

Key Information Memorandum and Application Form for Equity Schemes

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

Equity Schemes

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

SPONSOR

Cholamandalam DBS Finance Limited
Registered Office: 'Dare House', No. 2, N S C Bose Road, Chennai - 600 001

TRUSTEE

DBS Cholamandalam Trustees Limited
Registered Office: 'Dare House', No. 2, N S C Bose Road, Chennai - 600 001

INVESTMENT MANAGER

DBS Cholamandalam Asset Management Limited
Registered Office:
'Dare House', No. 2, N S C Bose Road, Chennai - 600 001

Head Office:
World Trade Centre, Centre 1, 27th Floor, Unit 1,
Cuffe Parade, Mumbai - 400 005

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

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

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

The date of this Key Information Memorandum is April 30, 2007.

Name of Scheme	DBS Chola Growth Fund		DBS Chola Midcap Fund			
Investment Objective	The Scheme primarily seeks to generate long term capital appreciation income through investments in equity and equity related instruments; the secondary objective is to generate some current income and distribute dividend.		An open-ended equity scheme having an objective of generating capital appreciation by investing primarily in midcap stocks. The scheme will invest primarily in companies that have a market capitalization between Rs. 300 crores and Rs. 3000 crores.			
Asset Allocation Pattern of the Scheme	Type of Instrument	Allocation (% of Net Assets)	Type of Instrument	Allocation (% of Net Assets)		
	Equity and Equity related instruments	80-100	Equity and Equity related instruments	80-100		
	Debt Securities, Money Market instruments (including cash / call money)	0-20	Debt Securities, Securitised Debt, Money Market instruments (including cash / call money)	0-20		
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.					
Plans and Options	Options*	Facility	Options*	Facility		
	Dividend	Payout and Reinvestment**	Dividend	Payout and Reinvestment**		
	Cumulative	NIL	Cumulative	NIL		
	* If no option is specified at the time of application, the default option is Cumulative Option. ** If no facility is specified the default facility is dividend re-investment		* If no option is specified at the time of application, the default option is Cumulative Option. ** If no facility is specified the default facility is dividend re-investment			
Applicable NAV (after the scheme opens for repurchase and sale)	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer to Page No. 5 for further details.					
Minimum Application Amount (Under each Plan / Option)	Purchase / Repurchase	Options	Minimum Amount			
	First Purchase	Dividend / Cumulative	Rs. 5,000 and in multiples of Re. 1/-			
	Additional Purchase	Dividend / Cumulative	Rs. 1,000 and in multiples of Re. 1/-			
	Repurchase	Dividend / Cumulative	Rs. 500 or 50 units as the case may be			
Despatch of repurchase (Redemption) request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of DBS Chola Mutual Fund					
Benchmark Index	S&P CNX Nifty Disclaimer : The DBS Chola Growth Fund, which is benchmarked to S&P CNX Nifty is not sponsored, endorsed, sold or promoted by India Services & Products Limited (ISL). ISL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall ISL have any liability to any party for any damages or whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.		CNX Midcap Index Disclaimer : The DBS Chola Midcap Fund, which is benchmarked to CNX Midcap Index is not sponsored, endorsed, sold or promoted by India Services & Products Limited (ISL). ISL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall ISL have any liability to any party for any damages or whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.			
Dividend Policy	Please refer to Page No. 5 for details					
Name of the Fund Manager	Mr. R. Rajagopal					
Name of the Trustee Company	DBS Cholamandalam Trustees Ltd.					
Performance of the Scheme (As at March 31, 2007)	Returns Data			Returns Data **		
	Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %*	Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %*
	For the Last 1 year	10.95	12.31	For the Last 1 year	-0.45	1.31
	For the Last 3 years	31.29	29.20	Since Inception (09/08/2004)	40.24	36.87
	For the Last 5 years	36.82	27.54			
	Since Inception (05/10/2001)	38.03	26.15			
	* S&P CNX Nifty is the Benchmark index for the Scheme.			* CNX MidCap is the Benchmark index for the Scheme. ** Date of inception is August 09, 2004. Hence 3 and 5 years returns are not available.		
	Year-wise returns for the last 5 financial years 			Year-wise returns for the last 2 financial years 		
Expenses of the Scheme	Continuous Offer Period					
(i) Load Structure	Investment	Entry Load		Exit Load		
	< Rs. 3 crore	2.25%		NIL		
	>= Rs. 3 crore < Rs. 5 crore	NIL		0.50 (if redeemed within 6 months)		
	>= Rs. 5 crore	NIL		NIL		
	The Trustee reserves the right to change / modify the load structure from a prospective date.					
(ii) Actual Expenses for 06-07	Actual expenses for the scheme were Rs. 69.59 lacs amounting to 2.50% of Average Daily Net Assets for the financial year 2006-07		Actual expenses for the scheme were Rs. 137.08 lacs amounting to 2.48% of Average Daily Net Assets for the financial year 2006-07			
(iii) Recurring Expenses (% of weekly Average Net Assets)	Net Assets	% of weekly Average Net Assets				
	First Rs. 100 crores	2.50				
	Next Rs. 300 crores	2.25				
	Next Rs. 300 crores	2.00				
	Balance	1.75				
Tax Treatment for the Investors	Please refer to Page No. 5 for details					

