18, 2009.

FIDELITY FLEXI GILT FUND (FFGF)

Investment Objective	To generate sovereign linked returns primarily through investments in sovereign securities issued by the Central Government and/or a State Government or repos/reverse repos in such securities or any security unconditionally guaranteed by the Central/State Government.		
Asset Allocation Pattern	Instrument	Normal Allocation (% of net assets)	Risk Profile
	Securities, issued by Central Government/State Government(s) including reverse repo in such securities as may be permitted by SEBI/RBI from time to time and money market instruments	up to 100%	Low to Medium
The Scheme may, subject to applicable regulations from time to time, invest in offshore securities up to 25% of net assets of the Scheme.			
Plans	Not Available		
Options	Growth option and the Dividend option. The Dividend option offers Dividend Payout and Dividend Reinvestment facilities		
Minimum Application Size (Lumpsum Investment)	Initial Investment	Additional Investment	
	Rs. 5,000	Rs. 1,000	
Minimum Application Size (Systematic Investment)	Min. Instalment Amount	Min. No. of Instalments	Min. Aggregate Investment
	Rs. 500	6	Rs. 5,000
All the above three conditions to be jointly fulfilled			
Minimum Redemption Size	Rs. 1,000 or 100 units		
Benchmark Index	I-Sec Composite Gilt 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 the Scheme 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 the Scheme on the record date which will be 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. The Unit Holders will have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the Applicable NAV of the immediately following Business Day. In case of investors opting for dividend payout facility, the AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend.		
Dividend Frequency and Record Dates	Dividend Frequency	Record Date	Facilities available
	Quarterly, subject to Trustee's approval	Would be announced in advance	Reinvestment and Payout
Name of Fund Manager	Sameer Kulkarni		
Performance of Scheme (as on March 6, 2009)	Absolute Returns	Fidelity Flexi Gilt Fund	I-Sec Composite Gilt Index
	Since Inception	15.39%	17.51%
	Date of Allotment	August 7, 2008	
<p>NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10/- per unit.</p> <p>CAGR has not been calculated as FFGF has not completed one year from date of allotment.</p> <p>Past Performance may or may not be sustained in future.</p>			
Expenses	Entry Load: NIL		
Load Structure For Ongoing Offer	If the AMC introduces an Entry Load, a switch-in or transfer under STP may also attract the applicable Entry Load, if any, like any Purchase.		
	Exit Load: For Redemption		Load (% of Applicable NAV)
Within 6 months from the date of purchase, in case of purchase amount less than Rs. 50,00,000 applying First in First Out basis. A switch-out or a withdrawal under SWP or a transfer under STP may also attract an Exit Load/CDSC like any Redemption.		0.50%	
No Entry/Exit Loads/CDSC will be chargeable in case of: (i) switches made between different options of the Scheme; (ii) Units allotted on account of dividend reinvestments; and (iii) Units issued by way of bonus, if any.			
Waiver of Load for Direct Applications	No Entry Load will be charged for direct applications received by FIL Fund Management Private Limited i.e. applications including those for fresh purchases or additional purchases or switch-ins in existing folios submitted at the designated collection centres or through website viz. www.fidelity.co.in and which are not routed through any distributor/agent/broker. Investors should ensure that the field for the distributor/agent/broker code in the application form/transaction slip should not be left blank; if the field is left blank; the application will be treated as a direct application. In case of investors who intend to make direct applications but use an application form/a transaction slip wherein the distributor/agent/broker code is pre-printed, the investor should ensure to strike out the distributor/agent/broker code and/or replace the existing distributor/agent/broker code with the term "DIRECT" and to countersign these changes so that the application is treated as a direct application.		

FIDELITY WEALTH BUILDER FUND (FWBF)

Investment Objective	<p>The investment objectives of each Plan under the Scheme are as follows:</p> <p>Plan A: To seek to generate reasonable returns by investing predominantly in the Debt Scheme(s) and around 15% of the net assets of the Plan in the Equity Scheme(s).</p> <p>Plan B: To seek to generate reasonable returns by investing predominantly in the Debt Scheme(s) and around 30% of the net assets of the Plan in the Equity Scheme(s).</p> <p>Plan C: To seek to generate reasonable returns by investing at least 50 % of the net assets of the Plan in the Debt Scheme(s) balanced with generation of long-term capital growth by investing around 50 % of the net assets of the Plan in the Equity Scheme(s).</p>															
Asset Allocation Pattern	Plan A			Plan B				Plan C								
	Instruments	Indicative Allocation (% of net assets)		Risk Profile	Instruments	Indicative Allocation (% of net assets)		Risk Profile	Instruments	Indicative Allocation (% of net assets)		Risk Profile				
		Maximum	Minimum			Maximum	Minimum			Maximum	Minimum					
	Debt Schemes	100%	70%	Medium to Low	Debt Schemes	85%	55%	Medium to Low	Debt Schemes	70%	30%	Medium to Low				
	Equity Schemes	30%	0%	Medium to High	Equity Schemes	45%	15%	Medium to High	Equity Schemes	70%	30%	Medium to High				
	Money market instruments	30%	0%	Low to Medium	Money market instruments	30%	0 %	Low to Medium	Money market instruments	40%	0%	Low to Medium				
Plans	The Scheme offers three Plans: Plan A, Plan B and Plan C															
Options	Each of the Plans under the Scheme offer two options-Growth Option and Dividend Option. The Dividend Option offers Dividend Payout and Dividend Re investment facilities.															
Minimum Application Size (Lumpsum Investment)	Initial Investment						Additional Investment									
	Rs. 5,000 per plan						Rs. 1,000 per plan									
Minimum Application Size (Systematic Investment)	Min. Instalment Amount				Min. No. of Instalments				Min. Aggregate Investment							
	Rs. 500				6				Rs. 5,000							
	All the above three conditions to be jointly fulfilled															
Minimum Redemption Size	Rs. 1,000 or 100 units in respect of each plan.															
Benchmark Index	<p>The benchmark details against which the performance of each Plan will be measured are as below:</p> <p>Plan A: 85%-CRISIL Composite Bond Fund Index and 15%-BSE 200 Index</p> <p>Plan B: 70%-CRISIL Composite Bond Fund Index and 30%-BSE 200 Index</p> <p>Plan C: 50%-CRISIL Composite Bond Fund Index and 50%-BSE 200 Index</p>															
Dividend Policy	<p>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 frequency of declaration of dividend under the Plans will be as mentioned below under the head 'Dividend Frequency and Record Dates'.</p> <p>The record date(s) for declaration of dividend shall be fixed by the Trustees and announced in advance. 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. 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.</p> <p>The Trustee's decision with regard to availability and adequacy and rate 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 Plans on the record dates which will be fixed by the Trustees and announced in advance. In respect of Unit Holders opting for dividend re investment facility, the dividend will be re-invested at the ex-dividend NAV announced immediately after the record date. No Entry/Exit load will be charged on account of Units allotted by way of dividend re investments.</p> <p>In respect of Unit holders opting for the dividend payout facility, the AMC shall despatch, the dividend warrants within 30 days of the date of declaration of dividend. The dividend proceeds under the Plans may be paid by way of direct credit/EFT/SEFT/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.</p>															
Dividend Frequency and Record Dates	Dividend Frequency				Record Date				Facilities available							
	Plan A & B: Quarterly, subject to Trustee's approval Plan C: At the discretion of the Trustees				Would be announced in advance				Reinvestment and Payout							
Name of Fund Manager	Sameer Kulkarni															
Performance of Scheme (as on March 6, 2009)	Absolute Returns	Wealth Builder Plan A	Benchmark- 85%-CRISIL Composite Bond Fund Index and 15%-BSE 200 Index		Wealth Builder Plan B	Benchmark- 70%-CRISIL Composite Bond Index and 30%-BSE 200 Index		Wealth Builder Plan C	Benchmark- 50%-CRISIL Composite Bond Fund Index and 50%-BSE 200 Index							
NAVs of Growth Option are used for calculation of returns. Returns have been calculated on the face value of Rs. 10/- per unit. CAGR has not been calculated as FWBF has not completed one year from date of allotment. Past Performance may or may not be sustained in future.	Since Inception	-0.79%	-0.65%		-1.28%	-1.49%		-1.59%	-2.61%							
	Date of Allotment	February 24, 2009														
Expenses	<p>Entry Load: NIL</p> <p>If the AMC introduces an Entry Load, a switch-in or transfer under STP may also attract the applicable Entry Load, if any, like any Purchase.</p> <p>Exit Load:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">For Redemption</td> <td style="text-align: center;">Load (% of Applicable NAV)</td> </tr> <tr> <td>Within 12 months from the date of allotment or purchase applying First in First Out basis</td> <td style="text-align: center;">1.00%</td> </tr> </table> <p>A switch-out or a withdrawal under SWP or transfer under STP may also attract an Exit Load like any Redemption.</p> <p>No Entry/Exit Loads/CDSC will be chargeable in case of: (i) switches made between different options of the same Plan or between different Plans within the Scheme; (ii) Units allotted on account of dividend re investments; and (iii) Units issued by way of bonus, if any.</p>												For Redemption	Load (% of Applicable NAV)	Within 12 months from the date of allotment or purchase applying First in First Out basis	1.00%
For Redemption	Load (% of Applicable NAV)															
Within 12 months from the date of allotment or purchase applying First in First Out basis	1.00%															
Waiver of Load for Direct Applications	<p>No Entry Load will be charged for direct applications received by the AMC i.e. applications including those for fresh purchases or additional purchases or switch-ins in existing folios submitted at the Designated collection centres or through websites viz. www.fidelity.co.in or www.camsonline.com and which are not routed through any distributor/agent/broker.</p> <p>Investors should ensure that the field for the distributor/agent/broker code in the application form/transaction slip should not be left blank; if the field is left blank; the application will be treated as a direct application. In case of investors who intend to make direct applications but use an application form/a transaction slip wherein the distributor/agent/broker code is pre-printed, the investor should ensure to strike out the distributor/agent/broker code and/or replace the existing distributor/agent/broker code with the term "DIRECT" and to countersign these changes so that the application is treated as a direct application.</p>															

