

This Statement of Additional Information (SAI) contains details of AIG Global Investment Group Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference (is legally a part of the Scheme Information Document - SID).

Name of Mutual Fund : AIG Global Investment Group Mutual Fund

This Statement of Additional Information is dated June 21, 2012.

Sponsor:

AIG Capital Corporation
Registered Office:
Corporation Services Center,
2711 Centerville Road,
Suite 400, Wilmington Delaware,
USA 19808

Custodian:

Citibank N.A.
C-61, Citi Centre,
Bandra Kurla Complex,
Bandra (E), Mumbai 400 051

Trustee:

AIG Trustee Company
(India) Private Limited
Registered Office:
604, 6th Floor, Peninsula Tower,
Peninsula Corporate Park,
Ganpatrao Kadam Marg,
Lower Parel, Mumbai - 400 013

Auditors to the Fund:

S. R. Batliboi & Co.
Address: 6th Floor,
Express Towers, Nariman Point,
Mumbai 400 021

Asset Management Company:

AIG Global Asset Management
Company (India) Private Limited
Registered Office:
604, 6th Floor, Peninsula Tower,
Peninsula Corporate Park,
Ganpatrao Kadam Marg,
Lower Parel, Mumbai - 400 013

Legal Advisors:

Amarchand & Mangaldas &
Suresh A. Shroff & Co.
5th Floor, Peninsula Chambers,
Peninsula Corporate Park,
Ganpatrao Kadam Marg,
Lower Parel, Mumbai 400 013

Registrar and Transfer Agent:

Computer Age Management
Services Private Limited
Registered Office:
New No. 10, Old No. 178,
MGR Salai, Nungambakkam,
Chennai - 600034

AIG Investments is a group of international companies that provide investment advice and market asset management products and services to clients around the world. AIG Investments is a registered mark of American International Group, Inc. (AIG). Services and products are provided by one or more affiliates of AIG.

Table of Contents

I. INFORMATION ABOUT SPONSOR, AMC AND TRUSTEE COMPANIES	1
A. Constitution of the Mutual Fund	1
B. Sponsor	1
C. The Trustee	2
D. Asset Management Company	6
E. Service providers	12
F. Condensed financial information (CFI)	13
II. HOW TO APPLY	23
III. RIGHTS OF UNITHOLDERS OF THE SCHEME	24
IV. INVESTMENT VALUATION NORMS FOR SECURITIES AND OTHER ASSETS	24
V. TAX & LEGAL & GENERAL INFORMATION	29
A. Taxation on investing in Mutual Funds	29
B. Legal Information	34
C. General Information	36

I. INFORMATION ABOUT SPONSOR, AMC AND TRUSTEE COMPANY

A. Constitution of the Mutual Fund

AIG Global Investment Group Mutual Fund (the "Mutual Fund") has been constituted as a trust on December 15, 2006 in accordance with the provisions of the Indian Trusts Act, 1882 (2 of 1882) with AIG Capital Corporation, as the Sponsor and AIG Trustee Company (India) Private Limited as the Trustee. The Trust Deed has been registered under the Indian Registration Act, 1908. The Mutual Fund was registered with SEBI on February 9, 2007 under Registration Code MF/054/07/02.

B. Sponsor

AIG Global Investment Group Mutual Fund is sponsored by AIG Capital Corporation. The Sponsor is the Settler of the Mutual Fund Trust. The Sponsor has entrusted a sum of ₹ 1,00,000/- to the Trustee as the initial contribution towards the corpus of the Mutual Fund.

AIG Capital Corporation ("AIGCC"), a company incorporated under the laws of Delaware, United States of America, has its registered office at Corporation Services Center, 271 I Centerville Road, Suite 400, Wilmington Delaware, USA 19808 and its principal office at 80 Pine Street, New York, New York 10005 USA. AIGCC is 100% owned by American International Group, Inc. ("AIG"), which was also incorporated in the State of Delaware, on June 9, 1967, as a successor to a business that was initially started in 1919 in Shanghai, China. AIG is a holding company which, through its subsidiaries, is engaged in a broad range of insurance and insurance-related activities in the United States and abroad. AIG's primary activities include general insurance, life insurance and retirement services operations. Other significant activities include financial services, as well as asset management for AIG and its affiliate businesses. AIG's common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange. AIGCC was incorporated mainly to consolidate AIG's non-insurance financial services and asset management businesses under one company. The financial statements of the direct and indirect subsidiaries of AIGCC are consolidated in the audited consolidated financial statements of AIG.

AIG Asset Management and the Sponsor

AIG Asset Management comprises a global team of investment professionals that provides investment advisory and asset management services to AIG and its businesses including SunAmerica Financial Group and Chartis. Headquartered in New York with several locations around the world, the group directly manages \$287.9 billion of AIG, Inc. firm-wide assets and indirectly manages \$68.3 billion through the use of AIG affiliated entities and unaffiliated investment advisors as of March 31, 2012.

Unaudited Financial Performance of the Sponsor (past three years):

(Amounts in millions of US \$)

Particulars	December 31, 2011	December 31, 2010	December 31, 2009	
Net Worth	10,279	11,433	9,917	a
Total Income	5,285	5,090	5,594	b
(Loss)/Profit After Tax	(569)	(1,668)	(1,423)	c
Assets under Management	45,464	56,354	96,092	d

(a) The 2010 amount has been recast to reflect final Pooling Method Accounting for the 32.77% purchase of International Lease Finance Corporation (ILFC). Prior to this purchase, AIG Capital Corporation owned 67.23% of ILFC.

(b) The 2009 amount has been recast to reflect the following:

- ILFC: Inclusion of the "Provision for Flight Equipment Overhauls" in Total Revenue. Inclusion of "Impairment Charges on Flight Equipment" in Total Expense. These changes occurred in 2010.
- Total Revenue excludes the Revenue of American General Finance Inc. (AGF). This is due to AGF being reclassified as a "Discontinued Operation" in 2010.

(c) This amount represents income before equity in earnings (loss) of affiliated companies, income (loss) from discontinued operations (net of income taxes) and noncontrolling interest. The 2009 amount has been recast to reflect the following:

- The exclusion of "(Loss)/Profit After Tax" for AGF. This is due to AGF being reclassified as a "Discontinued Operation" in 2010.

(d) The 2010 amount has been recast to reflect a reclassification of ILFC derivative assets at fair value.

Definitions of Financial Terms used above under U.S. Generally Accepted Accounting Principles:

- "Net Worth" is Common Stock plus Additional Paid-In Capital (APIC); plus Retained Earnings less any Deferred Expenses and Intangible Assets; and excludes Preferred Stock.
- "Total Income" is "Total Revenue".
- "Assets under Management" are "Total Assets".

C. The Trustee

AIG Trustee Company (India) Private Limited (the “Trustee”), through its Board of Directors, shall discharge its obligations as the Trustee of AIG Global Investment Group Mutual Fund. The Trustee ensures that the transactions entered into by the AMC are in accordance with the SEBI Regulations and will also review the activities carried on by the AMC.

Details of Trustee Directors:

Name	Age (Yrs)/Qualification	Brief Experience
Mr. N. Rangachary	74 / N.D.Com, FCA F.I.C.W.A FCS	<p>Mr. N. Rangachary is a member of the three professional bodies established in India, namely: (i) The Institute of Chartered Accountants of India; (ii) The Institute of Cost and Works Accountants of India; and (iii) The Institute of Company Secretaries’ of India. He is an Honorary Fellow of the Actuarial Society of India. He joined the Indian Revenue Service in 1960 and retired as the Chairman of the Central Board of Direct Taxes in July, 1996. On 1st August, 1996, he took over as the first Chairman of the Insurance Regulatory and Development Authority and on its conversion into a statutory body in April, 2000, became its first Chairman and retired on 9th June, 2003. He is also an advisor to various other organisations engaged in trade, commerce and profession.</p> <p>He is Director on the Board of the following Companies:</p> <ol style="list-style-type: none"> 1. MTAR Technologies Private Limited 2. Roots Multi Clean Limited 3. Equitas Micro Finance (Ind.) Pvt. Limited 4. Cecilia Health Care Services Private Limited 5. M/s Healing Fields Foundation, Hyderabad, a Society, registered under societies Registration 6. Take Solutions Limited 7. Gokuldas Exports Limited 8. Orient Green Power Limited 9. Central Depositories Services (India) Limited 10. CDSL Ventures Limited (CVL) 11. Srinidhi Investment Advisors Private Limited
Mr. Sunil Behari Mathur	67 / B. Com, FCA; ICWA (London), Part I & II	<p>Mr. Sunil Behari Mathur is a qualified Chartered Accountant and Cost Accountant, Mr. Mathur retired from Life Insurance Corporation of India (LIC) in October 2004 as its Chairman, having joined the organization as the direct recruit in 1967. Mr. Mathur took charge as Chairman of LIC at a time when the Insurance Sector had just opened up. He has a successful track record of introducing new products in the Insurance Sector in a competitive environment.</p> <p>He is Director on the Board of the following Companies:</p> <ol style="list-style-type: none"> 1. Havells India Limited 2. ITC Limited 3. IL&FS Limited 4. Housing Development and Infrastructure Limited 5. National Stock Exchange Limited 6. National Collateral Management Services Limited 7. Munich Re India Services Private Limited 8. DCM Shriram Industries Limited 9. Orbis Financial Corporation Limited 10. IDFC Trustee Co. Limited - Trustee for Private Equity Fund / Infrastructure Fund of IDFC 11. Ultra Tech Cement Limited 12. J. M. Financial Asset Reconstruction Company Private Limited 13. HOEC Limited 14. General Insurance Corporation of India - Ex-Officio Director 15. Axis Bank 16. Cholamandalam MS General Insurance Company Limited 17. Janlakshmi Financial Services Private Limited