Name of Scheme	DBS Chola Opportunities Fund			DBS Chola Multi-Cap Fund		
Investment Objective	The Scheme will invest mainly to generate long-term capital appreciation from a diversified portfolio of equity-related securities.			To provide long term capital appreciation by investing in a well-diversified portfolio of equity & equity related instruments across all ranges of market capitalisation.		
Asset Allocation Pattern of the Scheme	Type of Instrument	Allocation (% of Net Assets)		Type of Instrument	Allocation (% of Net Assets)	
	Equity and Equity related instruments	80-100		Equity and Equity related instruments	80-100 of which	
	Debt Securities, Money Market instruments (including cash / call money)	0-20			<ul style="list-style-type: none"> • Large Cap Stocks (25-75) • Midcap Stock (25-75) • Small Cap Stocks (0-15) 	
Money Market Instruments				0-20		
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.					
Plans and Options	Options*			Facility		
	Dividend			Payout and Reinvestment**		
	Cumulative			NIL		
	* If no option is specified at the time of application, the default option is Cumulative Option.			** If no facility is specified the default facility is dividend re-investment		
Applicable NAV (after the scheme opens for repurchase and sale)	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer to Page No. 5 for further details.					
Minimum Application Amount (Under each Plan / Option)	Purchase / Repurchase	Options	Minimum Amount	Purchase / Repurchase	Options	Minimum Amount
	First Purchase	Dividend / Cumulative	Rs. 3,000 and in multiples of Re. 1/-	First Purchase	Dividend / Cumulative	Rs. 5,000 and in multiples of Re. 1/-
	Additional Purchase	Dividend / Cumulative	Rs. 1,000 and in multiples of Re. 1/-	Additional Purchase	Dividend / Cumulative	Rs. 1,000 and in multiples of Re. 1/-
	Repurchase	Dividend / Cumulative	Rs. 500 or 50 units as the case may be	Repurchase	Dividend / Cumulative	Rs. 500 or 50 units as the case may be
Despatch of repurchase (Redemption) request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of DBS Chola Mutual Fund					
Benchmark Index	S&P CNX Nifty Disclaimer : The DBS Chola Opportunities Fund, which is benchmarked to S&P CNX Nifty is not sponsored, endorsed, sold or promoted by India Services & Products Limited (ISL). ISL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall ISL have any liability to any party for any damages or whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.			S&P CNX 500 Disclaimer : The DBS Chola Multi-Cap Fund, which is benchmarked to S&P CNX 500 Index is not sponsored, endorsed, sold or promoted by India Services & Products Limited (ISL). ISL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall ISL have any liability to any party for any damages or whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.		
	Please refer to Page No. 5 for details					
Dividend Policy	Please refer to Page No. 5 for details					
Name of the Fund Manager	Mr. R. Rajagopal					
Name of the Trustee Company	DBS Cholamandalam Trustees Ltd.					
Performance of the Scheme (As at March 31, 2007)	Returns Data **			Returns Data **		
	Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %*	Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %*
	For the Last 1 year	21.73	12.31	For the Last 1 year	1.89	8.07
	For the Last 3 years	32.35	29.20	Since Inception (28/01/2005)	28.53	31.62
	Since Inception (11/12/2003)	28.25	27.89	* S&P CNX 500 is the Benchmark index for the Scheme.		
	* S&P CNX Nifty is the Benchmark index for the Scheme.			** Date of inception is January 28, 2005. Hence 3 and 5 years returns are not available.		
	** Date of inception is December 11, 2003. Hence 5 years returns are not available.					
	Year-wise returns for the last 3 financial years			Year-wise returns for the last 1 financial year		
	Expenses of the Scheme					
(i) Load Structure	Continuous Offer Period					
	Investment		Entry Load		Exit Load	
	< Rs. 3 crore		2.25%		NIL	
	≥ Rs. 3 crore < Rs. 5 crore		NIL		0.50 (if redeemed within 6 months)	
	≥ Rs. 5 crore		NIL		NIL	
The Trustee reserves the right to change / modify the load structure from a prospective date.						
(ii) Actual Expenses for 06-07	Actual expenses for the scheme were Rs. 18.75 lacs amounting to 2.50% of Average Daily Net Assets for the financial year 2006-07			Actual expenses for the scheme were Rs. 214.65 lacs amounting to 2.42% of Average Daily Net Assets for the financial year 2006-07		
(iii) Recurring Expenses (% of weekly Average Net Assets)	Net Assets			% of weekly Average Net Assets		
	First Rs. 100 crores			2.50		
	Next Rs. 300 crores			2.25		
	Next Rs. 300 crores			2.00		
	Balance			1.75		
Tax Treatment for the Investors	Please refer to Page No. 5 for details					

Name of Scheme	DBS Chola Global Advantage Fund		DBS Chola Contra Fund			
Investment Objective	To provide long term capital appreciation and / or income distribution by investing predominantly in equity / equity related instruments of Indian companies with export competitiveness and Indian companies which have or which are expanding their business in global markets.		The objective of the scheme is to generate capital appreciation by investing in equity and equity related instruments by using a 'contrarian strategy'. Contrarian investing refers to buying into fundamentally sound scripts which have underperformed / not performed to their full potential in their recent past.			
Asset Allocation Pattern of the Scheme	Type of Instrument	Allocation (% of Net Assets)	Type of Instrument	Allocation (% of Net Assets)		
	Equity and Equity related instruments #	90-100	Equity and Equity related instruments	65-100		
	Debt, Money Market instruments*	0-10	Debt, Money Market instruments*	0-35		
	# including investments in ADR / GDR upto 25% (subject to maximum of US\$ 50 million as specified by SEBI), exposure in derivatives upto a maximum of 25% (subject to limit as specified by SEBI from time to time). * Investment in Securitised debt, if undertaken, would not exceed 20% of the net assets of the Scheme. A maximum of 40% of net assets may be deployed in securities lending and the maximum single party exposure may be restricted to 10% of net assets outstanding at any point of time.		* Investment in Securitised debt, if undertaken, would not exceed 30% of the net assets of the Scheme. At the time of investment, investments in derivative instruments may be done for hedging and portfolio balancing.			
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.					
Plans and Options	Options*		Facility			
	Dividend		Payout and Reinvestment**			
	Cumulative		NIL			
	* If no option is specified at the time of application, the default option is Cumulative Option.		** If no facility is specified the default facility is dividend re-investment.			
Applicable NAV (after the scheme opens for repurchase and sale)	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer to Page No. 5 for further details.					
Minimum Application Amount (Under each Plan / Option)	Purchase / Repurchase	Options	Minimum Amount			
	First Purchase	Dividend / Cumulative	Rs. 5,000 and in multiples of Re. 1/-			
	Additional Purchase	Dividend / Cumulative	Rs. 1,000 and in multiples of Re. 1/-			
	Repurchase	Dividend / Cumulative	Rs. 500 or 50 units as the case may be			
Despatch of repurchase (Redemption) request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of DBS Chola Mutual Fund					
Benchmark Index	S&P CNX 500 Disclaimer : The DBS Chola Global Advantage Fund and DBS Chola Contra Fund, which are benchmarked to S&P CNX 500 is not sponsored, endorsed, sold or promoted by India Services & Products Limited (ISL). ISL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall ISL have any liability to any party for any damages or whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.					
Dividend Policy	Please refer to Page No. 5 for details					
Name of the Fund Manager	Mr. R. Rajagopal					
Name of the Trustee Company	DBS Cholamandalam Trustees Ltd.					
Performance of the Scheme (As at March 31, 2007)	Returns Data **			Returns Data **		
	Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %*	Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %*
	For the Last 1 year	-9.99	8.07	For the Last 1 year	3.26	8.07
	Since Inception (30/05/2005)	15.22	34.75	Since Inception (27/02/2006)	7.15	16.63
	* S&P CNX 500 is the Benchmark index for the Scheme. ** Date of inception is May 30, 2005. Hence 3 and 5 years returns are not available.			* S&P CNX 500 is the Benchmark index for the Scheme. ** Date of inception is February 27, 2006. Hence 3 and 5 years returns are not available.		
	Year-wise returns for the last 1 financial year 			Year-wise returns for the last 1 financial year 		
Expenses of the Scheme	Continuous Offer Period					
(i) Load Structure	Investment	Entry Load		Exit Load		
	< Rs. 3 crore	2.25%		NIL		
	>= Rs. 3 crore < Rs. 5 crore	NIL		0.50 (if redeemed within 6 months)		
	>= Rs. 5 crore	NIL		NIL		
	The Trustee reserves the right to change / modify the load structure from a prospective date.					
(ii) Actual Expenses for 06-07	Actual expenses for the scheme were Rs. 144.25 lacs amounting to 2.14% of Average Daily Net Assets for the financial year 2006-07		Actual expenses for the scheme were Rs. 316.31 lacs amounting to 2.40% of Average Daily Net Assets for the financial year 2006-07			
(iii) Recurring Expenses (% of weekly Average Net Assets)	Net Assets	% of weekly Average Net Assets				
	First Rs. 100 crores	2.50				
	Next Rs. 300 crores	2.25				
	Next Rs. 300 crores	2.00				
	Balance	1.75				
Tax Treatment for the Investors	Please refer to Page No. 5 for details					