INFORMATION COMMON TO ALL SCHEMES

Name of Trustee Company	FIL Trustee Company Private Limited																										
Applicable NAV for Fidelity Equity Fund, Fidelity India Special Situations Fund, Fidelity Tax Advantage Fund, Fidelity International Opportunities Fund, Fidelity Flexi Bond Fund, Fidelity India Growth Fund, Fidelity Ultra Short Term Debt Fund, Fidelity Flexi Gilt Fund and Fidelity Wealth Builder Fund	<p>The Cut-off time and the Applicable NAV will be as under:</p> <p>For Purchases/Redemptions: (1) In respect of valid Purchase (along with cheques/drafts/other payment instruments)/Redemption applications accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the NAV of such day will be applicable. (2) In respect of valid Purchase (along with cheques/drafts/other payment instruments)/Redemption applications accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.</p> <p>The above will be applicable only for cheques/drafts/payment instruments payable locally in the city in which ISC is located. No outstation cheques will be accepted.</p> <p>For applications for Purchases along with demand draft not payable at par at the place where the application is received, NAV of the day on which the demand draft is credited will be applicable</p> <p>In respect of valid applications for purchase of units under Fidelity Flexi Bond Fund or Fidelity Ultra Short Term Debt Fund or Fidelity Flexi Gilt Fund or under Plan A and Plan B of Fidelity Wealth Builder Fund, accepted at the Designated Collection Centre for an investment amount equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the NAV of the Business Day on which the funds are available for utilization in the respective schemes/plans shall be applicable.</p> <p>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 for the Cut-off time and the Applicable NAV as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications.</p> <p>Please note that in respect of Fidelity Tax Advantage Fund, redemption of units can be made only after three years of lock-in period from the date of allotment of units proposed to be redeemed.</p>																										
Applicable NAV for Fidelity Cash Fund and Fidelity MultiManager Cash Fund	<p>The Cut-off time and the Applicable NAV will be as under:</p> <p>For Purchase: (1) In respect of valid Purchase applications accepted at a Designated Collection Centre upto 12.00 noon on a Business Day and if the funds are available for utilization by the Scheme on the same day, the closing NAV of the day immediately preceding the day of acceptance of application will be applicable. (2) In respect of valid Purchase applications accepted at a Designated Collection Centre after 12.00 noon on a Business Day and if the funds are available for utilization by the Scheme on the same day, the closing NAV of the day immediately preceding the next business day will be applicable. (3) In respect of valid Purchase applications accepted at a Designated Collection Centre on a Business Day, irrespective of the time of acceptance of applications, where the funds are not available for utilization on the day of the application, the closing NAV of the day immediately preceding the day on which the funds are available for utilization by the Scheme will be applicable. No outstation cheques will be accepted.</p> <p>For Redemption: (1) In respect of valid Redemption applications accepted at a Designated Collection Centre upto 3.00 p.m., the closing NAV of the day immediately preceding the next business day will be applicable. (2) In respect of valid Redemption applications accepted at a Designated Collection Centre after 3.00 p.m., the closing NAV of the next business day will be applicable.</p> <p>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 as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications.</p>																										
Actual Recurring Expenses (% p.a. of Average daily net assets) for the Financial Year 2007- 08	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Fidelity Equity Fund</td> <td style="text-align: center;">Fidelity India Special Situations Fund</td> <td style="text-align: center;">Fidelity Tax Advantage Fund</td> </tr> <tr> <td style="text-align: center;">1.84%</td> <td style="text-align: center;">1.89%</td> <td style="text-align: center;">2.05%</td> </tr> <tr> <td colspan="2" style="text-align: center;">Fidelity International Opportunities Fund</td> <td style="text-align: center;">Fidelity India Growth Fund</td> </tr> <tr> <td colspan="2" style="text-align: center;">1.94%</td> <td style="text-align: center;">2.16%</td> </tr> <tr> <td style="text-align: center;">Fidelity Flexi Bond Fund</td> <td style="text-align: center;">Fidelity Cash Fund</td> <td style="text-align: center;">Fidelity MultiManager Cash Fund</td> </tr> <tr> <td style="text-align: center;">Retail: 1% Institutional: 0.80%</td> <td style="text-align: center;">Retail: 0.71% Institutional: 0.35% Super Institutional: 0.23%</td> <td style="text-align: center;">0.35%</td> </tr> <tr> <td style="text-align: center;">Fidelity Ultra Short Term Debt Fund</td> <td style="text-align: center;">Fidelity Flexi Gilt Fund</td> <td style="text-align: center;">Fidelity Wealth Builder Fund</td> </tr> <tr> <td style="text-align: center;">Retail: 0.62%, Institutional: 0.30%, Super Institutional: 0.15%</td> <td style="text-align: center;">N.A. (This Scheme was launched during FY 08-09)</td> <td style="text-align: center;">N.A. (This Scheme was launched during FY 08-09)</td> </tr> </table>	Fidelity Equity Fund	Fidelity India Special Situations Fund	Fidelity Tax Advantage Fund	1.84%	1.89%	2.05%	Fidelity International Opportunities Fund		Fidelity India Growth Fund	1.94%		2.16%	Fidelity Flexi Bond Fund	Fidelity Cash Fund	Fidelity MultiManager Cash Fund	Retail: 1% Institutional: 0.80%	Retail: 0.71% Institutional: 0.35% Super Institutional: 0.23%	0.35%	Fidelity Ultra Short Term Debt Fund	Fidelity Flexi Gilt Fund	Fidelity Wealth Builder Fund	Retail: 0.62%, Institutional: 0.30%, Super Institutional: 0.15%	N.A. (This Scheme was launched during FY 08-09)	N.A. (This Scheme was launched during FY 08-09)		
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Retail: 0.62%, Institutional: 0.30%, Super Institutional: 0.15%	N.A. (This Scheme was launched during FY 08-09)	N.A. (This Scheme was launched during FY 08-09)																									
Dispatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the authorised centre of Fidelity Mutual Fund. Please note that in respect of Fidelity Tax Advantage Fund redemption of units can be made only after three years of lock-in period from the date of allotment of units proposed to be redeemed.																										
Tax Treatment for the Investors (Unit holders)	Investor are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax adviser.																										
Daily Net Asset Value (NAV) Publication	The NAVs of all schemes except Fidelity Cash Fund and Fidelity MultiManager Cash Fund will be declared on all business days and will be published in 2 newspapers. In case of Fidelity Cash Fund and Fidelity MultiManager Cash Fund, the NAV will be calculated on all calendar days and will be published on all Business Days in 2 newspapers. The NAVs of all the schemes can also be viewed on www.fidelity.co.in and www.amfiindia.com . Alternatively, investors can call up our Investorline on 1800 2000 400 (toll-free) or 0124 3915655 (at long distance rates) to access the NAV.																										
For Investor Grievances please contact	<p>Computer Age Management Services Private Limited Ground Floor, Rayala Towers, 158, Anna Salai, Chennai - 600 002.</p>	<p>Mr. Vikram Soni FIL Fund Management Private Limited Ground Floor, 'Ramaniyam Siddharth', No.45, North Phase, Thiru vi ka Industrial Estate, Ekattuthangal, Guindy, Chennai-600 097. Tel: 1800 2000 400 Fax: +91-44-66187928 • E-mail: investor.line@fidelity.co.in</p>																									
Unit Holders' Information	<p>An Account Statement will be sent by ordinary post/courier/secured encrypted electronic mail to each Unit Holder, stating the number of Units purchased, not later than 30 days from the date of acceptance of a valid transaction.</p> <p>The first Account Statement under Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP) will be sent to Unit Holders opting in for these facilities within 10 working days of the date of the first systematic investment/systematic transfer. Account statements for subsequent systematic investments/systematic transfers would be sent to Unit Holders within 10 working days of the beginning of a calendar quarter for the immediately previous calendar quarter till the continuance of the investment/transfer.</p> <p>Unit Holders will also be sent an Annual Account Statement by the AMC, within 30 days after March 31.</p>																										

INFORMATION COMMON TO ALL SCHEMES

Unit Holders' Information (Contd...)

Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated. An Annual Report of the Scheme 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.

Risk Profile of the Schemes

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

As per SEBI circular no. SEBI/IMD/CIR No. 10/22701/03 dated December 12, 2003, each scheme (including the plans thereunder) should have a minimum of 20 Unit Holders and no single Unit Holder should account for more than 25% of the corpus of such scheme. The aforesaid conditions should be met in each calendar quarter on an average basis. In case of non-fulfilment with the first condition i.e. minimum of 20 investors in the Scheme, for each calendar quarter as specified by SEBI, the Scheme shall be wound up by following the guidelines prescribed by SEBI and Unit Holders' investment in such Scheme would be redeemed at the Applicable NAV. SEBI has further prescribed that if any investor breaches the 25% limit over a quarter, a rebalancing period of one month will be allowed to the investor and thereafter the investor who is in breach of the limit shall be given 15 days notice to redeem his exposure over the 25% limit. In the event of failure on part of the said investor to redeem the excess exposure, the excess holding will be automatically redeemed by the Fund following the guidelines prescribed by SEBI.

Risk Factors pertaining to Equity Schemes

Equity and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Equity Schemes may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Equity Schemes to make intended securities purchases, due to settlement problems, could cause the Equity Schemes to miss certain investment opportunities. Similarly, the inability to sell securities held in the Equity Schemes' portfolios would result at times, in potential losses to the respective Equity Schemes, should there be a subsequent decline in the value of securities held in such Equity Schemes' portfolios.

Investments in equity and equity related securities involve a degree of risks and investors should not invest in Equity Schemes unless they can afford to take the risk of losing their investment.

Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio.

The liquidity and valuation of the Schemes' investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's liability to meet the principal payments.

Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments. The AMC endeavours to manage such risk by the use of inhouse credit analysis. The NAV of Equity Schemes' Units, to the extent that such Schemes are invested in money market instruments, will be affected by the changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline. The NAV of FIOF will also be affected by Risks associated with investments made in derivatives. The NAV of the Equity Schemes will also be affected by Risk Factors associated with scrip lending and investments in Foreign Securities.

Risk Factors pertaining to Debt Schemes

In addition to the factors that affect the values of securities, the NAV of Units of the Debt Schemes 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 Debt Schemes will also be affected by interest rate/price risk, credit risk or default risk, sovereign risk, liquidity risk, reinvestment risk, settlement risk, risk associated with investment in derivatives and foreign securities.

Additional Scheme Specific Risk Factors

- ◆ **FTAF:** By virtue of requirements under ELSS, Units issued under FTAF will not be redeemed until the expiry of three years from the date of their allotment. The ability of an investor to realise returns on investments in FTAF is consequently restricted for the first three years. Redemption will be made prior to the expiry of the aforesaid three year period only in the event of the death of a Unit Holder, subject to the Units having been held for a period of one year from the date of their allotment.
- ◆ **FMCF & FWBF:** The Scheme's/Plan's performance will be affected by the performance of the underlying schemes and it will be subject to all the risks associated with the underlying schemes and the AMC's decision to choose an underlying scheme may not always be profitable. The investors may incur load on two occasions if the AMC were to charge loads and the underlying schemes do not waive/exempt loads charged by them. Investors will bear the recurring expenses of the scheme in addition to the expenses of the underlying schemes and therefore the returns that they may obtain may be materially impacted or at times may be lower than the returns that they may obtain by investing directly in the underlying schemes.

Date: March 30, 2009

READY RECKONER FOR SCHEMES

Scheme	Plans	Options	Dividend Frequency	Minimum Investment Amount (Rs.)	Cheque/DD to be drawn in favour of
Fidelity Equity Fund (FEF)	–	<u>G</u> , DP & DR	At Trustee's Discretion	5,000	Fidelity Equity Fund
Fidelity India Special Situations Fund (FISSF)	–	<u>G</u> , DP & DR	At Trustee's Discretion	5,000	Fidelity India Special Situations Fund
Fidelity Tax Advantage Fund (FTAF)	–	<u>G</u> , DP & DR	At Trustee's Discretion	500 or in multiples of Rs. 500	Fidelity Tax Advantage Fund
Fidelity International Opportunities Fund (FIOF)	–	<u>G</u> , DP & DR	At Trustee's Discretion	5,000	Fidelity International Opportunities Fund
Fidelity India Growth Fund (FIGF)	–	<u>G</u> , DP & DR	At Trustee's Discretion	5,000	Fidelity India Growth Fund
Fidelity MultiManager Cash Fund (FMCF)	–	<u>G</u> & DR	Weekly	5,000	Fidelity MultiManager Cash Fund
Fidelity Flexi Bond Fund (FFBF)	Institutional	<u>G</u> , DP & DR	Monthly	5,00,00,000	Fidelity Flexi Bond Fund
	Retail			5,000	
Fidelity Cash Fund (FCF)	Super Institutional	<u>G</u> , DP & DR	Daily, <u>Weekly</u> , Monthly	10,00,00,000	Fidelity Cash Fund
	Institutional			1,00,00,000	
	Retail			5,000	
Fidelity Ultra Short Term Debt Fund (FUSTDF)	Super Institutional	<u>G</u> , DP & DR	Daily, <u>Weekly</u> , Monthly	10,00,00,000	Fidelity Ultra Short Term Debt Fund
	Institutional			1,00,00,000	
	Retail			5,000	
Fidelity Flexi Gilt Fund (FFGF)	–	<u>G</u> , DP & DR	Quarterly	5,000	Fidelity Flexi Gilt Fund
Fidelity Wealth Builder Fund (FWBF)	Plan A	<u>G</u> , DP & DR	Quarterly	5,000	Fidelity Wealth Builder Fund - Plan A
	Plan B	<u>G</u> , DP & DR	Quarterly	5,000	Fidelity Wealth Builder Fund - Plan B
	Plan C	<u>G</u> , DP & DR	At Trustee's Discretion	5,000	Fidelity Wealth Builder Fund - Plan C

G - Growth, DP - Dividend Payout, DR - Dividend Reinvestment.

If an investor does not clearly indicate the choice of Plan, Option or dividend frequency in the application form, the underlined Plan, Option or dividend frequency above will be deemed to have been chosen, subject to the minimum investment requirement and other conditions being fulfilled.

GUIDANCE NOTES TO HELP YOU COMPLETE THE APPLICATION FORMS

GENERAL INSTRUCTIONS

- Please read the Offer Document(s)/Scheme Information Document(s) carefully before investing.
- Please furnish all information marked as 'MANDATORY'. In the absence of any mandatory information, your application would be rejected.
- 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.
- 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

- 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 Holder and the Folio Number in the space provided.
- 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. APPLICANTS' PERSONAL DETAILS

- 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.

- 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.

- 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.

- 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

- 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.

- If you wish to receive communication from us on e-mail instead of post, you can do so by specifying your preference for the same and indicating the communication you would like to receive over e-mail.

- 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 (a) & (b) below.

- PERMANENT ACCOUNT NUMBER (PAN):** Please note that furnishing of PAN with an attested copy of your PAN Card for each applicant/unit holder is mandatory [except Central Government, State Government and the officials appointed by the Courts eg. Official Liquidator, Court Receiver, etc. (under the category of Government)] for all investments. In the absence of this, your application will be rejected. The attestation of the PAN card may be done by a Notary Public or a Gazetted Officer or a Manager of a Bank or a financial advisor under it's/his seal and should carry the name and designation of the person attesting it.

- KNOW YOUR CUSTOMER (KYC) COMPLIANCE:** Please note that for investments of Rs. 50,000 or more, it is mandatory for each applicant/unit holder to be KYC-compliant. Please enclose a copy of the KYC Acknowledgement Letter issued by CDSL Ventures Ltd with your application for investment.

PLEASE ALSO NOTE THE FOLLOWING:

- ◆ POA Holders need to be KYC-compliant.
- ◆ Guardians to minor applicants need to be KYC-compliant.

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.

GUIDANCE NOTES TO HELP YOU COMPLETE THE APPLICATION FORMS (Contd.)