Mr. Amal Ganguli	72 / Fellow of the Institute of Chartered Accountants in England and Wales, Fellow of the Institute of Chartered Accountants Of India, Fellow of British Institute of Management, Member of New Delhi Chapter Of Institute of Internal Auditors, Florida, USA Alumnus of IMI, Geneva – Course on Strategy	Mr. Amal Ganguli was educated at St Joseph’s College, North Point, Darjeeling and is a Fellow of the Institute of Chartered Accountants in England & Wales. He is an alumnus of the International Management Institute, Geneva and a Member of the New Delhi Chapter of Institute of Internal Auditors, Florida. Mr. Ganguli was a manager at Price Waterhouse London/ Calcutta between 1963 and 1969. In 1969, he was made partner of Price Waterhouse/PricewaterhouseCoopers India and handled various assignments (including Partner in charge, New Delhi office 1973-1996 and Chairman and Senior Partner - 1996-2003) till he retired in 2003. His areas of expertise include audit, investigations, mergers and acquisitions, tax and international tax. His client companies include reputed names such as the Thapar Group, the Birla Group, the DCM Group, IBM, Gillette, Alcatel, the HCL Group, World Bank, SmithKline Beecham, Carrier, Hewlett Packard, Corning and several others. He is Director on the Board of the following Companies: 1. Hughes Communications India Limited 2. HCL Technologies Limited 3. New Delhi Television Limited 4. Tata Communications Limited 5. ML Infomap Private Limited 6. Century Textiles and Industries Limited 7. AVTEC Limited 8. ICRA Limited 9. Maruti Suzuki India Limited 10. Laurus Labs Private Limited 11. Aricent Technologies (Holdings) Limited 12. ASCENDAS Property Fund Trustee Private Limited 13. Tata Teleservices (Maharashtra) Limited 14. Triveni Turbines Limited 15. Thought Arbitrage Research Institute
*Mr. Robert Conry	59 / BA Public Accounting, Queens College	Mr. Robert Conry is the Managing Director for AIG Asset Management and is responsible for Asset Initiatives. The scope of his responsibilities include coordination and oversight of investment issues related to divestitures, as well as the establishment of new governance and management strategies and structures related to repositioning AIG for the future. Mr. Conry began his career with Coopers and Lybrand (now Pricewaterhouse Coopers), and subsequently was CFO of Citibank’s US consumer insurance businesses. He joined AIG in 1987 as Chief Internal Auditor. During his 24 years of service at AIG he has also served as Chief Operating Officer for both the US Primary Casualty Insurance Business, and for AIG Star Life Insurance in Japan. His most recent prior assignment was as the head of global business strategies for AIG’s third party asset management business. Mr. Conry is a Certified Public Accountant. He is Director on the Board of AIG Capital India Private limited
*Mr. James Roberts	39 / New York University School of Law, New York, NY Juris Doctor 1999 Honors: Robert McKay Scholar Duke University, Durham, NC Bachelor of Arts in Psychology 1995, magna cum laude and with Distinction Honors: Dean’s List 1993, 1994, 1995; Dean’s List with Distinction 1994, 1995	Mr. James Roberts is the Regional General Counsel of AIG Asset Management Europe. In this role, he has direct responsibility for legal matters relating to the front, middle and back office investment operations for AIG affiliated investment accounts in the UK and Europe, totaling over US\$50 billion of client assets under management. Previously, Mr. Roberts was Deputy General Counsel of AIG Asset Management US, where he was head of the Fixed Income Legal group, responsible for legal matters relating to originations, deal maintenance, trading activity and workouts, as well as compliance, regulatory and litigation issues for over \$500 billion of client assets under management. He also led AIG’s divestiture efforts with respect to its third-party asset management business, and was actively involved in AIG’s restructuring efforts. Prior to joining AIG, Mr. Roberts was an associate at Debevoise & Plimpton LLP, an international law firm based in New York, where his practice focused on advising creditor constituencies, distressed companies, private equity and hedge fund sponsors, and other parties in complex out-of-court workouts, Chapter 11 reorganizations, financings, divestitures and acquisitions. He is Director on the Board of AIG Capital India Private Limited.

*Associate Directors

Summary of the Substantive Provisions of the Trust Deed

Pursuant to the Trust Deed dated December 15, 2006 constituting the Fund and in terms of the SEBI Regulations, the rights and obligations of the Trustee, inter alia, are as under:

1. The Trustee Company has exclusive ownership of the assets of the Schemes of the Fund (Trust Property) and holds the same in trust and for the benefit of the Unit Holders.
2. The Trustee shall ensure that:
 - (a) the liability of a particular scheme of the Fund shall be met out of the assets of the same scheme and shall in no way attach to or become a liability of any other scheme of the Fund; and
 - (b) proper and separate accounts and records are maintained for each of the schemes of the Fund.
3. The Trustee Company has the authority to appoint one or more bodies corporate to act as an asset management company and to enter into an investment management agreement with them to float, promote and operate schemes of the Fund approved by the Trustee and SEBI and to manage the funds mobilised under various schemes of the Fund in accordance with the provisions of the Trust Deed and the Regulations and subject to supervision of the Trustee.
4. The Trustee Company is responsible for the management of the Fund and for providing information to the Unit Holders, the Sponsor, SEBI, and any other regulatory body and to ensure compliance by the Mutual Fund /AMC of all statutory formalities.
5. The Trustee Company, through the AMC is, inter alia, empowered and entitled to:
 - (i) frame one or more Schemes for the issue of Units and frame such rules and regulations for the issue as it may in its absolute discretion deem fit;
 - (ii) acquire, hold, manage, trade, lend and dispose of stocks and securities of all kinds, subject to RBI approval;
 - (iii) acquire or enter into or deal in any derivative, option, hedging, swap or other contract of a similar nature, repurchase agreement transactions and to enter into securities lending and borrowing transactions, underwriting and sub underwriting contracts and placings;
 - (iv) calculate the offer, repurchase and Redemption prices of Units including inter alia the allowance to be made in computing these prices for contingent liabilities;
 - (v) keep the capital and moneys of the Fund in call or repurchase options or deposit with banks or other financial institutions or companies or any other financial instruments as may be permitted under the Regulations;
 - (vi) enter into agency arrangements with one or more persons for the purposes of mobilizing collections for various schemes of the Fund and displaying the advertisements and other marketing materials;
 - (vii) enter into agreements or arrangements including agreements/arrangements by way of tie-ups, collaborations, joint ventures with mutual funds, asset management companies, financial institutions, investment companies, banks and other institutions;
 - (viii) do any other kind of business connected with mobilization of savings and investments;
 - (ix) accept contributions, grants, and donations;
 - (x) collect, get in and receive the profit, interest, dividend and income of the Trust Property from time to time as and when the same becomes due and receivable;
 - (xi) pay all costs, charges, expenses and outgoings of and incidental to the administration and execution of the Trust and the management and maintenance of the Trust Property and incurred for the same in accordance with and subject to the limits under the Regulations as may be stipulated from time to time;
 - (xii) appoint brokers, sub-brokers, agents, custodial agents, registrars, share transfer agents for the purpose of purchase and sale of securities, investment under the schemes of the Fund and to pay their charges;
 - (xiii) appoint and engage advocates, solicitors, valuers, chartered accountants, credit rating agencies, and other such advisers and experts for the purpose of the Scheme and to pay their remuneration and charges;
 - (xiv) do all such acts, deeds and things and exercise such powers and sign and execute all such documents, Unit Certificates, transfer forms, declarations, affidavits, indemnities as it may in its absolute discretion deem fit;
 - (xv) open one or more bank accounts, securities account/s with RBI and other banks (if permitted) and operate the same;
 - (xvi) deal with all matters arising from the Fund/AMC, on the one hand and Unit Holders on the other, and to settle disputes, if any, with Unit Holders;
 - (xvii) generally to exercise all such powers as it may be required to be exercised under the Regulations for the time being in force and do all such matters and things as may promote the Fund or as may be incidental to or consequential upon the discharge of its functions and the exercise and enforcement of all or any of the powers and rights under the Trust Deed;
 - (xviii) pay out of the income of the Trust Property after deducting all expenses the interest and dividend in accordance with the scheme and the SID applicable to each scheme of the Fund;
 - (xix) conduct spot checks on the Asset Management Company at such frequency and in such manner as it may deem fit to ensure compliance with the provisions of the Regulations including but not limited to provisions governing pricing of units, payments into and out of the Trust Property, proper accounting of the income of the Trust and charging of expenses as permitted;
 - (xx) subject to the provisions of the Regulations and the Trust Deed, exercise all powers and rights of a trustee under the Indian Trusts Act, 1882 to achieve the objects of this Trust and protect the interests of the Unit Holders;