Name of Scheme	DBS Chola Tax Saver Fund	DBS Chola Hedged Equity Fund																								
Investment Objective	To provide long term capital appreciation by investing predominantly in equity and equity related instruments and also enabling investor to get income tax rebate as per the prevailing Tax Laws and subject to applicable conditions.	To generate long term capital appreciation by investing in equity, equity related and derivative instruments. The fund seeks to minimize risk by use of hedging instruments such as index and stock derivative instruments. The aim is to generate returns with a lower volatility.																								
Lock-in Period	The scheme is open for continuous redemption subject to the completion of a lock-in period of 3 years from the date of allotment as prescribed in the ELSS guidelines. Currently, the tax benefits are restricted to an investment amount of Rs. 1,00,000/-. However, any amount in excess of Rs. 1,00,000/- would also be subject to the lock-in period of 3 years. However, in the event of the death of the assessee, the nominee or legal heir, as the case may be, shall be able to withdraw the investment anytime after the completion of 1 year from the date of allotment of units.	–																								
Asset Allocation Pattern of the Scheme	<table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related instruments</td> <td>80-100</td> </tr> <tr> <td>Debt* and Money Market instruments</td> <td>0-20</td> </tr> </tbody> </table> <p>* Investment in Securitised debt, if undertaken, will not exceed 20% of corpus of the scheme.</p>	Type of Instrument	Allocation (% of Net Assets)	Equity and Equity related instruments	80-100	Debt* and Money Market instruments	0-20	<table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equities and Equity Related Instruments (including equity derivatives instruments) #</td> <td>65 - 100</td> </tr> <tr> <td>Debt and Money Market Instruments*</td> <td>0 - 35</td> </tr> </tbody> </table> <p>* Investment in Securitised debt, if undertaken, would not exceed 30% of the net assets of the scheme. # Investment in equity derivative instruments would not exceed 50% of the net assets of the scheme.</p>	Type of Instrument	Allocation (% of Net Assets)	Equities and Equity Related Instruments (including equity derivatives instruments) #	65 - 100	Debt and Money Market Instruments*	0 - 35												
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Investment	Entry Load	Exit Load																								
< Rs. 25 lacs	2.25%	NIL																								
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>= Rs. 5 crore	NIL	NIL																								
(ii) Actual Expenses for 06-07	Actual expenses for the scheme were Rs. 111.76 lacs amounting to 2.43% of Average Daily Net Assets for the financial year 2006-07	Not Applicable as the Scheme was launched in March 2007																								
(iii) Recurring Expenses (% of weekly Average Net Assets)	<table border="1"> <thead> <tr> <th>Net Assets</th> <th>% of weekly Average Net Assets</th> </tr> </thead> <tbody> <tr> <td>First Rs. 100 crores</td> <td>2.50</td> </tr> <tr> <td>Next Rs. 300 crores</td> <td>2.25</td> </tr> <tr> <td>Next Rs. 300 crores</td> <td>2.00</td> </tr> <tr> <td>Balance</td> <td>1.75</td> </tr> </tbody> </table>	Net Assets	% of weekly Average Net Assets	First Rs. 100 crores	2.50	Next Rs. 300 crores	2.25	Next Rs. 300 crores	2.00	Balance	1.75															
Net Assets	% of weekly Average Net Assets																									
First Rs. 100 crores	2.50																									
Next Rs. 300 crores	2.25																									
Next Rs. 300 crores	2.00																									
Balance	1.75																									
Tax Treatment for the Investors	<p>DEDUCTION FROM INCOME UNDER SECTION 80C</p> <p>The DBS Chola Tax Saver Fund, including the Options contained therein, is launched as an Equity Linked Tax Saving Scheme under Section 80C(2)(xiii) of Income Tax Act, 1961. Thus, individuals and HUFs will be entitled to deduction from their Gross Total Income as provided under clause (xiii) of section 80C(2) of the Income Tax Act, 1961 for subscription to any units not exceeding Rs. 100,000/- in a year, depending upon the gross total income of the assessee. The deduction is available only if the investment is made out of income chargeable to tax. Please refer to Page No. 5 for details</p>	Please refer to Page No. 5 for details																								

INFORMATION COMMON TO SCHEMES (AS APPLICABLE)

REDEMPTION FOR ALL SCHEMES

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

APPLICABLE NAV & CUT OFF TIME

Applicable to	Applicable NAV & Cut off Time
All the schemes except DBS Chola Liquid Fund, DBS Chola Short Term Floating Rate Fund & DBS Chola Treasury Management Fund	<p>Purchases :</p> <ul style="list-style-type: none"> In respect of valid applications received upto 3.00 p.m. on a day with a local cheque or DD payable at par at the place where it is received, the closing NAV of the day of receipt of application shall be applicable. In respect of valid applications received after 3.00 p.m. on a day with a local cheque or DD payable at par at the place where it is received, the closing NAV of the next Business Day shall be applicable. In respect of valid applications received with an outstation cheque or DD not payable at par at the place where it is received, the closing NAV of the day on which the cheque or DD is credited shall be applicable. <p>Redemptions :</p> <ul style="list-style-type: none"> In respect of valid applications received upto 3.00 p.m. on a day, the closing NAV of the day of receipt of application shall be applicable. In respect of valid applications received after 3.00 p.m. on a day, the closing NAV of the next Business Day shall be applicable.
DBS Chola Liquid Fund, DBS Chola Short Term Floating Rate Fund & DBS Chola Treasury Management Fund	<p>Purchases :</p> <ul style="list-style-type: none"> In respect of valid applications received upto 12 noon on a day, the closing NAV of the day of immediate preceding the day of receipt of application shall be applicable. In respect of valid applications received after 12 noon on a day, the closing NAV of the day of immediate preceding the next business day shall be applicable. Irrespective of the time of receipt of application, the closing NAV of the day immediately preceding the day on which funds available for utilization shall be applicable. <p>Redemptions :</p> <ul style="list-style-type: none"> In respect of valid applications received upto 3.00 p.m. on a day, the closing NAV of the day immediately preceding the next business day shall be applicable. In respect of valid applications received after 3.00 p.m. on a day, the closing NAV of the next Business Day shall be applicable.

DIVIDEND POLICY

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

Effect of Dividends

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

Despatch of Dividend

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

Dividend payable only to first holder

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

Unclaimed Dividend Amount

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

TAXATION - APPLICABLE TO EQUITY SCHEMES

(As per laws currently in force - based on the proposals contained in Finance Act, 2007)

The Income-tax benefits described in this document are as available under the present Income-tax Act, 1961 (the Act) as amended by the provisions contained in the Finance

Act, 2007 and are available subject to relevant conditions. The information given is included only for general purpose and is based on advise received by the AMC regarding the law and practice currently in force in India and the Investors / Unit holders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unitholder is advised to consult his / her own professional tax advisor.

I) TAX IMPLICATIONS TO UNITHOLDERS

A) Tax on income in respect of units

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

B) Tax on capital gains

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

Long-term and short-term capital gains arising to unit holders from the transfer of units of the Scheme, will be taxable at the following rates depending on whether the units are long term capital assets or short term capital assets:

Nature of income	Tax rate
Short-term capital gains on sale of units in an equity oriented mutual fund, either to the Mutual Fund or on a recognized stock exchange	Capital gains tax payable at 10 percent*. Additionally, securities transaction tax payable at 0.25 percent of the redemption price.
Other short-term capital gains	30 percent in case of Foreign Institutional Investors ('FII') and normal rate applicable as per the Income Tax Act in case of all other investors (including Foreign Companies). Additionally, securities transaction tax payable at applicable rate on the redemption / sale price.
Long-term capital gains on sale of units in an equity oriented mutual fund, either to the Mutual Fund or on a recognized stock exchange	No capital gains tax payable. However, securities transaction tax payable at 0.25 percent of the redemption price.
Other long-term capital gains	20 percent* with the cost inflation index benefit or 10 percent* without the cost inflation index benefit, whichever is beneficial to the unitholder; 10 percent in case of FIIs, without the cost inflation index benefit. Additionally, securities transaction tax payable at applicable rate on the redemption/sale price.