In the absence of a KYC Acknowledgement Letter, any applications for investments of Rs. 50,000 or more, would 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 the following details in the form:

- Clearing Circle (City Name) in which your Bank/Branch participates.
- MICR Code of your Bank/Branch (this is a 9 Digit Number appearing next to the cheque number on the cheque leaf).
- IFSC Code of your Bank/Branch (this is a 11 character, alphanumeric code that you would find on your cheque leaf). If your cheque leaf does not carry this, please check for the same with your local 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.

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 payouts 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 Scheme - Plan - Option where you wish to invest. Also indicate the dividend frequency where dividend payout or reinvestment is chosen and the scheme has more than one dividend frequencies.

b) Please fill in your investment details in the appropriate section based on your type of investment i.e. Section A for Lumpsum Investment and Section B for SIP. Please use separate forms if you wish to invest both in Lumpsum as also through SIP.

c) LUMP SUM INVESTMENT

If you are from a city not serviced by an Investor Service Centre, you may submit a Demand Draft for the investment amount. Please enter the investment amount, the DD Charges (if applicable) and the net amount. The AMC shall bear the DD Charges incurred by an applicant for investing in all schemes except Fidelity Ultra Short Term Debt Fund, Fidelity Cash Fund and Fidelity MultiManager Cash Fund. The AMC shall, however, not refund any DD charges to the investor under any circumstances.

Please indicate the investment amount the DD charges and the net Cheque/DD amount in the Form.

d) SIP INVESTMENT

i. Please furnish the following details with respect to your systematic investment:

- ◆ SIP Instalment Amount (Min. Rs. 500)
- ◆ No. of SIP Instalments (Min. 6)
- ◆ Total Amount (Min. Rs. 5000 except for Fidelity Tax Advantage Fund - Rs. 3000)

The three criteria stated above need to be fulfilled in conjunction. If any of these criteria is/are not fulfilled, the SIP request would be rejected.

You now have a choice of having the SIP with no expiry date. To avail of this please tick the box against "Till you instruct Fidelity to discontinue the SIP". Please strike out the 'No. of Instalments' and 'Total Amount' Section. This choice is available for ECS only and not for post dated cheques.

- ◆ SIP Frequency (Monthly/Quarterly) & SIP Date (1st/10th/15th/25th. You now also have a choice to have SIP instalments on all four dates by ticking the appropriate box).
 - ◆ SIP Mode – Auto Debit (ECS/Direct Debit) OR Post-Dated Cheques
- Please note that SIP is not available in the Institutional and Super Institutional Plan of any scheme.
 - The first SIP Instalment has to be compulsorily paid by cheque.
 - For your second and subsequent SIP Instalments you can pay either through Auto Debit (ECS/ Direct Debit) or by Post Dated Cheques. If you wish to opt in for payments through Auto Debit, please indicate your preference for 'SIP Through Auto Debit (ECS)' in the box provided for the purpose and **fill in the attached SIP AUTO DEBIT FACILITY FORM**. If you wish to pay for your future SIPs through Post Dated Cheques, you **should not fill in** the SIP AUTO DEBIT FACILITY FORM. Please mention the second and subsequent instalment cheque details in the space provided for the purpose.
 - The first SIP instalment cheque should be dated the date of submission of the Application Form. Please note the following:

(a) For SIPs through Auto Debit, the first SIP cheque needs to be from the same bank account from which you wish to effect the debits for your future SIP Instalments.

(b) For SIPs through PDCs, the first SIP cheque needs to be from the same bank account as the Post-Dated Cheques for your future SIP Instalments.

(c) The Second and subsequent instalment has to be at least 30 days after the date of the first SIP instalment.

(d) The first SIP instalment cheque and the subsequent instalments (either through PDCs or Auto Debit) should be for the same amount.

vi. The Auto Debit Authorisation needs to be filled in and signed by the Bank Account holders in the same order and manner in which the Bank account is held by them.

e) Please note that the cheque should be made favouring the scheme name in which you wish to invest except for Fidelity Wealth Builder Fund where the cheque should be made favouring Scheme and Plan. e.g. Fidelity Wealth Builder Fund Plan A.

f) 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 (except in case of SIP)

g) 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.

6. NOMINATION DETAILS

As per SEBI regulations, you can assign a nominee 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

7. 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 INVESTOR SERVICE CENTRES

FIL Fund Management Private Limited

Ahmedabad: 301, Raindrops Building, Opp. Cargo Motors, C. G. Road, Ellis Bridge, Ahmedabad - 380 006. **Bangalore:** #205-207, 2nd Floor, Phoenix Towers, 16 & 16/1, Museum Road, Bangalore - 560 025. **Chennai:** Ground Floor, 'Ramaniyam Siddharth', No.45, North Phase, Thiru vi ka Industrial Estate, Ekattuthangal, Guindy, Chennai - 600 097. **Kolkata:** 408, 4th Floor, Azimganj House, 7 Camac Street, Kolkata - 700 017. **Mumbai:** 51, 5th Floor, Maker Chambers VI, 220, Nariman Point, Mumbai - 400 021. **New Delhi:** 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110001. **Pune:** Unit No. 406, 4th Floor, Nucleus Mall, 1, Church Road, Camp, Pune - 411 001. **Secunderabad:** No. 1-8-304-307, 3rd Floor, Kamala Towers, Pattigadda Street No. 1, (above Mody Ford showroom), Begumpet, Secunderabad - 500 003.

Financial Transactions in Fidelity MultiManager Cash Fund and Fidelity Cash Fund should be submitted only at the locations appearing in **Italic** & in **Red Colour**.

Computer Age Management Services Private Limited (CAMS)