- (xxi) invest in real estate or immovable property of any nature or to acquire any right, title and interest in immovable property of any nature;
 - (xxii) subscribe to any bonds or debenture or securities issued by institutions or bodies engaged in housing finance;
 - (xxiii) set up or constitute or manage or advise any offshore fund or scheme and to contribute to any corpus in respect thereof or subscribe to any scheme framed by such offshore fund and to do all acts, deeds, matters and things incidental thereto including operating accounts abroad, entering into an agency agreement with a bank incorporated outside India;
 - (xxiv) carry on activity of venture capital finance and if necessary for that purpose to frame any special Scheme or Schemes whether in India or abroad;
 - (xxv) invest in the securities or in units of all other mutual funds including offshore funds (subject to the guidelines stipulated by SEBI from time to time);
 - (xxvi) keep deposits or to make advances to any company or body corporate;
 - (xxvii) institute/defend, conduct, compound or abandon any legal proceedings for or on behalf of or in the name of the Trust or the Trustee or its officers or concerning the affairs of the Trust and also to compound and allow time for payment or satisfaction of any debts due and of any claims or demands by or against the Trust and to refer any differences to arbitration and observe and perform any awards thereof;
 - (xxviii) make and give receipts, releases and other discharges for moneys payable to the Trust and for the claims and demands of the Trust;
 - (xxix) appoint and at its discretion remove agents, to determine their duties, to fix their emoluments and to acquire security in such instances and of such amount as it may think fit;
 - (xxx) ascertain, appropriate and distribute the surplus generally or under various Schemes or under any Scheme to allocate unit capital to any new Scheme, to determine and allocate income, profits and gains and expenses in respect of any Scheme, to carry forward, reinvest or otherwise deal with any surplus and to transfer such sums as the Board may deem fit to one or more reserve funds which may be established at the discretion of the Board;
 - (xxxi) enter into any contract with any Corporation or any other organisation for the purpose of securing such insurance cover or such other benefits for the Unit Holders as may be given by the Corporation or other organisation;
 - (xxxii) get the Units under any Scheme listed in one or more stock exchanges;
 - (xxxiii) have the Trust registered or recognised by any stock exchange in India in its name or otherwise and to act as brokers or sub-brokers;
 - (xxxiv) act as underwriters or sub-underwriters in any issue of securities and to give bridge finance assistance against any underwriting arrangements;
 - (xxxv) procure the Trust or any such Scheme made by it to be registered or recognised in any foreign country or place for its activities and for such purpose, make such investments and deposits as may be required by the laws of such country or place;
 - (xxxvi) open one or more bank accounts for the purposes of the Trust, to deposit and withdraw money and fully operate the same; and
 - (xxxvii) borrow funds, including for a temporary period, subject to applicable provisions of the Regulations in force for the time being.
6. The Trustee Company is responsible for supervising the collection of all income due to be paid to the Scheme and for claiming any repayment of tax and holding any income received in trust for the Unit Holders in accordance with the Trust Deed and the Regulations.
 7. The Trustee shall act at all times in the interest of Unit Holders and provide all such information to Unit Holders and SEBI as may be specified by SEBI.
 8. The Trustee Company shall inter alia:
 - (i) at no time acquire any asset out of the Trust Property, which involves the assumption of any liability which is unlimited or results in the encumbrance of the Trust Property in any way, except to the extent permitted by the Regulations;
 - (ii) not make or grant loans or guarantee loans except with the prior approval of the Trustee and if so required, from SEBI, in writing nor carry out at any time any activity in contravention of the Regulations;
 - (iii) take reasonable care to ensure that the schemes floated and managed by the AMC are operated in accordance with the Trust Deed, the SID and the Regulations;
 - (iv) cause the AMC to ensure that the manner of calculating the offer, repurchase and Redemption prices of Units, including inter alia the allowance to be made in computing these prices for contingent liabilities, would be in accordance with the Regulations and any guidelines issued by SEBI from time to time; and
 - (v) be bound to discharge all obligations, duties and responsibilities entrusted to them under the Regulations.
 9. The Trustee shall exercise due diligence as under:

General Due Diligence:

 - (i) The Trustee shall be discerning in the appointment of the key personnel of the AMC;
 - (ii) The Trustee shall review the desirability or continuance of the AMC if substantial irregularities are observed in any of the schemes and shall not allow the AMC to float new schemes;
 - (iii) The Trustee shall ensure that the Trust Property is properly protected, held and administered by proper persons and by a proper number of such persons;

- (iv) The Trustee shall ensure that all service providers hold appropriate registrations from SEBI or concerned regulatory authorities; and
- (v) The Trustee shall report to SEBI of any special developments in the Fund.

Special Due Diligence:

- (i) The Trustee shall arrange for test checks of service contracts at such frequency and in such manner as it shall deem appropriate from time to time;
 - (ii) The Trustee shall obtain internal audit reports at regular intervals from independent auditors appointed by the Trustee;
 - (iii) The Trustee shall obtain compliance certificates at regular intervals from the AMC;
 - (iv) The Trustee shall hold meetings of the Board of Directors of the Trustee regularly and frequently;
 - (v) The Trustee shall consider the reports of the independent auditor and compliance reports of the AMC at the meetings of the Board of Directors of the Trustee for appropriate action;
 - (vi) The Trustee shall maintain minutes of the meetings of the Board of Directors of the Trustee;
 - (vii) The Trustee shall prescribe and adhere to a code of ethics by the Trustee, AMC and its personnel;
 - (viii) The Trustee shall communicate in writing with the AMC regarding any deficiencies and checking on the rectification of deficiencies;
 - (ix) The Trustee shall ensure that the accounts maintained by the AMC follow the accounting policies prescribed by SEBI or any other relevant authority and shall be in the prescribed format and have the prescribed contents;
 - (x) The Trustee shall procure that all necessary statements in respect of the Fund and the Trust Property are prepared in the manner required by Regulations and make or cause to be made all reports, publications, notices and filings with respect to the Fund required by Indian law;
 - (xi) The Trustee shall cause the balance sheet and accounts of the Trust to be prepared and submitted to the Sponsor for the accounting year as soon as may be after the end of each accounting year;
 - (xii) The Trustee shall cause the affairs of the various schemes of the Trust in respect of every accounting year to be audited by one or more auditors qualified to act as auditors under the law for the time being and obtain their report and submit the same to SEBI or any other Government Authority, if required by the law in force. The auditor shall be appointed by the Trustee and the Trustee may in its discretion, determine out of what part or parts of the Trust Property or the income thereof, the cost of such audit shall be defrayed and may make such apportionment of such costs as it thinks desirable. Such auditor shall not be the same as the auditor appointed for the AMC.
10. The Trustee shall segregate the assets of the Trust from all other assets held by them whether beneficially or as trustee of some other trust and shall also segregate and maintain separate assets pertaining to each Scheme.
11. The Trustee shall be entitled to pay out of the Trust Property all costs, charges, expenses for preservation and protection of the Trust Property including costs, charges and expenses for instituting any suits or defending any claims.
12. The Trustee may amend the Trust Deed with the prior approval of SEBI and the Unit Holders where it affects the interest of Unit Holders.
13. The Trustee Company may, subject to the Regulations, acquire, hold, develop, deal with and dispose of any movable or immovable property either on ownership, rental or other basis whatsoever, with power to let or sublet the same with or without charging any compensation fee or rent as the Trustee may in its absolute discretion deem fit. However, no investment shall be made in immovable property from the resources mobilised for the Scheme.