* plus surcharge @ 10% of the tax as applicable and education cess @ 2% of tax

plus surcharge and secondary and higher education cess @ 1% of tax plus surcharge as per the Income Tax Act. Additionally, in the case of non-resident investors, the above rates would be subject to relief under the applicable Double Tax Avoidance Agreement/Treaty.

Note: "Equity oriented fund" is defined as -

- a mutual fund where the assets are invested in the equity shares of domestic companies to the extent of more than sixty five percent of the total proceeds of such fund; and
- which has been set up under a scheme of a Mutual Fund specified in section 10 (23D) of the Act

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

C) Disallowance of losses

- (i) Sub-section 7 of section 94 of the Act provides that losses, if any, arising from the sale/transfer of units (including redemption) purchased up to 3 months prior to the record date (for entitlement of dividends) and sold within 9 months after such date, will be disallowed to the extent of income distribution (excluding redemptions) on such units claimed as tax exempt by the unitholder.
- (ii) Additionally, sub-section 8 of section 94 of the Act provides that in case of units purchased within a period of 3 months prior to the record date (for entitlement of bonus) and sold/transferred (including redeemed) within 9 months after such date, the loss arising on transfer of original units shall be ignored for the purpose of computing the income chargeable to tax if all or any of the bonus units are continued to be held by the unitholder. The loss so ignored shall be treated as cost of acquisition of such bonus units.

D) Tax deducted at source

Income in respect of units

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

Capital gains

1. As per the provisions of Section 194K of the Act, no tax should be withheld or deducted at source, where any income is credited or paid by a mutual fund.
2. Further, no tax is required to be deducted at source from capital gains arising at the time of repurchase or redemption of the units.
3. As per the provisions of Section 195 of the Act, tax is required to be deducted at source from the redemption proceeds paid to investors; this withholding is in addition to the securities transaction tax payable, if any, by the investor.
4. The rate of withholding for short-term capital gains would be 30 percent (plus surcharge and education cess as applicable) and for long-term capital gains would be 20 percent (plus surcharge and education cess as applicable) if the payee is an Non-Resident Indian ('NRI') / Person of Indian origin ('PIO') or a foreign company. However, no capital gains tax would be withheld from proceeds paid to NRIs/PIOs from long-term capital gains arising out of redemption of units held in an equity oriented mutual fund. The rate of withholding tax for short-term capital gains earned by an NRI/PIO on redemption of units held in an equity oriented mutual fund would be 10 percent (plus surcharge and education cess as applicable). The rate of withholding tax for short-term capital gains earned by a Foreign Company would be 40 percent (plus surcharge and education cess as applicable).
5. No tax would be deductible at source from the capital gains (whether long-term or short-term) arising to an FI on repurchase/redemption of units in view of the provisions of Section 196D (2) of the Act.
6. The above rates would be subject to relief under the applicable Double Tax Avoidance Agreement/Treaty in case of non-resident unit holders.

Rebate of securities transaction tax paid

- No deduction shall be allowed for securities transaction tax paid, for the purpose of computation of business income or capital gains.
- However, as per Section 88E of the Act, a rebate in respect of the securities transaction tax paid would be available to tax payers whose income from redemption of units in an equity oriented mutual fund is charged to tax as their business income. Such rebate would be reduced from the tax payable on such business income.
- The tax payable on such business income would be calculated by applying the average rate of tax to such business income. This rebate will be allowed only where the taxpayer furnishes the evidence of payment of securities transaction tax in the prescribed form, alongwith his tax return.

II) TAX IMPLICATIONS TO MUTUAL FUND

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

Securities transaction tax

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

Taxable securities transaction	Rate (per cent)
Purchase of an equity share in a company or a unit of an equity oriented fund, where	
a) the transaction of such purchase is entered into in a recognized stock exchange; and	0.125
b) the contract for the purchase of such share or unit is settled by the actual delivery or transfer of such share or unit	
Sale of an equity share in a company or a unit of an equity oriented fund, where -	
a) the transaction of such sale is entered into in a recognized stock exchange; and	0.125
b) the contract for the sale of such share or unit is settled by the actual delivery or transfer of such share or unit	
Sale of a derivative, where the transaction of such sale is entered into in a recognized stock exchange	0.017
Sale of unit of an equity oriented fund to the Mutual Fund	0.25

The value of a taxable securities transaction will be as follows:

- in the case of a taxable securities transaction relating to "option in securities", the aggregate of the strike price and the option premium of such "option in securities";
- in the case of taxable securities transaction relating to "futures", the price at which such "futures" are traded; and
- in the case of any other taxable securities transaction, the price at which such securities are purchased or sold.

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

III) GIFT TAX

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

IV) WEALTH TAX BENEFITS

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

DAILY NET ASSET VALUE (NAV) PUBLICATION

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

FOR INVESTOR GRIEVANCES, PLEASE CONTACT

Registrar Details

Computer Age Management Services Pvt. Ltd.

Unit : DBS Chola Mutual Fund
1st Floor, 178/10, Kodambakkam High Road,
Opposite Hotel Palmgrove, Chennai - 600 034.
Tel.: 044-2828 5501 / 502 / 663, Fax : 044-2828 3614

DBS Chola Mutual Fund

B. John Vijayan

Investor Grievance Officer

DBS Chola Mandalam Asset Management Ltd.
27th Floor, Unit 1, World Trade Centre, Centre One,
Cuffe Parade, Mumbai 400 005, India
Tel.: (022) 6610 4941 / 6657 4000
Fax : (022) 2202 1123 / 6610 4944
Website : www.dbscholamutualfund.com or

any of the Investor Services Centres of DBS Chola Mutual Fund

UNIT HOLDER'S INFORMATION

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

Date : April 30, 2007

FACILITIES OFFERED

SYSTEMATIC INVESTMENT PLAN (SIP)

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

TERMS OF SIP

Minimum Investment

- At least 6 cheques for an equal amount of Rs. 1000/- or more for all schemes except DBS Chola Tax Saver Fund.
- A minimum amount of Rs. 500/- or in multiples Rs. 500/- for DBS Chola Tax Saver Fund.

Investment Interval

Investors can invest at Monthly interval by submitting post-dated cheques. All cheques should be for the same amount.

Date of Cheques

All SIP cheques (except the first one) must be uniformly dated 5th, 15th or 25th of a month.

Maximum Period of Investment

- In case of post-dated cheques - 3 years from the date of investment.
- In case of Auto Debit facility - 25 years from the date of investment

Payment details

- All cheques should be drawn in favour of the Scheme Name e.g. DBS Chola Multi-Cap Fund.
- All cheques should be crossed "Account Payee Only".
- The cheques must be payable at the centre where the applications are submitted.

Allotment of Units

- The post-dated cheques / drafts will be presented on the dates mentioned on the cheques and subject to their realisation; units will be allotted at the applicable Purchase Price.

Note : If any cheque is dated other than any of the dates mentioned above, the cheque will be presented to the bank only on the immediately following value date, namely, 5th or 15th or 25th of the month and units will be allotted accordingly.

Confirmation Letter

On receipt of the post-dated cheques, confirmation letter will be sent by the Registrar to Unitholders confirming investor's inclusion under SIP.

Investor Rights

An investor can discontinue or terminate the SIP facility by giving 14 day(s) prior notice to the Registrar, in which case the uncashed cheques / drafts will be returned to the investor.

Business Day

If any of the dates mentioned above is not a business day, then the immediately following business day will be considered as the date on which cheques will be presented to the bank.