Agartala: Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala - 799001. **Agra:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra 282 002. **Ahmedabad:** 402-406, 4th Floor - Devpath Building, Off C. G. Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad 380 006. **Ahmednagar:** 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar 414 001. **Ajmer:** Shop No.S-5, Second Floor, Swami Complex, Ajmer 305 001. **Akola:** Opp. RLT Science College, Civil Lines, Akola 444 001. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh 202 001. **Allahabad:** No.7 1st Floor, Bihari Bhawan, 3, S.P. Marg, Civil Lines, Allahabad 211 001. **Alwar:** 256A, Scheme No.:1, Arya Nagar, Alwar 301 001. **Amaravati:** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati 444 601. **Ambala:** Opposite PEER, Bal Bhavan Road, Ambala - 134 003. **Amritsar:** 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar 143 001. **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand 388 001. **Anantapur:** 15-570-33, I Floor, Pallavi Towers, Anantapur 515 001. **Angul:** Similipada, Angul 759 122. **Ankleshwar:** G-34, Ravi Complex, Valia Char Rasta, G.I.D.C., Ankleshwar- Bharuch 393 002. **Asansol:** Block - G, 1st Floor, P. C. Chatterjee Market Complex, Rambandhu Talab, P. O. Ushagram, Asansol 713 303. **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad 431 001. **Bagalkot:** No.6, Ground Floor, Pushpak Plaza, TP No.52, Ward No.10, Next to Kumartagi Motors, Station Road, Near Basaveshwar Circle, Bagalkot - 587 101. **Balasure:** B. C. Sen Road, Balasure 756 001. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore 560 042. **Bareilly:** F-62-63, Butler Plaza, Civil Lines, Bareilly 243 001. **Belgaum:** Tanish Tower, CTS No. 192/A, Guruwar Peth, Tilakwadi, Belgaum 590 006. **Bellary:** No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Bellary 583 103. **Berhampur:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Berhampur 760 001. **Bhagalpur:** Dr. R. P. Road, Khalifabag Chowk, Bhagalpur 812 002. **Bhatinda:** 2907 GH, GT Road, Near Zila Parishad, Bhatinda 151 001. **Bhavnagar:** 305-306, Sterling Plot, Waghawadi Road, Opp. HDFC Bank, Bhavnagar 364 002. **Bhilai:** 209, Khichariya Complex, Opp. IDBI Bank, Nehru Nagar Square, Bhilai 490 020. **Bhilwara:** C/o. Kodwani & Associates, F-20-21, Apsara Complex, Azad Market, Bhilwara, 311 001. **Bhopal:** Plot No.13, Major Shopping Center, Zone-I, M.P. Nagar, Bhopal 462 011. **Bhubaneswar:** 101/7, Janpath, Unit - III, Bhubaneswar 751 001. **Bhuj:** Data Solution, Office No.:17, I st Floor, Municipal Building, Opp. Hotel Prince, Station Road, Bhuj - Kutch 370 001. **Bikaner:** 6/7, Yadav Complex, Rani Bazar, Bikaner - 334 001. **Bilaspur:** Beside HDFC Bank, Link Road, Bilaspur - 495 001. **Bokaro:** Mazzanine Floor, F-4, City Centre, Sector-4, Bokaro Steel City, Bokaro 827 004. **Burdwan:** 399, G. T. Road, Basement of Talk of the Town, Burdwan 713 101. **Calicut:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut 673 016. **Chandigarh:** SCO 80/81, IIIrd Floor, Sector 17-C, Chandigarh 160 017. **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai 600 034. **Cochin:** 40/9633 D, Veekshanam Road, Near International Hotel, Cochin 682 035. **Coimbatore:** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore 641 002. **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack 753 001. **Davenegere:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davenegere 577 002. **Dehradun:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun 248 001. **Deogarh:** S. S. M. Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, Deogarh 814 112. **Dhanbad:** Urmila Towers, Room No: 111, (1st Floor), Bank More, Dhanbad 826 001. **Dhule:** H. No. 1793/A, J.B. Road, Near Tower Garden, Dhule 424 001. **Durgapur:** 4/2, Bengal Ambuja Housing Development Ltd., Ground Floor, City Centre, Durgapur 713 216. **Erode:** 197, Seshaiyer Complex, Agraharam Street, Erode 638 001. **Faridabad:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad 121 001. **Ghaziabad:** 113/6 I Floor, Navyug Market, Ghaziabad 201 001. **Goa:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M. G. Road, Panaji 403 001. **Gorakhpur:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur 273 001. **Gulbarga:** Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga 585 101. **Guntur:** Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur 522 002. **Gurgaon:** SCO - 17, 3rd Floor, Sector-14, Gurgaon 122 001. **Guwahati:** A.K. Azad Road, Rehbari, Guwahati 781 008. **Gwalior:** 1st Floor, Singhal Bhavan, Daji Vitthal Ka Bada, Old High Court Road, Gwalior 474 001. **Hazaribag:** Municipal Market, Annanda Chowk, Hazaribag 825 301. **Himmatnagar:** C-7/8 Upper Level, New Durga Bazar, Near Railway Crossing, Himmatnagar 383 001. **Hisar:** 12, Opp. Bank of Baroda, Red Square Market, Hisar 125 001. **Hosur:** Shop No.8, J. D. Plaza, Opp. TNEB Office, Royakotta Road, Hosur 635 109. **Hubli:** 206 & 207, 1st Floor, 'A' Block, Kundagol Complex, Opp. Court, Club Road, Hubli 580 029. **Hyderabad:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad 500 003. **Haldwani:** Durga City Centre, Nainital Road, Haldwani - 263 139. **Indore:** 101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp.Greenpark, Indore 452 001. **Itarsi:** 1st Floor, Shiva Complex, Bharat Talkies Road, Itarsi - 467 111. **Jabalpur:** 975,Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur 482 001. **Jaipur:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur 302 001. **Jalandhar:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar 144 001. **Jalgaon:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon 425 001. **Jammu:** 660- Gandhi Nagar, Jammu 180 004. **Jamnagar:** 217/218, Manek Centre, P.N. Marg, Jamnagar 361 001. **Jamshedpur:** Millennium Tower, "R" Road, Room No. 15, First Floor, Bistupur, Jamshedpur 831 001. **Jhansi:** Opp. SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi 284 001. **Jodhpur:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur 342 003. **Junagadh:** Circle Chowk, Near Choksi Bazar Kaman, Junagadh 362 001. **Kadapa:** Door No.1-1625, DNR Laxmi Plaza, Opp. Rajiv Marg, Railway Station Road, Yerramukkapalli, Kadapa 516 004. **Kakinada:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533 001. **Kalyani:** A - 1/50, Block - A, Dist Nadia, Kalyani 741 235. **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur 670 004. **Kanpur:** I Floor 106 to 108, City Centre Phase II, 63/ 2, The Mall, Kanpur 208 001. **Karimnagar:** H.No.7-1-257, Upstairs S. B. H., Mangammathota, Karimnagar 505 001. **Karur:** # 904, 1st Floor, Jawahar Bazaar, Karur 639 001. **Kestopur:** AA 101, Prafulla Kanan, Sreeparna Apartment, Ground Floor, Kestopur 700 101. **Kolhapur:** AMD Sofex Office No.7, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416 001. **Kolkata:** "LORDS Building", 7/1, Lord Sinha Road, Ground Floor, Kolkata 700 071. **Kollam:** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam 691 001. **Kota:** B-33, 'Kalyan Bhawan, Triangle Part,Vallabh Nagar, Kota 324 007. **Kottayam:** Door No. IX/1276, Amboorans Building, Manorama Junction, Kottayam 686 001. **Kumbakonam:** Jailani Complex, 47, Mutt Street, Kumbakonam 612 001. **Kurnool:** H.No.43/8, Upstairs, Uppini Arcade, N. R. Peta, Kurnool 518 004. **Latur:** Kore Complex, 2nd Cross Kapad Line, Near Shegau Patsanstha, Latur 413 512. **Lucknow:** Off # 4,1st Floor, Centre Court Building, 3/C, 5 - Park Road, Hazratganj, Lucknow 226 001. **Ludhiana:** U/GF, Phinac Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana 141 002. **Madurai:** 86/71A, Tamilsangam Road, Madurai 625 001. **Malda:** Daxhinapan Abasan, Opp. Lake of Hotel Kalinga, S M Pally, Malda - 732 101. **Mangalore:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore 575 003. **Manipal:** Academy Annex, First Floor, Opposite Corporation Bank, Upendra Nagar, Manipal 576 104. **Margao:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao 403 601. **Mathura:** 159/160, Vikas Bazar, Mathura 281 001. **Meerut:** 108 Ist Floor, Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut 250 002. **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana 384 002. **Moga:** Plot No.991, Lower Ground Floor, G. T. Road, Adj. Sky Lark Tower, Opp. State Bank of Patiala, Moga - 142 001. **Moradabad:** B-612 'Sudhakar', Lajpat Nagar, Moradabad 244 001. **Mumbai:** Rajabhadur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai 400 023. **Muzaffarpur:** Brahman Toli, Durgasthan, Gola Road, Muzaffarpur 842 001. **Mysore:** No.1, 1st Floor, Ch.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore 570 009. **Morbi:** 108, Galaxy Complex, Opp. K.K. Steel, Sanala Road, Morbi - 363 641. **Nagpur:** 145 Lendra Park, Behind Indus Ind Bank, New Ramdaspath, Nagpur 440 010. **Nasik:** "Ruturang Bungalow", 2 Godavari Colony, Behind Big Bazar, Near Town School, Off College Road, Nasik 422 005. **Navsari:** Dinesh Vasani & Associates, 103 -Harekrishna Complex, Above IDBI Bank, Nr. Vasant Talkies, Chhinnabai Road, Navasari 396 445. **Nellore:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore 524 001. **New Delhi:** 304-305, III Floor, Kanchenjunga Building, 18, Barakhamba Road, Connaught Place, New Delhi 110 001. **Namakkal:** 156A/1, First Floor, Lakshmi Vilas Building, Opp. to District Registrar Office, Trichy Road, Namakkal - 637 001. **Palakkad:** 10/688, Sreedevi Residency, Mettupalayam Street, Palakkad 678 001. **Palanpur:** Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur - 385 001. **Panipat:** 83, Devi Lal Shopping Complex, Opp. ABN AMRO Bank, G.T. Road, Panipat 132 103. **Patiala:** 35, New Lal Bagh Colony, Patiala 147 001. **Patna:** Kamlalaye Shobha Plaza, Ground Floor, Near Ashiana Tower, Exhibition Road, Patna 800 001. **Pondicherry:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry 605 001. **Porbandar:** II Floor, Harikrupa Towers, Opp. Vodafone Store, M.G. Road, Porbandar 360 575. **Pune:** Nirmiti Eminence, Off No. 6, I Floor, Opp. Abhishek Hotel, Mehendale Garage Road, Erandawane, Pune 411 004. **Raichur:** # 12 - 10 - 51/3C, Maram Complex, Besides State Bank of Mysore, Basaveswara Road, Raichur 584 101. **Raipur:** C-24, Sector 1, Devendra Nagar, Raipur 492 004. **Rajahmundry:** Cabin 101 D.No 7-27-4, 1st Floor, Krishna Complex, Baruvuri Street, T. Nagar, Rajahmundry 533 101. **Rajkot:** Office 207-210, Everest Building, Harihar Chowk, Opp. Shastri Maidan, Limda Chowk, Rajkot 360 001. **Ranchi:** Near Student's College, Pee Pee Compound, Ranchi 834 001. **Ratlam:** Dafria & Co, 81, Bajaj Khanna, Ratlam

LIST OF INVESTOR SERVICE CENTRES (Contd.)