Trustee - Supervisory Role

The supervisory role of the Trustees will be discharged by reviewing the information and the operations of the Fund based on the reports submitted at the meetings of the Trustees, by reviewing the reports submitted by the Internal Auditor and the bi-monthly and half yearly compliance reports. Presently, the Board of Trustees are required to hold a meeting at least once in 2 calendar months and at least 6 such meetings are required to be held every year. During the financial year 2011-2012, 6 meetings of the Board of Directors of the Trustee were held. The Audit Committee, comprising of all the directors on the Board of the Trustee with an independent director as its chairman, has been constituted pursuant to the SEBI circular No. MFD/CIR/010/024/2000 dated January 17, 2000 to, inter alia, review internal audit systems and reports from internal and statutory auditors.

D. Asset Management Company

AIG Global Asset Management Company (India) Private Limited is a private limited company incorporated under the Companies Act, 1956 on October 30, 2006 having its Registered Office at 604, 6th Floor, Peninsula Tower, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400 013. AIG Global Asset Management Company (India) Private Limited has been appointed as the Asset Management Company of AIG Global Investment Group Mutual Fund by the Trustee vide Investment Management Agreement dated December 15, 2006, and executed between AIG Trustee Company (India) Private Limited and AIG Global Asset Management Company (India) Private Limited.

Details of AMC Directors:

Name	Age (Yrs) /Qualification	Brief Experience
Mr. Nanoo Pamnani	67 / Bachelor of Arts (Hons.) B.Sc. (Economics), London School of Economics	<p>Mr. Nanoo Pamnani had 40-year long career with Citibank, N.A. – 1967 to 2006. Positions include: CEO India, twice (1982-85 and later 1999-2002); CEO Philippines; Division Head for Citibank’s Private Banking businesses in Singapore, Hong Kong, Taiwan, Indonesia, Thailand and Australia and for non-presence locations in all other countries across Asia Pacific; Head of Operations and Technology, based in London, for over 70 countries for Corporate Banking businesses in Emerging Markets; Chairman, Citibank, N.A., India, in non-executive capacity; Director, Strategic Technology, Operations and Special Projects for Asia Pacific Consumer Business.</p> <p>He is Director on the Board of the following Companies :</p> <ol style="list-style-type: none"> 1. Bajaj Auto Limited 2. Bajaj Finance Limited - Director & Vice Chairman 3. PN. Writer & Co. Pvt. Ltd. 4. Bajaj Holdings & Investments Limited 5. Bajaj FinServ Limited - Director & Non-Executive Vice Chairman 6. Writer LifeStyle Private Limited 7. Alchemy Wealth Management Private Limited 8. Alchemy Investment Managers Private Limited
Mr. Avinder Singh Bindra	62 / MBA from Southern Methodist University at Dallas, Texas and Masters in International Management from Thunderbird, The Gavin School of International Management at Glendale, Arizona	<p>Mr. Avinder Singh Bindra spent 26 years with Citigroup and 4 years with HSBC in Hong Kong and Singapore. While at Citigroup, he was Managing Director of Citicorp International Ltd and later, at Salomon Smith Barney. He joined HSBC in January 2001 as Co-Head Investment Banking, Asia-Pacific with his last assignment there being Head of Financing & Risk Advisory Group, Asia Pacific</p> <p>He is Director on the Board of the following Companies:</p> <ol style="list-style-type: none"> 1. J. J. Buildwell Private Limited 2. Arx Analytics & Advisory Private Limited
*Mr. Lochlan McNew	48 / Texas A&M University - Bachelors in Business Administration (Marketing and Management) Texas A&M University - Master’s in Land Economics and Real Estate	<p>Mr. Lochlan McNew is Senior Managing Director and the Global Head of Private Debt Investments for AIG Asset Management. He is responsible for AIG’s \$31 billion international Private Placement portfolio/team and its domestic \$14 billion Commercial Mortgage Lending portfolio/team. He also has responsibility for the Asset Management Workout and Bankruptcy team and a project management focused Asset Initiatives team.</p> <p>Mr. McNew joined American General (subsequently acquired by AIG in 2001) in 1989 as a member of the Commercial Real Estate Group where he had responsibility for commercial loan workouts and foreclosures and new loan origination. He moved to the Fixed Income Group in 1996 with responsibility for public and private fixed income transactions and ran American General’s private equity investments. Prior to joining AIG, Mr. McNew worked for the Texas Department of Commerce. Mr. McNew is President of AIG Global Capital Markets Securities, LLC, a limited service broker dealer. In addition to oversight of all broker dealer operations, Mr. McNew has direct responsibility for overseeing the broker dealers’ private debt transaction business and teams.</p> <p>Mr. McNew holds a bachelor’s degree and master’s degree from Texas A&M University. He also holds Series 7, 24 and 63 FINRA licenses.</p> <p>He is Director on the Board of the following Companies :</p> <ol style="list-style-type: none"> 1. AIG Asset Management (U.S.), LLC 2. AIG Global Capital Markets Securities, LLC. 3. AIG Financial Advisor Services, Inc. 4. AIG Mortgage Capital , LLC. 5. AIG Capital India Private Limited 6. AIG Global Real Estate Investment Corp. 7. AIG Asset Management (Asia) limited 8. AIG Commercial Equipment Finance, Inc.

*Mr. Sunil Mehta	54 / B.Com. (Hons.), Delhi University; FCA (Institute of Chartered Accountants of India); AMP - The Wharton School of Management (University of Pennsylvania)	<p>Mr. Sunil Mehta is the Senior Representative and Country Head & CEO - India of American International Group, Inc. since April 2000. As Country Head & CEO, he has the responsibility for all AIG businesses in India.</p> <p>Mr. Mehta has also taken over the responsibility of AIG AMC as Chief Executive Officer (Interim) since May 10, 2010. Prior to joining AIG, Mr. Mehta worked with Citibank for over 18 years where he held various senior positions. His last assignment was Corporate Head, India and Senior Credit Officer. During his eventful stint with Citibank, Mr. Mehta was responsible for several key initiatives.</p> <p>He is Director on the Board of the following Companies:</p> <ol style="list-style-type: none"> 1. Tata AIG General Insurance Company Limited 2. AIG Capital India Private Limited 3. Asia Society India Centre 4. Kendall Holdings Limited (Mauritius)
------------------	---	--

* Associate Directors

Duties and Responsibilities of the AMC and the material provisions of the Investment Management Agreement

The duties and responsibilities of the AMC shall be consistent with the Regulations and the Investment Management Agreement (IMA). The AMC shall discharge such duties and responsibilities as provided for under the Regulations and the IMA. The AMC shall, in the course of managing the affairs of the Fund, inter alia:

1. provide management, advisory and administrative services for the Trust in accordance with the provisions of the IMA and any resolution of the Trustee Board from time to time;
2. formulate and devise various Schemes and invest the Trust Fund in accordance with the objects/provisions of the Trust Deed, the Regulations, or circulars issued by SEBI from time to time;
3. manage the Schemes of the Fund in accordance with the relevant rules and regulations applicable to them (including the provisions of the relevant SID applicable to each Scheme) subject to directions from SEBI;
4. be responsible for the day-to-day management of the Trust Property and the various Schemes of the Fund;
5. be responsible for floating and issuing Schemes for the Fund after approval of the same by the Trustee Board and SEBI, as well as investing and managing the funds raised under the various Schemes, in accordance with the provisions of the Trust Deed and the Regulations;
6. ensure that no SID of a Scheme, key information memorandum, abridged half yearly results and annual results are issued or published without the prior approval of the Trustee Board or the Board of the AMC in writing, and also ensure that such documents do not contain any statements or matter extraneous to the Trust Deed or particulars stated in the SID for the Scheme approved by the Trustee Board and SEBI;
7. disclose the Repurchase Price and NAV of the various Schemes of the Fund to the investors, at such intervals as may be specified by the Trustee Board and in accordance with the Regulations issued from time to time;
8. maintain books and records about the operation of various Schemes of the Fund to ensure compliance with the Regulations, and submit a quarterly report on the functioning of each of the various Schemes of the Fund to the Trustee or at such intervals and in such manner as may be required or called for by the Trustee or by SEBI;
9. send periodical reports, as required under the Regulations, in addition to any other reports called for by the Trustee or SEBI from time to time;
10. instruct the Auditors to examine the Trust's annual Statement of Accounts and to report on their correctness and authorise the auditors to communicate directly with the Trustee at any time;
11. publish by public advertisement in newspapers and, if so thought fit, in any other manner, the un-audited half-yearly accounts and audited annual accounts of the various Schemes as required under the Regulations;
12. at all times, ensure that the Trust Fund is segregated from assets of the AMC and assets of any other funds for which the AMC is responsible;
13. exercise all due diligence and vigilance in carrying out its duties and in protecting the rights and interests of the Unit Holders.