LOAD STRUCTURE UNDER SIP

Scheme Name	Entry Load	Exit Load
1. DBS Chola Growth Fund 2. DBS Chola Midcap Fund 3. DBS Chola Opportunities Fund 4. DBS Chola Multi-Cap Fund 5. DBS Chola Global Advantage Fund 6. DBS Chola Contra Fund	2.25% for an investment < Rs. 3 crore NIL for an investment >=Rs. 3 crore	NIL for an investment < Rs. 3 crore 0.50% for an investment >=Rs. 3 crore < Rs. 5 crore (if redeemed within 6 months) NIL for an investment >=Rs. 5 crore
7. DBS Chola Tax Saver Fund	2.25% for an investment < Rs. 25 lacs NIL for an investment >=Rs. 25 lacs	NIL
8. DBS Chola Hedged Equity Fund	2.5% for an investment < Rs. 1 crore NIL for an investment >=Rs. 1 crore	0.5% for an investment < Rs. 5 crore (if redeemed within 6 months) NIL for an investment >=Rs. 5 crore

Note : The AMC reserves the right to reintroduce the entry load through issue of a notice at its investor service centres / distributor offices.

SYSTEMATIC WITHDRAWAL PLAN (SWP)

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

TERMS OF SWP

Periodicity

Monthly : 5th, 15th or 25th of each month. If any of the dates mentioned above is not a business day, then the immediately following business day will be the date on which redemption will be considered.

SWP Options

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

Applicability

SWP is applicable only for Cumulative Option of respective schemes / plans.

Redemption of Units

The amount thus withdrawn by redemption will be converted into Units at Applicable NAV based prices and the number of Units so arrived at will be subtracted from the Units balance to the credit of that Unitholder.

Redemption Cheque

Normally, the redemption cheque will be dispatched to the unitholders within 3 business days of the value date.

Investor Rights

- Unitholder may change the amount indicated in the SWP, subject of the minimum amounts mentioned above.
- The SWP may be terminated on a written notice by a Unitholder of the Scheme and it will terminate automatically if all Units are liquidated or withdrawn from the account or upon the Funds receipt of notification of death or incapacity of the Unitholder.

Business Day

If any of the dates mentioned above is not a business day, then the immediately following business day will be the date on which redemption will be considered.

Minimum Account Balance

The Fund may close a Unitholder's account if the balance falls below Rs. 1,000 and the investor fails to invest sufficient funds to bring the value of the account up to Rs. 1,000 within 30 days, after a written intimation in this regard is sent to the Unitholder.

Termination of SWP

Unitholders may change the amount indicated in the SWP, subject to the minimum amounts mentioned above. The SWP may be terminate on a written notice by a Unitholder of the Scheme and it will terminate automatically if all Units are liquidated or withdrawn from the account or upon the Funds receipt of notification of death or incapacity of the Unitholder.

SYSTEMATIC TRANSFER PLAN (STP)

Unitholders may choose to transfer investments on periodical basis, (monthly or quarterly) from one scheme to another scheme.

Details of STP facility are as under :

From any of the following Schemes	To any of the following Schemes
DBS Chola Liquid Fund DBS Chola Freedom Income - Short Term Fund DBS Chola Floating Rate Fund DBS Chola Short Term Floating Rate Fund	DBS Chola Growth Fund DBS Chola Global Advantage Fund DBS Chola Multi-Cap Fund DBS Chola Midcap Fund DBS Chola Opportunities Fund DBS Chola Contra Fund DBS Chola Monthly Income Plan (MIP) DBS Chola Triple Ace (CTA) DBS Chola Tax Saver Fund DBS Chola Hedged Equity Fund
From any of the following Schemes	To any of the following Schemes
DBS Chola Monthly Income Plan	DBS Chola Growth Fund DBS Chola Midcap Fund DBS Chola Opportunities Fund DBS Chola Multi-Cap Fund DBS Chola Global Advantage Fund DBS Chola Tax Saver Fund DBS Chola Contra Fund DBS Chola Hedged Equity Fund

OTHER TERMS OF STP

Periodicity

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

Transfer Options

- Fixed Amount :** A minimum fixed amount of Rs. 1,000/- can be transferred subject to availability of a minimum account balance of Rs. 25,000/- in the transferor scheme at the point of initialization of STP.
- Capital Appreciation :** A minimum capital appreciation of Rs. 1,000/- in the transferor's scheme can be transferred subject to maintenance of a minimum account balance of Rs. 25,000/- in the transferor scheme. Balance as on the date of opting for the STP would be considered as principal amount and any capital appreciation over that is considered for transfer under this option.

Minimum Application Size

Minimum Application size for any of the schemes available under STP will NOT BE APPLICABLE in case of transfer under STP.

LOAD STRUCTURE UNDER STP

Scheme Name	Entry Load	Exit Load
1. DBS Chola Growth Fund 2. DBS Chola Midcap Fund 3. DBS Chola Opportunities Fund 4. DBS Chola Multi-Cap Fund 5. DBS Chola Global Advantage Fund 6. DBS Chola Contra Fund	2.25% for an investment < Rs. 3 crore NIL for an investment >=Rs. 3 crore	NIL for an investment < Rs. 3 crore 0.50% for an investment >=Rs. 3 crore < Rs. 5 crore (if redeemed within 6 months) NIL for an investment >=Rs. 5 crore
7. DBS Chola Tax Saver Fund	2.25% for an investment < Rs. 25 lacs NIL for an investment >=Rs. 25 lacs	NIL
8. DBS Chola Hedged Equity Fund	2.5% for an investment < Rs. 1 crore NIL for an investment >=Rs. 1 crore	0.5% for an investment < Rs. 5 crore (if redeemed within 6 months) NIL for an investment >=Rs. 5 crore

Scheme Name	Entry Load	Exit Load
1. DBS Chola Triple Ace 2. DBS Chola Monthly Income Plan (MIP) (an open-ended income scheme with no assured return)	NIL	If redeemed within 6 months - 0.5% If redeemed after 6 months - NIL
3. DBS Chola Floating Rate Fund	NIL	If redeemed within 3 months - 0.3%

Note : Exit Load, if any, will be applied to the schemes as stated under respective schemes details.

ACCOUNT STATEMENT FOR SIP / SWP / STP

As per SEBI circular dated November 20, 2006, first account statement will be issued to the unitholders within 10 working days of the allotment of units.

Subsequent account statements will be despatched to the unit holders once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter.

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

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

GENERAL INFORMATION & INSTRUCTIONS

A. General Instructions

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

Manner of filling Application Form

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

Submission of Application : Duly completed applications along with full payment must be remitted at the designed Collection Banks or may be routed through Agents of DBS Chola Mutual Fund.

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

PAN Details

SEBI has now made it mandatory for applicants (in case of application in joint names, each of the applicants) to mention his / her permanent account number (PAN) if the application is for Rs. 50,000/- or more or else Form 60/61 has to be submitted along with the application.

Note : Applications not complying with the above shall be rejected.

Bank Account Details

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

Note : Applications without complete bank details shall be rejected.

Nomination

An option is provided to the unitholder to nominate a person in whom the units held by him shall vest in the event of death. Where the units are held by more than one person jointly, the joint holders may together nominate a person in whom all the rights in a unit shall vest in the event of death of all the joint unitholders.