457 001. **Ratnagiri:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri 415 639. **Rohtak:** 205, 2nd Floor, Bldg. No. 2, Munjal Complex, Delhi Road, Rohtak 124 001. **Rourkela:** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela 769 001. **Rae Bareli:** 17, Anand Nagar Complex, Rae Bareli - 229 001. **Ropar:** SCF - 17, Zail Singh Nagar, Ropar - 140 001. **Sagar:** Opp. Somani Automobiles, Bhagwanganj, Sagar 470 002. **Salem:** No.2, I Floor, Vivekananda Street, New Fairlands, Salem 636 016. **Sambalpur:** C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur 768 001. **Satara:** 117/A/3/22, Shukrawar Peth, Sargam Apartment, Satara 415 002. **Satna:** 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, Satna 485 001. **Shimoga:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga 577 201. **Shimla:** I Floor, Opp. Panchayat Bhawan Main Gate, Bus Stand, Shimla 171 001. **Siliguri:** No. 8, Swamiji Sarani, Ground Floor, Hakimpara, Siliguri 734 001. **Solapur:** 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P., Opp. Pangal High School, Solapur 413 001. **Sriganganagar:** 18 L Block, Sri Ganganagar, Sri Ganganagar 335 001. **Surat:** Office No. 2, Ahura-Mazda Complex, First Floor, Sadak Street, Timalyaward, Nanpura, Surat 395 001. **Surendranagar:** 2 M. I. Park, Near Commerce College, Wadhwan City, Surendranagar 363 035. **Saharanpur:** I Floor, Krishna Complex, Opp. Hathi Gate Court Road, Saharanpur - 247 001. **Srikakulam:** Door No 5 - 6 - 2, Punyapu Street, Palakonda Road, Near Krishna Park, Srikakulam - 532 001. **Thiruppur:** 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur 641 601. **Tirunelveli:** III Floor, Nellai Plaza, 64-D, Madurai Road, Tirunelveli 627 001. **Tirupathi:** Shop No.14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi 517 501. **Trichur:** Adam Bazar, Room No.49, Ground Floor, Rice Bazar (East), Trichur 680 001. **Trichy:** No. 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy 620 018. **Trivandrum:** R. S. Complex, Opposite LIC Building, Pattom PO, Trivandrum 695 004. **Udaipur:** 32 Ahinsapuri, Fatehpura Circle, Udaipur 313 004. **Vadodara:** 103, Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara 390 007. **Valsad:** Ground Floor, Yash Kamal -"B", Near Dreamland Theatre, Tithal Road, Valsad 396 001. **Vapi:** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C., Char Rasta, Vapi - 396 195. **Varanasi:** C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi 221 002. **Vashi:** Mahaveer Center, Office No.:17, Plot No.:77, Sector 17, Vashi 400 703. **Vellore:** No.:54, 1st Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore 632 004. **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada 520 010. **Visakhapatnam:** 47/9/17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam 530 016. **Veraval:** Opp. Lohana Mahajan, WadiSatta Bazar, Veraval - 362 265. **Warangal:** F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal 506 001. **Yamuna Nagar:** 124-B/R Model Town, Yamuna Nagar 135 001.

Financial Transactions in Fidelity MultiManager Cash Fund and Fidelity Cash Fund should be submitted only at the locations appearing in *Italic* & in **Red Colour**.

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 schemes of the Fund.

Further, CAMS will be the official point of acceptance for electronic transactions received from specified banks, financial institutions, distribution channels, etc. (mobilised on behalf of their clients) with whom the AMC has entered/may enter into specific arrangements for purchase/sale/switch of units.

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

Website www.fidelity.co.in

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 (if applicable) 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.
- Scheme/Plan/Option is indicated.
- Lumpsum details are furnished and following conditions are fulfilled:
 - Your investment is not below the Minimum Investment Amount.
 - If you are paying by a Demand Draft, you have filled the details as Investment Amount - DD Charges = DD Amount.
 - Your investment cheque is drawn in favour of Scheme you wish to invest except for Fidelity Wealth Builder Fund where the cheque should be made favouring Scheme and Plan. e.g. Fidelity Wealth Builder Fund Plan A dated and signed. On the reverse of the cheque, the name of the Sole/First Applicant and the Application No./Folio No. are written.
- All SIP details are furnished and following conditions are fulfilled:
 - SIP Instalment Amount (Min. Rs. 500/-)
 - No. of SIP Instalments (Min. 6 instalments)
 - Total Amount (Min. Rs.5000/- & Rs.3000/- for FTAF)
 - SIP Frequency (Monthly/Quarterly) & SIP Date (1st/10th/15th/25th). All four dates of the Month/Quarter.
 - Your first SIP Instalment is by a cheque drawn in favour of Scheme you wish to invest except for Fidelity Wealth Builder Fund where the cheque should be made favouring Scheme and Plan. e.g. Fidelity Wealth Builder Fund Plan A dated and signed. On the reverse of the cheque, the name of the Sole/First Applicant and the Application No./Folio No. are written.
 - SIP Auto Debit Period
- 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	Fils
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							✓



COMMON APPLICATION FORM

FOR LUMP SUM/SYSTEMATIC INVESTMENTS

App. No. FI00131204

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

Distributor's Code	Sub-Broker's Code	Branch Code	For Official Use
ARN-			

1 EXISTING UNIT HOLDER(S) DETAILS (See Note 1)

If you have, at any time, invested in any scheme of Fidelity Mutual Fund and wish to hold your present investment in the same folio, please furnish the Name of Sole/First Unitholder & Folio Number below and proceed to Section 3.

Name of Sole/1st Holder: First Name _____ Middle Name _____ Last Name _____ Folio No. _____

2 APPLICANTS' PERSONAL DETAILS (See Note 2)

Sole/First Applicant: First Name _____ Middle Name _____ Last Name _____ Date of Birth DD MM YYYY

Guardian (in case Sole/First Applicant is a minor) _____ Contact Person (in case of Non Individual applicants) _____

Second Applicant: First Name _____ Middle Name _____ Last Name _____ Date of Birth DD MM YYYY

Third Applicant: First Name _____ Middle Name _____ Last Name _____ Date of Birth DD MM YYYY

MODE OF HOLDING (Please ✓) Single OR Anyone or Survivor OR Joint

STATUS OF SOLE/FIRST APPLICANT (Please ✓)

- Resident Indian Individual | Non-Resident Indian Individual | PIO | Mutual Fund | FI | Bank | Trust | Government Body | Defence Establishment
 Company/Body Corporate | Partnership Firm | HUF | AOP/BOI | FII | Society | NGO | Others (please specify) _____

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

City/Town _____ State _____ PIN _____

Tel. (Office) (ISD) (STD) _____ Tel. (Res.) (ISD) (STD) _____

Email ID _____

Overseas Address (Mandatory for NRI/FII Applicants)

City/Town _____ State _____ Country _____ Postal Code _____

Mobile (ISD) _____

Fax (ISD) (STD) _____

I/We would like to receive the following communication over E-mail instead of Post (Please ✓) Account Statement Annual Reports

3 PAN AND KYC DETAILS (See Note 3)

Please note that furnishing of PAN together with an attested copy of PAN Card is **mandatory** for all applicants/unit holders. If the amount you propose to invest is Rs. 50,000 or more, you need to also enclose a KYC Acknowledgement letter issued by CDSL Ventures Limited for each applicant/unit holder.

PAN: First Applicant _____ Second Applicant _____ Third Applicant _____

Enclosed (Please ✓) Attested PAN Card KYC Acknowledgement Letter

4 BANK ACCOUNT DETAILS (MANDATORY - if left blank, Application will be rejected) (See Note 4)

Account No. _____ Account Type (Please ✓) Savings Current NRE NRO FCNR Others (please specify) _____

Bank Name _____

Branch _____ City _____ (Clearing Circle)

MICR Code _____ (9 Digit No. next to your Cheque Number) IFSC Code _____ (11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your local Bank Branch)

We can directly credit your dividend/redemption payments into your bank account if your Bank is a part of RBI's NEFT clearance and settlement network. If you, however, wish to receive payments **by cheque only**, please indicate your preference for the same below.
I/We **DO NOT** wish to receive payments directly into my bank account and instead receive the same by Cheque (Please ✓)



ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

App. No. _____

Received from _____ Name of First Applicant/Unitholder _____ an application for investment in _____ Scheme _____ Plan _____ Option _____

Investment Type (✓)	Investment/SIP Instalment	Investment Cheque/First SIP Cheque Details
<input type="checkbox"/> Lumpsum	Rs. _____	Cheque No. _____ dated DD MM YYYY drawn on Bank _____ Branch _____ City _____
<input type="checkbox"/> SIP		

For Office Use Only

 Acknowledgement Stamp & Date

Subject to realisation of cheque and furnishing of mandatory information/documents. Please retain this slip till you receive your Account Statement.



COMMON APPLICATION FORM

FOR LUMP SUM/SYSTEMATIC INVESTMENTS

App. No. _____

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

Distributor's Code	Sub-Broker's Code	Branch Code	For Official Use
ARN-			

1 EXISTING UNIT HOLDER(S) DETAILS (See Note 1)

If you have, at any time, invested in any scheme of Fidelity Mutual Fund and wish to hold your present investment in the same folio, please furnish the Name of Sole/First Unitholder & Folio Number below and proceed to Section 3.