Information on Key Personnel:

Name of the Employee	Designation	Age (Yrs)	Educational Qualification	Total no. of years of experience	Assignments held during last ten years and Type & Nature of Experience
Deepak Joshi	Assistant Vice President - Dealing - Equities	41	B.Com, MFM	20 years	AIG Global Asset Management Company (India) Private Limited (January 2007 - Till date) Position held: AVP - Dealing - Equities. (May 2009 - Till date) Position held: Senior Manager - Dealing, Equities (January 2007 - April 2009) Principal PNB Asset Management Company Private Limited (September 2004 - January 2007) Position held: Trader Emkay Share & Stock Brokers Private Limited. (December 2003 - September 2004) Position held: Trader Swift Securities Limited (January 2000 - December 2003) Position held: Vice President - Equity
Gokul Swaminathan	Dealer & Research Analyst - Fixed Income	37	CA, Inter ICWA, B.com	14 years	AIG Global Asset Management Company (India) Pvt. Ltd. (December 2006 - Till date) Position held: Dealer & Research Analyst - Fixed Income (February 2012 - Till date) Position held: AVP - Operations (November 2009 - February 2012) Position held: Senior Manager - Operations (January 2007 - November 2009) Position held: Manager - Operations (December 2006 - January 2007) AIG India Liaison Office (July 2006 - December 2006) Position held: Manager - Operations HDFC Asset Management Co. Ltd. (January 2006 - July 2006) Position held: Manager - Operations Alliance Capital Asset Management (India) Pvt. Ltd. (July 2001 - December 2005) Position held: Senior Manager (Settlements)
Huzafa Husain	Head - Equities	37	PGDM, B. Tech	15 years	AIG Global Asset Management Company (India) Private Limited. (December 2006 - Till date) Position held: Head - Equities (June 2009 - Till date) Position held: Fund Manager - Equities (December 2006 - May 2009) TATA AIG Life Insurance Co. Ltd. (May 2004 - Dec - 2006) Position held: Equities Analyst Principal PNB Asset Management Company Private Limited (August 2000 - May 2004) Position held: Investment Analyst
Mahmood Basha	Head - Sales	37	B.Com, MBA	14 years	AIG Global Asset Management Company (India) Pvt. Ltd. (December 2006 - Till date) Position held: Head - Sales (September 2010 - Till date) Position held: Head of Sales (North & South) (July 2008 - September 2010) Position held: Regional Head - South (Sales) (December 2006 - July 2008) Franklin Templeton Asset Management (India) Pvt. Ltd. (April 1999 - December 2006) Position held: Assistant Vice President
Nilesh Chonkar	Deputy Head - Operations	36	MFM, M.Com, B.Com	14 years	AIG Global Asset Management Company (India) Pvt. Ltd. (October 2011 - Till date) Position held: Deputy Head - Operations AIG Global Asset Management Company (India) Pvt. Ltd. (October 2006 - June 2011) Position held: AVP - Operations Principal Pnb Asset Management Co. Pvt. Ltd. (October 2002 - October 2006) Position held: AVP, Head - PMS Operations J P Morgan Chase Bank (June 2002 - October 2002) Position held: Analyst Reliance Capital Asset Management Co. Pvt. Ltd. (August 2000 - June 2002) Position held: Executive

Name of the Employee	Designation	Age (Yrs)	Educational Qualification	Total no. of years of experience	Assignments held during last ten years and Type & Nature of Experience
Prateek Jain	Chief Financial Officer & Head - Risk Management	39	FCA, ACS, ICWA, B.com	17 years	AIG Global Asset Management Company (India) Pvt. Ltd. (March 2007 - Till date) Position held: Chief Financial Officer & Head - Risk Management (July 2009 - Till date) Position held: Head - Finance and Risk Management (March 2007 - July 2009) Howden Insurance Brokers India Pvt. Ltd. (April 2004 - February 2007) Position held: Head - Finance & Accounts ICICI Lombard General Insurance Co. Ltd. (April 2001 - March 2004) Position held: Senior Manager - Accounts & Finance
Rohit Gupte	Head - Operations	41	AICWA, LLB (General), ACS, B.Com	21 years	AIG Global Asset Management Company (India) Pvt. Ltd. (April 2008 - Till date) Position held: Head - Operations (April 2008 - Till date) Fidelity Fund Management Pvt. Ltd. (August 2006 - April 2008) Position held: Associate Director Operations HSBC Asset Management (India) Pvt. Ltd. (January 2004 - August 2006) Position held: Head - Operations HSBC Securities and Capital Markets (India) Pvt. Ltd. (March 2000 - December 2003) Position held: Senior Manager - Finance
Sameer Kalra	Equities Analyst	25	MBA, B.com (Marketing)	1.8 years	AIG Global Asset Management Company (India) Pvt. Ltd. (December 2011 - Till date) Position held: Equities Analyst (December 2011 - Till date) Kelly Services India Pvt. Ltd. (September 2010 - December 2011) Position held: Product Development Executive
Sayantan Bhowmick	Equities Analyst	30	PGDM (MBA), B.E (Computer Science and Engineering)	5 years	AIG Global Asset Management Company (India) Pvt. Ltd. (October 2008 - Till date) Position held: Equities Analyst (February 2012 - Till date) Position held: Dealer & Research Analyst - Fixed Income (October 2008 - February 2012) Position held: Management Associate (June 2008 - September 2008) Novell Software Development (I) Pvt. Ltd. (July 2004 - May 2006) Position held: Senior Software Engineer
Siddhartha Singh	Product Specialist - India Equities & Head - Product Development	35	M.M.S, B.Sc	12 years	AIG Global Asset Management Company (India) Pvt. Ltd. (December 2006 - Till date) Position held: Product Specialist - India Equities & Head - Product Development (January 2010 - Till date) Position held: Head - Product Development (December 2006 - January 2010) AIG India Liaison Office (November 2006 - December 2006) Position held: Head - Product Development Reliance Capital Asset Management Ltd. (July 2004 - November 2006) Position held: Head- Product Development & New Initiatives ABN AMRO Bank (October 2002 - July 2004) Position held: Manager - Consumer Banking IDBI Bank Ltd. (January 2000 - September 2002) Position held: Assistant Manager - Branch Banking
Sonal Barot	Head of Compliance & Company Secretary	45	F.C.S, B.com	24 years	AIG Global Asset Management Company (India) Pvt. Ltd. (December 2006 - Till date) Position held: Head of Compliance & Company Secretary (December 2006 - Till date) AIG India Liaison Office (July 2005 - December 2006) Position held: Head of Compliance & Company Secretary HDFC Asset Management Company Ltd. (December 2003 - July 2005) Position held: Company Secretary & Compliance Officer SBI Funds Management Private Limited. (August 2001 - November 2003) Position held: Company Secretary & Compliance Officer

Name of the Employee	Designation	Age (Yrs)	Educational Qualification	Total no. of years of experience	Assignments held during last ten years and Type & Nature of Experience
Sunil Mehta	Chief Executive Officer (Interim)	54	B.Com (Hons.), Delhi University, FCA (Institute of Chartered Accountants of India); AMP - The Wharton School of Management (University of Pennsylvania)	29 years	American International Group Inc., India (April 2000 - Till date)
Vikram Duggal	Head - Human Resources	38	PGDPM & IR, B.Sc	15 years	AIG Global Asset Management Company (India) Pvt. Ltd. (December 2006 - Till date) Position held: Head - Human Resources (December 2006 - Till date) AIG India Liaison Office (July 2006 - December 2006) Position held: Head - Human Resources ICICI Prudential Life Insurance Co. Ltd. - (February 2005 - July 2006) Position held: Assistant Vice President - Human Resources Hindustan Lever Limited (May 1997 - February 2005) Position held: Unit HR Manager
Vikram Saha	Head - Marketing	39	PGPM, B.Com	15 years	AIG Global Asset Management Company (India) Pvt. Ltd. (December 2006 - Till date) Position held: Head - Marketing (June 2007 - Till date) Position held: Senior Manager - Marketing (December 2006 - June 2007) Franklin Templeton Asset Management (India) Pvt. Ltd. (May 2004 - December 2006) Position held: Senior Manager - Marketing Birla Sun Life Asset Management Company Ltd. (June 2003 - May 2004) Position held: Assistant Manager - Marketing Zurich Asset Management Company India Pvt. Ltd. - (July 2000 - June 2003) Position held: Assistant Manager - Marketing & Communications
Vikrant Mehta	Head - Fixed Income	41	M.S, CFA	18 years	AIG Global Asset Management Company (India) Pvt. Ltd. (December 2006 - Till date) Position held: Head - Fixed Income (January 2011 - Till date) Position held: Fund Manager - Fixed Income (November 2009 - January 2011) Position held: AVP - Dealing, Fixed Income (May 2009 - November 2009) Position held: Senior Manager - Dealing, Fixed Income (December 2006 - April 2009) AIG India Liaison Office (December 2006) Position held: Senior Manager - Dealing, Fixed Income. NVS Brokerage Private Limited (April 2003 - December 2006) Position held: Vice President JM Morgan Stanley Fixed Income Securities Pvt. Ltd. (July 2000 - April 2003) Position held: Assistant Vice President