B. Mode of Payment

I. Resident Investors

- Payment must be made by cheque or bank draft on any bank which is situated at and is a member of the Bankers Clearing House located at the place where the application is submitted.
- Outstation cheques / drafts and Non-MICR cheques will not be accepted and applications accompanied by such cheques / drafts will be rejected.
- All cheques and bank drafts must be drawn in favour of the respective scheme name and crossed "Account Payee only". A separate cheque or bank draft must accompany each application.
- Applications located in a place where there is no designated bank branch, may send their application, accompanied by a separate "Account Payee only" demand draft in favour of the respective scheme at the following address :
DBS Cholamandalam Asset Management Ltd., World Trade Centre, Centre One, 27th Floor, Unit 1, Cuffe Parade, Mumbai 400 005, India. Such investors may recover bank charges for the demand draft (as may be specified by AMFI / SEBI from time to time) from the scheme by way of deduction from the amount of investment.
- All demand drafts should be payable at Mumbai.
- In case of applications made by a demand draft, the demand draft charges may be deducted from the amount to be invested. However, SBI DD charges will be treated as standard DD charges for ascertaining the quantum of DD charges. In case after applying the DD charges based on standard SBI DD charges, the amount of investment is below the minimum application amount, the application may be rejected.
- Any request for refund of demand draft charges will not be entertained.
- Investors are advised in their own interest to send the applications by registered post only.

II. NRIs / FIIs

Repatriation basis : In case of NRIs and persons of Indian origin residing abroad, payment may be made by way of Indian Rupee drafts purchased abroad and payable

at Mumbai or by way of cheques drawn on Non-Resident (External) (NRE) Accounts payable at par at Mumbai. Payments can also be made by means of rupee drafts payable at Mumbai - and purchased out of funds held in NRE Accounts / FCNR Accounts.

All cheques / drafts should be made out in favour of the respective scheme / plan name for example "DBS Chola Growth Fund" and crossed "Account Payee only". In case Indian Rupee drafts are purchased abroad or from FCNR / NRE A/c. an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

Non-Repatriation basis

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

Redemption by NRIs / FIIs

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

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

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

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

Documentation

The application form must be accompanied by the following original documents or copies thereof Certified by Company Secretary / Managing Trustee / Active Partner or authorized persons :

- Memorandum and Articles of Association / Trust Deed / Bye-laws / Partnership Deed
- Relevant resolution or authority to make the application
- List of authorised signatories
- PAN Card Copy

Rejection of Application

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

Daily Net Asset Value (NAV) Publication

The NAV will be declared on all business days and will be published in 2 (two) newspapers. NAV can also be viewed on www.dbscholamutualfund.com and www.amfiindia.com.

Unitholder's Information

Accounts Statement (on each transaction), an abridged schemewise annual report and half yearly portfolio disclosure will be provided to the investors in the line with SEBI Regulations.

Disclosure

The Fund will disclose details of the investors A/c and all his transactions to the intermediators whose stamp appears on the application form. In addition, the fund disclose details as necessary to the funds and investors bankers for the purpose of effecting payments to the investors.

E-mail Communication

Unitholders who have opted to receive account statements by e-mail is deemed to have to be aware of all security risks including possible third party interception of the documents and the contents of the documents becoming known to third parties. Should the unitholder experience any difficulty accessing the electronically delivered documents, the unitholder shall promptly advise the Mutual Fund to enable the Fund to make delivery through alternate means.

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

Application No.:

DISTRIBUTOR INFORMATION

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

Distributor / Broker ARN
ARN - 0002 JM FINANCIAL

Sub-Broker Code

FOR OFFICE USE ONLY

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

Folio No. Name of Sole / First Unit Holder

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

First / Sole Applicant Gender (please Male Female)

Name

Date of Birth PAN* Enclosed (please PAN proof OR Form 60 Form 61

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

Name

Date of Birth PAN* Enclosed (please PAN proof OR Form 60 Form 61

(PAN not required for contact person)

Nationality Country of Residence

Address for Correspondence [P.O. Box Address is not sufficient]

City Pin Code
State Country

Contact Details

Phone O Extn. Fax
Phone R Mobile

I/We wish to receive updates via SMS on my mobile (Please

e-mail

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

City
State Country Zip Code

Status (please Individual Partnership Company Society / Club HUF NRI / FII Trust Minor Body Corporate Others _____

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

Second Applicant Gender (please Male Female)

Name

Date of Birth PAN* Enclosed (please PAN proof OR Form 60 Form 61

Third Applicant Gender (please Male Female)

Name

Date of Birth PAN* Enclosed (please PAN proof OR Form 60 Form 61

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

PoA Holder Details (If the investment is being made by a Constituted Attorney please furnish Name and PAN of PoA holder) Gender (please Male Female)

Name

PAN* Enclosed (please PAN proof OR Form 60 Form 61

* PAN is Mandatory, please provide photocopy of PAN for investments of Rs. 50,000 or more or attach a Form 60 / 61 duly filled up with address proof as specified therein (see instruction).

ACKNOWLEDGEMENT SLIP (To be filled by the Applicant)

Application No.:

Received from Mr. / Ms. / M/s _____
an application for Units of DBS Chola Growth Fund DBS Chola Midcap Fund DBS Chola Global Advantage Fund
 DBS Chola Opportunities Fund DBS Chola Multi-Cap Fund DBS Chola Contra Fund DBS Chola Tax Saver Fund
 DBS Chola Hedged Equity Fund **Option** (Please Cumulative OR Dividend alongwith Cheque/DD No. _____

Dated _____ Drawn on (Bank) _____

Branch _____ Amount (Rs.) _____

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

Signature, Stamp & Date

3 BANK ACCOUNT DETAILS (MANDATORY as per SEBI Guidelines)

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

Bank Name

Branch Address City

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

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

HDFC Bank ICICI Bank

Please enclose xerox copy of your cheque leaf.

4 INVESTMENT DETAILS

Scheme Name (please your choice of Scheme / Plan / Option)

DBS Chola Growth Fund DBS Chola Midcap Fund DBS Chola Opportunities Fund Cumulative*

DBS Chola Multi-Cap Fund DBS Chola Global Advantage Fund DBS Chola Contra Fund Dividend

DBS Chola Tax Saver Fund DBS Chola Hedged Equity Fund Reinvestment* Payout (* Default Option)

5 PAYMENT DETAILS (Please ensure there is only one Cheque / DD per application form) (MANDATORY as per SEBI Guidelines)

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

Amount in words

Mode of Payment Cheque / DD* No. Dated

Drawn on Bank Branch City For NRI Investors Only (please NRO NRE)

* Please mention the application No. on the reverse of the Cheque / DD.
Cheque/DD must be drawn in favour of Scheme as applicable and crossed 'account payee only'.

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

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

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

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

The 9-digit MICR Code number of my / our Bank & Branch is ◀ This is a 9 digit number next to your Cheque No.

** Please enclose xerox copy of your cheque leaf.

7 OTHER SERVICES (Optional)

E-mail Services (please)

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

Account Statement* All other Statutory Communications Marketing Updates

e-mail

* Will be sent Monthly After every transaction

Other E-mail Services (please)

Daily NAV Weekly Market Review Event Updates

T-PIN Services (please)

Would you like a T-PIN assigned?