Name of Sole/1st Holder _____
 First Name _____ Middle Name _____ Last Name _____ Folio No. _____

2 APPLICANTS' PERSONAL DETAILS (See Note 2)

Sole/First Applicant _____
 First Name _____ Middle Name _____ Last Name _____ Date of Birth DD MM YYYY

Guardian _____ (in case Sole/First Applicant is a minor) Contact Person _____ (in case of Non Individual applicants)

Second Applicant _____
 First Name _____ Middle Name _____ Last Name _____ Date of Birth DD MM YYYY

Third Applicant _____
 First Name _____ Middle Name _____ Last Name _____ Date of Birth DD MM YYYY

MODE OF HOLDING (Please ✓) Single OR Anyone or Survivor OR Joint

STATUS OF SOLE/FIRST APPLICANT (Please ✓)

- Resident Indian Individual | Non-Resident Indian Individual | PIO | Mutual Fund | FI | Bank | Trust | Government Body | Defence Establishment
 Company/Body Corporate | Partnership Firm | HUF | AOP/BOI | FII | Society | NGO | Others (please specify) _____

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

City/Town _____ State _____
 State _____ PIN _____

Overseas Address (Mandatory for NRI/FII Applicants)

City/Town _____ State _____
 Country _____ Postal Code _____

Tel. (Office) (ISD) (STD) _____ Tel. (Res.) (ISD) (STD) _____ Mobile (ISD) _____

Email ID _____ Fax (ISD) (STD) _____

I/We would like to receive the following communication over E-mail instead of Post (Please ✓) Account Statement Annual Reports

3 PAN AND KYC DETAILS (See Note 3)

Please note that furnishing of PAN together with an attested copy of PAN Card is **mandatory** for all applicants/unit holders. If the amount you propose to invest is Rs. 50,000 or more, you need to also enclose a KYC Acknowledgement letter issued by CDSL Ventures Limited for each applicant/unit holder.

PAN _____ First Applicant _____ Second Applicant _____ Third Applicant _____

Enclosed (Please ✓) Attested PAN Card KYC Acknowledgement Letter Attested PAN Card KYC Acknowledgement Letter Attested PAN Card KYC Acknowledgement Letter

4 BANK ACCOUNT DETAILS (MANDATORY - if left blank, Application will be rejected) (See Note 4)

Account No. _____ Account Type (Please ✓) Savings Current NRE NRO FCNR Others (please specify) _____

Bank Name _____

Branch _____ City _____ (Clearing Circle)

MICR Code _____ (9 Digit No. next to your Cheque Number) IFSC Code _____ (11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your local Bank Branch)

We can directly credit your dividend/redemption payments into your bank account if your Bank is a part of RBI's NEFT clearance and settlement network. If you, however, wish to receive payments **by cheque only**, please indicate your preference for the same below.

I/We **DO NOT** wish to receive payments directly into my bank account and instead receive the same by Cheque (Please ✓)



ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

App. No. _____

Received from _____ Name of First Applicant/Unitholder _____ an application for investment in _____ Scheme _____ Plan _____ Option _____

Investment Type (✓)	Investment/SIP Instalment	Investment Cheque/First SIP Cheque Details
<input type="checkbox"/> Lumpsum	Rs. _____	Cheque No. _____ dated DD MM YYYY drawn on Bank _____ Branch _____ City _____
<input type="checkbox"/> SIP		

For Office Use Only

 Acknowledgement Stamp & Date

Subject to realisation of cheque and furnishing of mandatory information/documents. Please retain this slip till you receive your Account Statement.



SIP AUTO DEBIT FACILITY FORM

Registration-cum-Mandate Form for ECS/Direct Debit

In case of new applicants this Form needs to accompany the Common Application Form for Registration of SIP through Auto Debit (ECS/Direct Debit).

Please read Terms & Conditions overleaf carefully. All sections to be completed legibly in English, in black/dark-coloured ink and in BLOCK CAPITALS.

Distributor's Code	Sub-Broker's Code	Branch Code	For Official Use
ARN-			

1 APPLICANTS' PERSONAL DETAILS (MANDATORY) (See Note 1)

Application Form No. _____ OR Folio No. _____
 (For New Applicants) _____ (For Existing Unit holders) _____

Sole/First Applicant/Unit holder _____ First Name _____ Middle Name _____ Last Name _____

E-mail ID _____ For receiving SIP Statements over E-mail instead of Post

2 PAN AND KYC DETAILS (See Note 2)

Please note that furnishing of PAN together with an attested copy of PAN Card is **mandatory** for **all applicants/unit holders**. If the amount you propose to invest is Rs. 50,000 or more, you need to also enclose a KYC Acknowledgement letter issued by CDSL Ventures Limited for **each applicant/unit holder**.

PAN	PAN	PAN
First Applicant	Second Applicant	Third Applicant
Enclosed (Please ✓) <input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgement Letter	<input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgement Letter	<input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgement Letter

3 DECLARATION & UNIT HOLDER(S) SIGNATURES (To be signed by ALL UNIT HOLDERS if mode of holding is 'Joint'.) (See Note 3)

I/We have read and understood the contents of the Offer Document of the Scheme and addenda issued till date. I/We have neither received nor been induced by any rebate or gifts directly or indirectly in making this Systematic Investment. I/We hereby declare that the particulars given here 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 Fidelity Mutual Fund, their Investment Manager - FIL Fund Management Private Limited, or any of their appointed service providers or representatives responsible. I/We will also inform FIL Fund Management Private Limited about any changes in my/our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

Date DD / MM / YYYY

X Sole/First Unit Holder X Second Unit Holder X Third Unit Holder

4 AUTO DEBIT AUTHORISATION BY BANK ACCOUNT HOLDERS (See Note 4)

The Manager _____
 Name of Bank _____ Branch _____ City _____

I hereby authorise you to debit my account for making payment to Fidelity Mutual Fund through ECS (Debit) clearing/Direct Debit (Standing Instructions) as per the details given here:

A. Folio No./Application No. _____ B. Account Number _____ C. Account Type (Please ✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Cash Credit D. 9-Digit Code Number of the Bank & Branch (Appearing on the MICR Cheque issued by the Bank) _____	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="font-size: small;">Scheme/(Plan)/Option</th> <td></td> </tr> <tr> <th style="font-size: small;">SIP Auto Debit Date</th> <td><input type="radio"/> 1st <input type="radio"/> 10th <input type="radio"/> 15th <input type="radio"/> 25th <input type="radio"/> All four dates i.e. 1st, 10th, 15th & 25th</td> </tr> <tr> <th style="font-size: small;">Frequency (Please ✓)</th> <td><input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly</td> </tr> <tr> <th style="font-size: small;">SIP Instalment Amount</th> <td>Rs. (Min. 500)</td> </tr> <tr> <th style="font-size: small;">SIP Auto Debit Period</th> <td>From <u>MM / YYYY</u> To* <u>MM / YYYY</u></td> </tr> </table>	Scheme/(Plan)/Option		SIP Auto Debit Date	<input type="radio"/> 1st <input type="radio"/> 10th <input type="radio"/> 15th <input type="radio"/> 25th <input type="radio"/> All four dates i.e. 1st, 10th, 15th & 25th	Frequency (Please ✓)	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	SIP Instalment Amount	Rs. (Min. 500)	SIP Auto Debit Period	From <u>MM / YYYY</u> To* <u>MM / YYYY</u>
Scheme/(Plan)/Option											
SIP Auto Debit Date	<input type="radio"/> 1st <input type="radio"/> 10th <input type="radio"/> 15th <input type="radio"/> 25th <input type="radio"/> All four dates i.e. 1st, 10th, 15th & 25th										
Frequency (Please ✓)	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly										
SIP Instalment Amount	Rs. (Min. 500)										
SIP Auto Debit Period	From <u>MM / YYYY</u> To* <u>MM / YYYY</u>										

*Please fill in the 'To' date only if 'No. of Instalments' have been specified in the Common Application Form, otherwise leave blank.

I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or is not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible.

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

Name(s) of Bank Account Holder(s) _____ Sole/1st Bank Account Holder _____ 2nd Bank Account Holder _____ 3rd Bank Account Holder

Signature(s) of Bank Account Holder(s) XX Sole/First Unit Holder XX Second Unit Holder XX Third Unit Holder

Date DD / MM / YYYY (To be signed by all holders if mode of operation of Bank Account is 'Joint')

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

Recorded on DD / MM / YYYY

Recorded by _____

Credit A/c. No. _____

We confirm that we have taken the above ECS/Auto Debit instructions on our records.