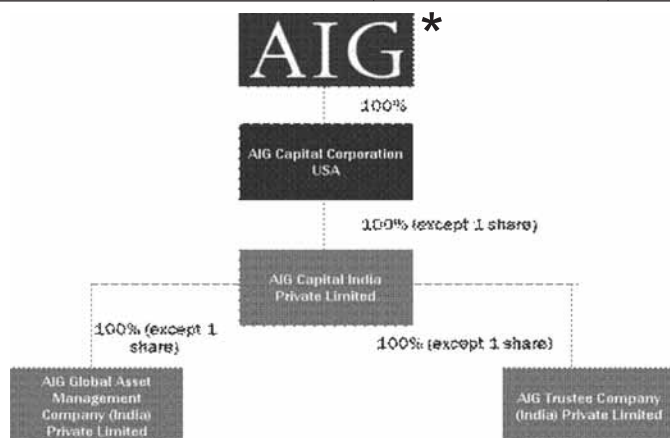
Shareholding Pattern of the AMC

AIG Global Asset Management Company India Private Limited, incorporated on 30 October 2006, is 100% (except 1 share) owned by AIG Capital India Private Limited (AIGCI). AIGCI is in turn 100% (except 1 share) owned by AIG Capital Corporation.

AIG Capital Corporation ("AIGCC") is a holding company incorporated in the State of Delaware on June 28, 2001, having its registered office at Corporation Services Center, 2711 Centerville Road, Suite 400, Wilmington Delaware, USA 19808 and its principal office at 80 Pine Street, New York, New York 10005 USA. It is 100% owned by AIG.

Shareholding Pattern of the AMC:

Name of the Shareholder	Type of Holdings	Holdings
AIG Capital India Private Limited	Equity Shares	99.99%
AIG Capital Corporation	Equity Shares	0.01%



* American International Group, Inc.

Other Activities of the AMC - Non-binding advisory /sub-advisory services under Regulation 24 of SEBI (Mutual Funds) Regulations, 1996

Pursuant to the No Objection Certificate received from Securities and Exchange Board of India vide its letter reference IMD/PM/98790/07 dated July 16, 2007; the AMC under Regulation 24(2) of SEBI (Mutual Funds) Regulations, 1996 has been granted permission to provide non-binding advisory services to:

1. PineBridge Investments Asia Limited who is Investment Manager for Irish domiciled PineBridge Global Funds - PineBridge India Equity Fund
and
2. Foreign Institutional Investors (FII) / Sub Accounts of FIIs / Other Offshore entities (FIIS) who may be interested in receiving advice on Indian markets in future.

The AMC has started rendering investment advice to PineBridge Investments Asia Limited, since signing of the agreement and the same is conducted as per the Regulations.

The AMC has entered into a sub-investment advisory agreement and has started providing non-binding sub advisory services to PineBridge Investments Asia Limited. PineBridge Investments Asia Limited has entered into the Investment Advisory Agreement with PineBridge Investments Management Taiwan Limited to provide investment advice with respect to PineBridge Chindia Equity Fund.

Ms. Nisha Jain and Mr. Gopi Krishna K have been appointed as dedicated Investment Advisor to provide non-binding investment / sub-investment advisory services with effect from February 27, 2012 and April 23, 2012 respectively.

In order to share investment research while ensuring synergies and leveraging the experience of research and know-how, the AMC has constituted a common knowledge pool of investment research personnel comprising investment analysts, fund managers and other investment team members along with dedicated Investment Advisor(s) who do research activity while providing non-binding offshore investment / sub-investment advisory services.

The AMC ensures absence of conflict of interest across the different activities carried on by it.

E. Service providers

1. Custodian

Name: Citibank N.A.

Address: C-61, Citi Centre, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051

SEBI Registration Number: IN/CUS/004

2. Transfer agent

Name: Computer Age Management Services Private Limited (“CAMS”)

Principal Business Address: Rayala Towers, Tower I, III Floor, 158 Anna Salai, Chennai - 600 002

SEBI Registration no. INR000002813

The Board of the Trustees and the AMC have ensured that the Registrar has adequate capacity to discharge responsibilities with regard to processing of applications and dispatching unit certificates to unitholders within the time limit prescribed in the Regulations and also has sufficient capacity to handle investor complaints.

3. Statutory Auditor of the Fund

Name : S. R. Batliboi & Co.

Address : 6th Floor, Express Towers, Nariman Point, Mumbai – 400 021

4. Legal counsel

Name : Amarchand & Mangaldas & Suresh A. Shroff & Co.

Address : 5th Floor, Peninsula Chambers, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai- 400 013.

5. Fund Accountant

Name : Citibank, NA

Address : C-61, Citi Centre, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051

6. Collecting Bankers and SCSB Bank during NFO:

The Collection Banks to the NFO may be HDFC Bank or any other bank as may be appointed by the AMC and registered with SEBI and authorized to act as collection bankers. The SEBI Registration No. of HDFC Bank is INBI00000063. In addition to this, SEBI has extended Applications Supported by Blocked Amount (ASBA) facility to NFOs. During NFO, applications may be accepted at Designated Collection Centres and investors subscribing through ASBA facility during the NFO issues shall authorize their Self Certified Syndicate Bank (SCSB) to block the application money in their bank account. The details of collecting bankers and SCSB shall be given in the SID of the new scheme.

F. Condensed financial information (CFI)

HISTORICAL PER UNIT STATISTICS	AIG INDIA EQUITY FUND			AIG INDIA TREASURY FUND			AIG INDIA LIQUID FUND		
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012
NAV at the beginning of the year (In ₹)									
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Dividend Option	5.997	12.050	12.025	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	5.997	12.050	12.025	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Dividend Option	6.062	12.271	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	10.0110	10.0110	10.0110	1001.0000	1001.0000	1001.0000
Retail Plan - Growth Option	N.A.	N.A.	N.A.	11.3305	11.8612	12.5700	1130.0073	1174.2117	1242.8800
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	10.0218	10.0189	10.0254	1001.9340	1001.6410	1002.3690
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	10.0218	10.0189	10.0410	1001.9340	1001.6410	1004.0693
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	10.0128	10.0137	10.0183	1001.1617	1001.2175	1001.7104
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	10.0110	10.0110	10.0110	1001.0000	1001.0000	1001.0000
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	11.3908	11.9623	12.7153	1135.4058	1183.3678	1256.3394
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	10.0224	10.0194	10.0259	N.A.	N.A.	N.A.
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	10.0129	10.0139	10.0186	1001.1699	1001.2340	1001.7349
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	10.0110	10.0110	10.0110	1001.0000	1001.0000	1001.0000
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	11.4088	11.9931	12.7606	1137.1417	1186.3618	1260.7744
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	10.0225	10.0195	10.0261	N.A.	N.A.	N.A.
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	AIG INDIA EQUITY FUND			AIG INDIA TREASURY FUND			AIG INDIA LIQUID FUND		
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	10.0129	10.0139	10.0186	1001.1726	1001.2393	1001.7433
Dividend* (in ₹)									
Individual & HUF									
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Regular Plan - Dividend Option	Nil	Nil	Nil	N.A.	N.A.	N.A.			
Regular Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Institutional Plan - Dividend Option	Nil	Nil	Nil	N.A.	N.A.	N.A.			
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	0.40141349	0.51037355	74.80810553			
Retail Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	0.40469760	0.50580970	75.41512438			
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	0.40629561	0.49530901	76.07302592			
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	0.40071408	0.50653357	74.58013261			
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	0.42923329	0.53674841	77.44974360			
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	0.43279996	0.53247665	78.10113640			
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	Nil	Nil	Nil			
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	0.42849886	0.53286995	77.21502672			
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	0.43800613	0.54555307	78.32315454			
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	0.44159947	0.54120362	78.97907568			
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	Nil	Nil	Nil			
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	0.43724041	0.54161435	78.07845970			
Other than Individual & HUF									
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Regular Plan - Dividend Option	Nil	Nil	Nil	N.A.	N.A.	N.A.			
Regular Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Institutional Plan - Dividend Option	Nil	Nil	Nil	N.A.	N.A.	N.A.			
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	0.37360488	0.47561836	65.08017722			
Retail Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	0.37666142	0.47137925	65.60357437			
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	0.37814872	0.46163402	65.20227169			