(T-PIN : For Internet based Transactions)

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

Nomination Form is enclosed Yes No

9 DECLARATION & SIGNATURE(S)

I / We have read and understood the contents of the Offer Document of the Scheme(s) of DBS Chola Mutual Fund. I / We hereby apply to the trustee of DBS Chola Mutual Fund for units of respective Schemes of DBS Chola Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I / We hereby declare and confirm that the amount invested in the scheme(s) indicated above is in no way in contravention of any Act, rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws or any other applicable laws enacted by the Government of India from time to time. I / We have understood the details of the scheme and I / We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I / We confirm that the funds invested in the Scheme, legally belong to me / us. If the fund is not satisfied with regard to the completion of the "Know Your Customer" process for me / us, I / We hereby authorize the Mutual Fund to redeem the funds invested in the Scheme at the applicable NAV prevailing on the date of such redemption and initiate such other action that may be required by the law.

Applicants other than Individuals / HUF :

I / We certify that as per the Memorandum and Articles of Association of the Company, byelaws, trust deed, Partnership Deed and resolutions passed by the Company / firm / trust I / We are authorized to enter into this transaction for and on behalf of the Company / Firm / Trust.

Please Yes No

For NRIs only: I / We confirm that I am / we are Non Residents of Indian Nationality / Origin and that I / we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account.

I / We confirm that details provided by me / us are true and correct. Date

SIGNATURES

Sole / First Applicant / Guardian

Second Applicant

Third Applicant

DBS Cholamandalam Asset Management Limited - Branches

- Ahmedabad - 9898046210 • Bangalore - 41811055 / 41811056 • Baroda - 9898598644 • Chandigarh - 9815884100 • Chennai - 25307405
- Cochin - 6533130 • Coimbatore - 9894945345 • Hyderabad - 66737001 • Jaipur* - 9829422699 • Kanpur - 9839296100
- Kolkata - 22837370 • Lucknow - 9839958537 • Madurai* - 9865966013 • Ludhiana* - 9815947016 • Mangalore* - 9342255286
- Mumbai - 66574000 / 22029007 / 66104940 • New Delhi - 23353048 • Pune - 25510468 • Salem - 9965540667

* Application Forms will not be accepted at these locations.

Toll Free No.: 1-800-22-2300

Please read instructions before filling the Form

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

Application No.:

DISTRIBUTOR INFORMATION

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

ARN - 0002 JM FINANCIAL

FOR OFFICE USE ONLY

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

Folio No. Name of Sole / First Unit Holder

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

First / Sole Applicant Gender (please Male Female)

Name

Date of Birth PAN* Enclosed (please PAN proof OR Form 60 Form 61

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

Name

Date of Birth PAN* Enclosed (please PAN proof OR Form 60 Form 61

(PAN not required for contact person)

Nationality Country of Residence

Address for Correspondence [P.O. Box Address is not sufficient]

City Pin Code

State Country

Contact Details

Phone O Extn. Fax

Phone R Mobile

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

e-mail

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

City

State Country Zip Code

Status (please Individual Partnership Company Society / Club HUF NRI / FII Trust Minor Body Corporate Others _____

Occupation of Sole / First Applicant (please Private Sector Service Public Sector / Government Service Business Professional

Agriculturist Retired Housewife Student Forex Dealer Others (Please specify) _____

Second Applicant Gender (please Male Female)

Name

Date of Birth PAN* Enclosed (please PAN proof OR Form 60 Form 61

Third Applicant Gender (please Male Female)

Name

Date of Birth PAN* Enclosed (please PAN proof OR Form 60 Form 61

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

* PAN is Mandatory, please provide photocopy of PAN for investments of Rs. 50,000 or more or attach a Form 60 / 61 duly filled up with address proof as specified therein (see instruction).

ACKNOWLEDGEMENT SLIP (To be filled by the Applicant)

Application No.:

Received from Mr. / Ms. / M/s

SIP application for Units of DBS Chola Growth Fund DBS Chola Midcap Fund DBS Chola Global Advantage Fund

DBS Chola Opportunities Fund DBS Chola Multi-Cap Fund DBS Chola Contra Fund DBS Chola Tax Saver Fund

DBS Chola Hedged Equity Fund **Option** (Please Cumulative OR Dividend alongwith Cheques SIP Auto Debit Facility

Cheque Nos. From To Dated

Drawn on (Bank) Branch

Total Amount (Rs.) **Please Note** : All purchases are subject to realisation of cheques.

Signature, Stamp & Date

3 BANK ACCOUNT DETAILS (MANDATORY as per SEBI Guidelines)

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

Bank Name

Branch Address City

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

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

HDFC Bank ICICI Bank Please enclose xerox copy of your cheque leaf.

4 SIP INVESTMENT DETAILS (Please see the Load Structure under SIP on page No. 7)

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

Scheme Name (please your choice of Scheme / Plan / Option)

DBS Chola Growth Fund DBS Chola Midcap Fund DBS Chola Opportunities Fund DBS Chola Tax Saver Fund DBS Chola Hedged Equity Fund

Investment Option (please

Cumulative* Dividend Reinvestment* Payout (* Default Plan)

Enrolment Period months From To Frequency Monthly SIP Date : 5th or 15th or 25th

5 PAYMENT DETAILS (MANDATORY as per SEBI Guidelines)

Amount per Instalment (Rs.) Number of Instalments Total Amount (Rs.)

(Minimum 6 instalments of Rs.1,000 each or more for all Schemes and minimum 6 instalments of Rs. 500 or in multiples of Rs. 500 for DBS Chola Tax Saver Fund)

Payment Mechanism (please any one only)

SIP Auto Debit Facility (please fill the SIP Auto Debit Form provided and submit it together with the Cheque for first SIP transaction)

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

Total number of Cheques Cheque No. From To

Each Cheque Amount (Rs.) (in words)

Drawn on Bank

Branch

City

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

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

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

The 9-digit MICR Code number of my / our Bank & Branch is ◀ This is a 9 digit number next to your Cheque No.

** Please enclose xerox copy of your cheque leaf.

7 OTHER SERVICES (Optional)

E-mail Services (please

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

Account Statement* All other Statutory Communications Marketing Updates

e-mail

* Will be sent Monthly After every transaction

Other E-mail Services (please

Daily NAV Weekly Market Review Event Updates

T-PIN Services (please

Would you like a T-PIN assigned?

(T-PIN : For Internet based Transactions)

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

Nomination Form is enclosed Yes No

9 DECLARATION & SIGNATURE(S)

I / We have read and understood the contents of the Offer Document of the Scheme(s) of DBS Chola Mutual Fund. I / We hereby apply to the trustee of DBS Chola Mutual Fund for units of respective Schemes of DBS Chola Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I / We hereby declare and confirm that the amount invested in the Scheme(s) indicated above is in no way in contravention of any Act, rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws or any other applicable laws enacted by the Government of India from time to time. I / We have understood the details of the scheme and I / We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I / We hereby authorise DBS Chola Mutual Fund, its Investment Manager and its Agents to disclose details of my / our investment to my/our bank(s) / DBS Chola Mutual Fund's Bank(s) and / or Distributor / Broker / Investment Advisor and to verify my / our bank details provided by me / us. I / We confirm that the funds invested in the Scheme, legally belong to me / us. If the fund is not satisfied with regard to the completion of the "Know Your Customer" process for me / us, I / We hereby authorize the Mutual Fund to redeem the funds invested in the Scheme at the applicable NAV prevailing on the date of such redemption and initiate such other action that may be required by the law.

For NRIs only: I / We confirm that I am / we are Non Residents of Indian Nationality / Origin and that I / we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account.