Stamp of Bank Branch Manager _____

Signature _____

Name _____

GENERAL INSTRUCTIONS

- New applicants need to fill in this form together with the Common Application Form for the purpose of availing the facility of Systematic Investments (SIP) through Auto Debit (ECS/Direct Debit). Existing unit holders need not fill in the Common Application Form.
- This form should be used only for Registration of new SIPs through Auto Debit (ECS/Direct Debit). A separate form is available for modification in existing SIP Details/ Change in Bank Account Details for SIP Auto Debit (ECS/Direct Debit).
- Please read the terms and conditions for SIP in Note 5(d) on Page 11 of this Key Information Memorandum.
- The first SIP instalment has to compulsorily be in the form of a cheque.
- Please furnish all information marked as **'MANDATORY'** in the form. In the absence of any mandatory information, your application for investment would be rejected.
- Please refer the **'GUIDELINES FOR FILLING UP THE SIP AUTO DEBIT FACILITY FORM'** below. This should help you fill in the necessary details in the form correctly and completely.
- SIGNATURES:** This form needs to be signed at two places marked X and XX. Please sign the forms as per instructions below:

- | | | |
|----|----|---|
| a. | X | To be signed by Applicants for SIP investment in the same order in which the Common Application Form is signed. |
| b. | XX | To be signed by Bank Account Holders in the order in which the Bank Account is held and the manner in which their signatures appear on Bank records. |

TERMS AND CONDITIONS FOR SIP WITH AUTO DEBIT FACILITY

- Our SIP Auto Debit (ECS/Direct Debit) Facility is offered to you using Reserve Bank of India's (RBI) Electronic Clearing Service (Debit Clearing Facility). By opting for this facility you agree to abide by the terms and conditions subject to which this facility is offered by RBI.
- The SIP Auto Debit (ECS/Direct Debit) Facility is offered only to investors having Bank Accounts in select cities listed below:

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

The cities listed above may be modified/removed at any time purely at the discretion of Fidelity Mutual Fund without assigning any reason or prior notice.

- Applications for SIP Auto Debit (ECS/Direct Debit) Facility would be accepted only if the Bank Branch listed in Section 4 of this form participates in local MICR/ECS Clearing. In case your bank chooses to cross-verify the Auto Debit mandate with you as the Bank's customer, you would need to promptly act on the same. Fidelity Mutual Fund, its Investment Manager - FIL Fund Management Private Limited, its Registrar and other service providers will not be liable for any transaction failures due to rejection of the transaction by your bank/branch or its refusal to register the SIP mandate or any charges that may be levied by your Bank/Branch on you.
- There has to be a minimum gap of 30 days between the date of your first Sip (through cheque) and your second SIPs (through Auto Debit). While mentioning the SIP Auto Debit period (from) in this form, please take this into account and indicate the correct SIP Auto Debit commencement date. Please refer Note 4 under below to understand this requirement better.
- For cancellation of the Auto Debit (ECS/Direct Debit) Facility, you need to give a notice 30 days in advance.
- If you are an existing investor with us and are **currently** availing SIP through Auto Debit (ECS/Direct Debit) Facility, please note the following with respect to this systematic investment that you propose to make in the folio:
 - Your proposed SIP investments should be from the same bank account from which your currently running SIP investments are being made.
 - You cannot make an additional investment in the same folio, in the same scheme/plan/option and on the same due date.
- You will not hold Fidelity Mutual Fund (FMF)/FIL Fund Management Private Limited (FFMPL)/Trustees to the Fund, its Registrars and other service providers responsible if the transaction is not/incorrectly effected due to incomplete or incorrect instructions from the applicant. Besides, you will not hold either of the entities listed hereinbefore responsible if the transaction is delayed or not effected or the applicant bank account is debited in advance or after the specific SIP date due to various clearing cycles of RBI's ECS/local holidays.
- FMF/FFMPL reserves the right not to re-present any mandate for SIP Auto Debit facility if the registration could not be effected in time for reasons beyond its/their control.
- FMF/FFMPL/Trustees to the Fund, its Registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage, etc. incurred/suffered by you as a result of use of this facility.

GUIDELINES FOR FILLING UP THE SIP AUTO DEBIT FACILITY FORM

Note 1 - APPLICANTS' PERSONAL DETAILS

Please furnish the name of all applicants as they appear in the Common Application Form and the Application Number (if this is your first investment in Fidelity Mutual Fund) or Existing Folio (if you hold an existing folio with us).

Note 2 - PAN AND KYC DETAILS

Please furnish PAN for each applicant/unitholder together with an attested copy of PAN Card. If the amount you propose to invest is Rs. 50,000 or more, you need to also enclose a KYC Acknowledgement letter issued by CDSL Ventures Limited for each applicant/unitholder.

Note 3 - DECLARATION AND SIGNATURES

This section needs to be signed by the applicants at the places marked "X" in the same order and manner in which they have signed the Common Application Form.

Note 4 - AUTHORIZATION OF BANK ACCOUNT HOLDER(S)

- Please indicate Folio/Application Number.
- Please furnish your Bank Account details from which the SIP Auto Debit is to be effected. Please note that the sole/first account holder in bank records need not necessarily be the sole/first applicant in the "Applicants' Personal Details" section on this form.
- Please indicate the Bank Account Type.
- It is mandatory to furnish the 9 Digit MICR Code of your Bank in this section.** This is the number appearing next to the cheque number on the MICR band at the bottom of the cheque. **In the absence of this information, your SIP Application would be rejected.**
- Please furnish the following details with respect to your systematic investment:
 - Scheme - Plan - Option.
 - SIP Frequency (Monthly/Quarterly) & SIP Date (1st/10th/15th/25th. You now also have a choice to have SIP instalments on all four dates by ticking the appropriate box).
 - SIP Instalment Amount
 - SIP Auto Debit Period (Auto Debit commencement date and end date). Please refer note (f)

- In order to save you the rigour of sending us renewal instructions each time your SIP expires, Fidelity offers you two ways to invest. If you know how long you wish to invest for, specify your Start Date and End Date. Alternatively, you can choose the open option - where you specify just your Start Date - and discontinue your SIP by writing to us.
- Please note that your **Auto Debit would commence from your second SIP Instalment.** Your first SIP Instalment has to be compulsorily in the cheque mode. E.g., if you are applying for a SIP from 1st January, 2009 till 1st December, 2010, your first SIP instalment of 1st January, 2009 would be through a cheque. Your SIP Auto Debit period, therefore would be from 1st February, 2009 to 1st December, 2010).
- If you have not indicated any of your SIP preferences in the Common Application Form and this Form, the same would be assumed to be as indicated in the second column below:

SIP Auto Debit Period	Six Months
SIP Date	10th of the month (commencing 30 days after the first SIP instalment date)
SIP Frequency	Quarterly

- If the SIP details indicated in this form materially vary from the SIP Details indicated in the Common Application Form, the SIP application would be rejected. Else, the details contained in the Common Application Form would overrule the details contained in this Form.
- Please **enclose a cancelled cheque leaf** of your bank account or alternatively a copy thereof. This would help us cross-verify your bank details appearing in the cheque with the details furnished in this form and let you know of discrepancies, if any, for early corrective action.
- Please mention name of all bank account holders. If the mode of operation of your bank account is joint all bank account holders would need to sign at the places marked XX in the same order and manner in which their signatures appear on bank accounts.

SIP AUTO DEBIT FACILITY FORM - CHECKLIST

- | | | |
|---|--|--------------------------|
| 1 | Application Form No. (for new Applicants)/Folio No. (for existing investors) is quoted on the Form. | <input type="checkbox"/> |
| | Name of Sole/First Applicant is furnished in the form. | <input type="checkbox"/> |
| 2 | Scheme - Plan - Option - Dividend Frequency (if applicable) are furnished on the Form. | <input type="checkbox"/> |
| | Systematic Investment Details listed below are furnished: | <input type="checkbox"/> |
| | <input type="checkbox"/> SIP Instalment Amount <input type="checkbox"/> No. of SIP Instalments <input type="checkbox"/> Preferred SIP Date <input type="checkbox"/> SIP Frequency <input type="checkbox"/> SIP Auto Debit Period | <input type="checkbox"/> |
| 3 | Complete Bank Account Details from which you wish your SIP Auto Debit to happen are completely furnished. | <input type="checkbox"/> |
| | <input type="checkbox"/> Name of Sole/1st Holder of Bank A/c is furnished <input type="checkbox"/> Bank A/c No. is correctly furnished | |
| | <input type="checkbox"/> MICR code is furnished <input type="checkbox"/> Cancelled Cheque leaf/Copy of Cheque leaf is attached. | |
| 4 | All Applicants for the SIP Investment have signed the Form at the places marked "X" in the same order and manner in which they have signed the Common Application Form. | <input type="checkbox"/> |
| 5 | All Bank Account Holders have signed the Form at the places marked "XX" in the same order and manner in which their signatures appear on Bank Records. | <input type="checkbox"/> |