HISTORICAL PER UNIT STATISTICS	AIG INDIA EQUITY FUND			AIG INDIA TREASURY FUND			AIG INDIA LIQUID FUND		
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	0.37295386	0.47204168	64.91815967			
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	0.39949731	0.50019600	67.37803372			
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	0.40281695	0.49623019	67.93941144			
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	Nil	Nil	Nil			
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	0.39881378	0.49658358	67.21138517			
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	0.40766256	0.50840075	68.13788660			
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	0.41100685	0.50436285	68.70349219			
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	Nil	Nil	Nil			
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	0.40694981	0.50473218	67.96305742			
NAV at the end of the period (In ₹)									
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Dividend Option	12.050	12.025	12.658	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	12.050	12.025	12.658	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Dividend Option	12.271	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	10.0110	10.0110	1001.1000	1001.0000	1001.0000	1001.0000
Retail Plan - Growth Option	N.A.	N.A.	N.A.	11.8612	12.5700	1368.2574	1174.2117	1242.8800	1351.5231
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	10.0189	10.0254	1002.1408	1001.6410	1002.3690	1002.2314
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	10.0189	10.0410	1003.6937	1001.6410	1004.0693	1003.9489
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	10.0137	10.0183	1002.1418	1001.2175	1001.7104	1002.2306
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	10.0110	10.0110	1001.1000	1001.0000	1001.0000	1001.0000
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	11.9623	12.7153	1388.2487	1183.3678	1256.3394	1370.2634
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	10.0194	10.0259	1002.1747	N.A.	N.A.	N.A.
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	Nil	Nil	Nil	N.A.	N.A.	N.A.
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	10.0139	10.0186	1002.1742	1001.2340	1001.7349	1002.2724
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	10.0110	10.0110	1001.1000	1001.0000	1001.0000	1001.0000
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	11.9931	12.7606	1394.5605	1186.3618	1260.7744	1376.4758

HISTORICAL PER UNIT STATISTICS	AIG INDIA EQUITY FUND			AIG INDIA TREASURY FUND			AIG INDIA LIQUID FUND		
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	10.0195	10.0261	1002.1840	N.A.	N.A.	N.A.
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	Nil	Nil	Nil	N.A.	N.A.	N.A.
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	10.0139	10.0186	1002.1853	1001.2393	1001.7433	1002.2862
Annualised return**									
Growth									
Regular Growth	100.93%	-0.21%	5.26%						
Retail Growth				4.68%	5.98%	8.85%	3.91%	5.85%	8.74%
Institutional Growth	N.A.	N.A.	N.A.	5.02%	6.29%	9.18%	4.22%	6.17%	9.07%
Super Institutional growth				5.12%	6.40%	9.29%	4.33%	6.27%	9.18%
Scheme Benchmark returns	88.17%	8.55%	-9.23%	3.69%	6.21%	8.44%	3.69%	6.21%	8.44%
Scheme Benchmark	BSE-100			CRISIL Liquid Fund Index			CRISIL Liquid Fund Index		
Standard Benchmark returns	73.76%	11.14%	-9.23%	3.08%	3.86%	6.59%	3.08%	3.86%	6.59%
Standard Benchmark	S&P CNX NIFTY			CRISIL 1 Year T-Bill Index			CRISIL 1 Year T-Bill Index		
Net Assets end of period (₹ in Cr.)***	361.81	172.96	144.06	128.28	81.95	54.15	6.68	32.22	6.37
Ratio of Recurring Expenses to net assets****	2.25%	2.31%	2.41%	0.39%	0.39%	0.35%	0.35%	0.44%	0.45%

HISTORICAL PER UNIT STATISTICS	AIG INFRASTRUCTURE AND ECONOMIC REFORM FUND			AIG SHORT TERM FUND			AIG WORLD GOLD FUND		
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012
NAV at the beginning of the year (In ₹)									
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9.111	11.071	14.115
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9.111	11.071	15.649
Regular Plan - Dividend Option	4.427	9.033	9.031	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	4.427	9.033	9.031	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Dividend Option	4.459	9.157	9.217	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Growth Option	N.A.	N.A.	N.A.	1086.3805	1149.0165	1216.3766	N.A.	N.A.	N.A.
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	1002.5051	1002.0610	1004.5483	N.A.	N.A.	N.A.
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	1001.2472	1001.2441	1003.2826	N.A.	N.A.	N.A.
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Growth Option	4.459	9.157	9.217	1044.8778	1108.4449	1176.9520	N.A.	N.A.	N.A.
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	1002.5539	1002.1104	1004.5978	N.A.	N.A.	N.A.
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	1001.2554	1001.2605	1003.3074	N.A.	N.A.	N.A.
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	AIG INFRASTRUCTURE AND ECONOMIC REFORM FUND			AIG SHORT TERM FUND			AIG WORLD GOLD FUND		
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Dividend* (in ₹)									
Individual & HUF									
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	Nil	1.31763156	Nil
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Dividend Option	Nil	Nil	Nil	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Dividend Option	Nil	Nil	Nil	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	49.67236683	48.02351607	81.28795166	N.A.	N.A.	N.A.
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	49.18368355	48.32271557	79.93581868	N.A.	N.A.	N.A.
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	52.31518556	50.67299690	83.96107470	N.A.	N.A.	N.A.
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	51.8100705	50.95442110	82.56937105	N.A.	N.A.	N.A.
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Other than Individual & HUF									
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	Nil	1.22804863	Nil
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Dividend Option	Nil	Nil	Nil	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Dividend Option	Nil	Nil	Nil	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	46.23122108	44.75191419	70.89554914	N.A.	N.A.	N.A.
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	AIG INFRASTRUCTURE AND ECONOMIC REFORM FUND			AIG SHORT TERM FUND			AIG WORLD GOLD FUND		
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	45.77639227	45.02971495	69.71750227	N.A.	N.A.	N.A.
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	48.6909536	47.2209635	73.22068795	N.A.	N.A.	N.A.
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	48.22083135	47.48210592	72.00958824	N.A.	N.A.	N.A.
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
NAV at the end of the period (In ₹)									
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.071	14.115	12.724
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.071	15.649	14.107
Regular Plan - Dividend Option	9.033	9.031	8.751	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	9.033	9.031	8.751	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Dividend Option	9.157	9.217	8.998	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Growth Option	N.A.	N.A.	N.A.	1149.0165	1216.3766	1333.1627	N.A.	N.A.	N.A.
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	1002.0610	1004.5483	1004.4031	N.A.	N.A.	N.A.
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	1001.2441	1003.2826	1004.4031	N.A.	N.A.	N.A.
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Growth Option	9.157	9.217	8.998	1108.4449	1176.9520	1293.8178	N.A.	N.A.	N.A.
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	1002.1104	1004.5978	1004.4361	N.A.	N.A.	N.A.
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	1001.2605	1003.3074	1004.4361	N.A.	N.A.	N.A.
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	AIG INFRASTRUCTURE AND ECONOMIC REFORM FUND			AIG SHORT TERM FUND			AIG WORLD GOLD FUND		
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Annualised return**									
Growth							21.51%	41.35%	-9.85%
Regular Growth	104.04%	-0.02%	-3.10%						
Retail Growth				5.77%	5.86%	9.60%			
Institutional Growth	105.36%	0.66%	-2.38%	6.08%	6.18%	9.93%			
Super Institutional growth									
Scheme Benchmark returns	88.17%	8.55%	-9.23%	5.88%	5.12%	8.28%	3.90%	27.35%	-5.43%
Scheme Benchmark	BSE-100			CRISIL Short term Bond Fund Index			Financial Times Gold Mines Total - Price Index (in INR)		
Standard Benchmark returns	73.76%	11.14%	-9.23%	3.08%	3.86%	6.59%	73.76%	11.14%	-9.23%
Standard Benchmark	S&P CNX NIFTY			CRISIL 1 Year T-Bill Index			S&P CNX NIFTY		
Net Assets end of period (₹ in Crs.)***	243.83	128.52	95.37	42.84	67.13	180.61	202.67	208.72	186.11
Ratio of Recurring Expenses to net assets****	2.23%	2.26%	2.34%	0.58%	0.59%	0.60%	0.75%	1.01%	1.57%