I / We confirm that details provided by me / us are true and correct. Date

Sole / First Applicant / Guardian

Second Applicant

Third Applicant

SIGNATURES

DBS Cholamandalam Asset Management Limited - Branches

- Ahmedabad - 9898046210 • Bangalore - 41811055 / 41811056 • Baroda - 9898598644 • Chandigarh - 9815884100 • Chennai - 25307405
- Cochin - 6533130 • Coimbatore - 9894945345 • Hyderabad - 66737001 • Jaipur* - 9829422699 • Kanpur - 9839296100
- Kolkata - 22837370 • Lucknow - 9839958537 • Madurai* - 9865966013 • Ludhiana* - 9815947016 • Mangalore* - 9342255286
- Mumbai - 66574000 / 22029007 / 66104940 • New Delhi - 23353048 • Pune - 25510468 • Salem - 9965540667

* Application Forms will not be accepted at these locations.

Toll Free No.: 1-800-22-2300

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

Agra, Ahmedabad, Amritsar, Allahabad, Bangalore, Bhilwara, Bhopal, Bhubaneswar, Chandigarh, Chennai, Coimbatore, Calicut, Dehradun, Erode, Gorakhpur, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jalandhar, Jodhpur, Jabalpur, Jamshedpur, Jaipur, Kanpur, Kochi, Kolkata, Lucknow, Ludhiana, Madurai, Mangalore, Mumbai, Mysore, Nagpur, New Delhi, Panjim, Patna, Pondicherry, Pune, Raipur, Rajkot, Salem, Surat, Thirupur, Trichur, Trivandrum, Vadodara, Varanasi, Vijayawada, Visakhapatnam, Udaipur.

REGISTRATION CUM MANDATE FORM FOR ECS (DEBIT CLEARING/AUTO DEBIT)

(please any one) New Registration Change in Bank Account

INVESTOR DETAILS

Name of Sole / First Investor

Mr. Ms. M/s. _____

Application No.
(In case of New Investor) _____

Folio No.
(Existing Investor) _____

SIP DETAILS

Scheme Name (please your choice of Scheme / Plan / Option)

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

Investment Option (please

Cumulative*
 Dividend
 Reinvestment* Payout (* Default Plan)

Enrolment Period (Maximum 25 years) _____ months From MMYYYY To MMYYYY Frequency Monthly

SIP Auto Debit Date 5 15 25 of the month Number of Instalments _____

Each SIP Amount (Rs.) _____ First SIP Cheque No. _____

(Note: Please allow minimum 21 working days for auto debit to register and start. Auto debit has to commence within 60 days of 1st SIP Cheque)

I / We hereby, authorise DBS Chola Mutual Fund and their authorised service providers, to debit my / our following bank account by ECS (Debit Clearing) / auto debit to account for collection of SIP payments.

PARTICULARS OF BANK ACCOUNT

Bank Account Holder Name as in Bank Account

Mr. Ms. M/s. _____

Bank Name _____

Branch Address _____

City _____

A/c. No. _____ Account Type (please Current Savings Cash Credit

MICR Code _____ ◀ This is a 9 digit number next to your Cheque No.

DECLARATION AND SIGNATURE(S)

I / We hereby, declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS / Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information. I / We would not hold the user institution responsible. I / We will also inform DBS Chola Mutual Fund about any charges in my / our bank account. I / We have read and agreed to the terms and conditions mentioned overleaf.

Place _____

Date _____

SIGNATURE(S)
(As in Bank Records)

Sole / 1st Applicant / Guardian
Authorised Signatory

2nd Applicant
Authorised Signatory

3rd Applicant
Authorised Signatory

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

Recorded on _____ Scheme / Plan _____

Recorded by _____

Credit Account No. _____ Scheme Code _____

AUTHORISATION OF THE BANK ACCOUNT HOLDER (To Be Signed By The Account Holder)

This is to inform I / we have registered for the RBI's Electronic Clearing Service (Debit Clearing) and that my payment towards my investment in DBS Chola Mutual Fund shall be made from my / our below mentioned bank account with your bank. I / We authorise the representative carrying this ECS Mandate Form to get it verified & executed.

Bank Account Number

SIGNATURE(S)
(As in Bank Records)

Sole / 1st Account Holder
Authorised Signatory

2nd Account Holder
Authorised Signatory

3rd Account Holder
Authorised Signatory

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DBS Chola Mutual Fund, is promoted by Cholamandalam DBS Finance Ltd.
- the joint venture between Murugappa group and DBS Bank, Singapore

DBS CHOLAMANDALAM ASSET MANAGEMENT LIMITED - BRANCHES

• **Mumbai H.O.:** World Trade Centre, Centre1, 27th Floor, Unit 1, Cuffe Parade, Colaba, Mumbai-400005 Tel.: 022-66574000 • **Mumbai :** Flat No.10 3rd floor, Kasturi Bldg, Opp. HP House Churchgate Mumbai-400020 Tel.: 022-22029007/66104940 • **Ahmedabad :** F-4, First floor, Sunrise Avenue, Opp. Saraspur Nagrik Bank, Near Stadium Circle, Navrangpura Ahmedabad-380009 Tel.: 9898046210 • **Bangalore :** 28/1 Kennington Road, Diagonally Opp Gurudwara, Ulsoor Road, Bangalore-560042 Tel.: 080-41811055/6 • **Baroda :** 113/114, Centre Point, RC Dutt Road, Alkapuri, Baroda-390005 Tel.: 9898598644 • **Chandigarh :** SCO 23-24-25, 3rd Floor Sector-34A, Chandigarh-160022 Tel.: 9815884100 • **Chennai :** Dare House No 2, NSC Bose Road, Parry's, Chennai-600001 Tel.: 044-25307405 • **Cochin :** 39/4164 1st floor, Shema Building, Sreekanth Road Jn., Ravipuram, M G Road, Kochi - 682016. Tel.: 0484-6533130 • **Coimbatore :** Fourth floor, Sri Arthanari Towers, No.114, Race Course Road, Coimbatore-641018 Tel.: 9894945345 • **Hyderabad :** 5th Floor, V V Vintage Boulevard 6-3-1093, Raj Bhavan Road, Somajiguda, Secunderabad-500082 Tel.: 66737001 • **Jaipur* :** 224, Ganapati Plaza, MI Road, Opp. AIR, Jaipur-302001 Tel.: 9829422699 • **Kanpur :** 32/16, Chowk Chawal Mandi, Kanpur 208 001. Tel.: 9839296100 • **Kolkata :** Pradip Estates, 3rd floor Chabbildas Towers, 6A Middleton street, Kolkata Tel.: 033-22837370/71 • **Lucknow :** Marigold Bldg, Door no. 4, 2nd floor Shahnajaf Road, Above Narulla's Restaurant, Lucknow-226001 Tel.: 9839958537 • **Ludhiana* :** 333, Model Gram Ludhiana-141001 Tel.: 9815947016 • **Madurai* :** No.4/5 Aaparna Annex Towers, 1st Floor, Bye Pass road, Madurai-625010 Tel.: 9865966013 • **Mangalore* :** 2 & 3, Second Floor, Trade centre, Bunts Hostel Road, Mangalore-575003 Tel.: 9342255286 • **New Delhi :** 907, 9th floor, Kanchanjunga bldg, Barakhamba Road, New Delhi-110001 Tel.: 011- 23353048/9 • **Pune :** Shrinath plaza, Office No.106/110, 5th Floor, Dnyaneshwar Mangal Karyalaya, Fergusson College Road, Shivaji Nagar, Pune-411004 Tel.: 9520-25510468 • **Salem :** No.9, Rajaji Road, Peramanur, Salem - 636 007. Tel.: 9965540667

* Application Forms will not be accepted at these locations.

CAMS - INVESTOR SERVICE CENTRES / TRANSACTION POINTS - BRANCHES

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