HISTORICAL PER UNIT STATISTICS	AIG QUARTERLY INTERVAL FUND - SERIES I			AIG QUARTERLY INTERVAL FUND - SERIES II			AIG FIXED MATURITY PLAN I - SERIES I#
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010
NAV at the beginning of the year (In ₹)							
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Dividend Option	N.A.	N.A.	N.A.	1013.4166	1002.3769	1010.3385	N.A.
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	1006.0746	1002.7247	1008.5030	1013.2387	1002.3317	1010.2821	1055.1574
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Growth Option	1058.4787	1077.7395	1219.6890	1064.1414	1084.9721	1154.0976	1055.1574
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1059.8186
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	AIG QUARTERLY INTERVAL FUND - SERIES I			AIG QUARTERLY INTERVAL FUND - SERIES II			AIG FIXED MATURITY PLAN I - SERIES I#
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Dividend* (in ₹)							
Individual & HUF							
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Dividend Option	Nil	32.72963518	Nil	27.17560432	48.12080237	70.01222825	Nil
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	18.74861812	107.6065067	67.81104871	26.61014913	47.80957454	69.6334786	91.06113635
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Other than Individual & HUF							
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	AIG QUARTERLY INTERVAL FUND - SERIES I			AIG QUARTERLY INTERVAL FUND - SERIES II			AIG FIXED MATURITY PLAN I - SERIES I#
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010
Institutional Plan - Dividend Option	Nil	30.50441789	Nil	25.29296371	44.84917286	61.37374225	Nil
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	17.44977267	100.2905725	59.44837238	24.76668148	44.55910473	61.04047339	84.75270649
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
NAV at the end of the period (In ₹)							
Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regular Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Dividend Option	N.A.	N.A.	N.A.	1002.3769	1010.3385	1008.4441	N.A.
Retail Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Dividend Option	1002.7247	1008.5030	1007.9567	1002.3317	1010.2821	1008.4085	1000.0000
Retail Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Growth Option	1077.7395	1219.6890	1315.6059	1084.9721	1154.0976	1245.4897	1103.9577
Retail Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Retail Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

HISTORICAL PER UNIT STATISTICS	AIG QUARTERLY INTERVAL FUND - SERIES I			AIG QUARTERLY INTERVAL FUND - SERIES II			AIG FIXED MATURITY PLAN I - SERIES I#
	2009-2010	2010-2011	2011-2012	2009-2010	2010-2011	2011-2012	2009-2010
Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1112.2820
Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Bonus Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Daily Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Growth Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Monthly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Quarterly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Super Institutional Plan - Weekly Dividend Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Annualised return**							
Growth							
Regular Growth							
Retail Growth	1.82%	13.17%	7.86%	1.96%	6.37%	7.92%	4.62%
Institutional Growth	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.95%
Super Institutional growth							
Scheme Benchmark returns	3.69%	6.21%	8.44%	3.69%	6.21%	8.44%	3.69%
Scheme Benchmark	CRISIL Liquid Fund Index			CRISIL Liquid Fund Index			CRISIL Liquid Fund Index
Standard Benchmark returns	3.08%	3.86%	6.59%	3.08%	3.86%	6.59%	3.08%
Standard Benchmark	CRISIL 1 Year T-Bill Index			CRISIL 1 Year T-Bill Index			CRISIL 1 Year T-Bill Index
Net Assets end of period (₹ in Cr.)***	0.05	2.04	0.14	0.11	0.96	0.25	96.97
Ratio of Recurring Expenses to net assets****	0.49%	0.33%	0.40%	0.49%	0.30%	0.35%	0.58%

*Planwise total net dividend for all schemes excluding Liquid scheme

**Returns are in absolute terms for AIG Fixed Maturity Plan I - Series I for 2009-2010 since this Scheme has terminated in that year

- NAVs of the Growth Options of the respective plans of the Scheme have been used to compute the Returns.

***Net assets at scheme level

****Total expenses at scheme level have been considered for calculation of expense ratio

Scheme Matured on September 14, 2009, hence NAV at the end of the year in 2009-10 are pertaining to September 14, 2009.

Note for AIG India Treasury Fund: Face value per unit of all the plans / options of AIG India Treasury Fund has been changed from ₹ 10.0000/- per unit to ₹ 1000.0000/- per unit with effect from March 02, 2012. Accordingly, the NAV per unit of all the plans / options under the Scheme has been calculated to reflect the change in face value per unit. The balance unit holding of existing unit holders of the Scheme as on that date has been reduced proportionately to reflect the change. However, this did not have any impact on the value of investments of unit holders in the Scheme on that date.

Dividend was declared on face value of ₹ 10 per unit till March 1, 2012. From March 2, 2012 dividends are declared on face value of ₹ 1000 per unit. However, annualized returns and dividend (net) have been reported post converting the NAV with FV ₹ 10 to ₹ 1000.

II. HOW TO APPLY

A. Applications through Physical Mode

In order to apply to the units of the schemes of AIG Global Investment Group Mutual Fund, the investor would have to fill up the Common Application Form, enclose the cheque for investment (Please refer to Investments & Payment Details section in the KIM), copy of PAN card, copy of the KYC acknowledgement letter (KYC is mandatory for ALL investments irrespective of the amount. Please refer to KYC requirements on page no. 34 & 35) and any other relevant documents. In case of a SIP investment through Auto Debit (ECS), the investor would have to additionally fill up the SIP / Micro SIP Auto Debit (ECS) Form. In case of additional purchase, the Common Transaction Form/Transaction Slip may be filled and submitted. Investors availing the Third Party Payment Facility are required to refer to Section IV sub-section B, ONGOING OFFER DETAILS, point no. 10 of the SID that contains details on Restriction on Acceptance of Third Party Payments for all subscriptions. The filled application form would have to be submitted at any of our designated collection centres. The NAV applicability for the application will be dependent on the time at which the application was submitted and time stamped. (Cut off time for the NAV applicability is provided in Section IV sub-section B, ONGOING OFFER DETAILS, point no. 18 of the SID)

B. Additional mode of payment through Applications Supported by Blocked Amount (hereinafter referred to as “ASBA”) in Mutual Funds for investing in New Fund Offer (NFOs)

In terms of SEBI circular No. SEBI/IMD/CIR No 18 / 198647 /2010 dated March 15, 2010, read with SEBI circular no. Cir/IMD/DF/6/2010 dated July 28, 2010, SEBI has extended ASBA facility to NFOs of Mutual Funds. Hence, all NFOs launched by AIG Global Investment Group Mutual Fund on or after October 01, 2010, shall have ASBA facility.

ASBA facility allows investors to subscribe to NFO issues by authorizing their SCSB* Bank to block the application money in their bank account.

*Self Certified Syndicate Bank or SCSB is a Bank registered under SEBI (Bankers to an Issue) Regulations, 1994 which offers the service of making ASBA and is recognized as such by SEBI. SCSB are official collection centers for ASBA applications during NFOs.

ASBA Process in brief:

An investor subscribing through ASBA can submit his ASBA application through physical mode, demat mode and through the internet banking facility to the SCSB, thereby authorizing SCSB to block application money in his bank account which he is maintaining with SCSB.

The SCSB shall then block the application money in the bank account specified by the investor in the ASBA application.

This application money shall remain blocked in the investor's bank account till finalization of the basis of allotment in the NFOs or till withdrawal / rejection of the application, as the case may be.

The application data shall thereafter be uploaded by the SCSB in the application system through a web enabled interface provided by the Stock Exchanges.

Once the NFOs allotment is closed, the RTA shall send the valid application data to the SCSB for unblocking the investor's bank account. This amount will be transferred to the Mutual Fund's account and thereafter the RTA shall allot units in the investor's folio.

Based on confirmation from RTA, any withdrawal / rejection cases of ASBA application will be rejected and the amount shall be unblocked in the investor's bank account by the SCSB.

C. Online Transactions through NSE / BSE Exchange Platforms

As per SEBI Circular No. SEBI/IMD/CIR No. 11/183204/2009 dated November 13, 2009, Mutual Fund units can be offered for Purchase and Redemption on National Stock Exchange (“NSE”) through MFSS platform (Mutual Fund Service System) and on Bombay Stock Exchange (“BSE”) through BSE StAR MF (Bombay Stock Exchange Platform for Allotment and Redemption of Mutual Fund units).

Key features:

- Purchase and Redemption transactions of eligible schemes of AIG Global Investment Group Mutual Fund are available through this facility. Switch transactions are currently not offered through Depository Mode.
- Purchase and redemption transaction value should be less than ₹ 1 crore.
- Investors who wish to transact through these platforms are required to register through distributors who are registered Stock Brokers or Clearing Members of registered Stock Exchange(s).
- Systematic Investment Plan (SIP) is offered on MFSS (NSE) and BSE StAR MF(BSE) platform in the Regular & Retail Plans (as applicable) of the eligible schemes.
- The transactions through Stock Exchange(s) can be done only through demat mode and not through physical mode.
- Units held in Demat account of the schemes listed on MFSS and BSE StAR MF can be freely transferred from one demat account to another under the Depository System.
- Non-financial transactions are not available on NSE and BSE platform. However investors having demat units will have to submit their non-financial transactions such as change of bank, addition of nominee, etc. to their Depository Participant.

D. Application of units in Dematerialized mode

Pursuant to SEBI Circular No.CIR/IMD/DF/9/2011 dated May 19, 2011, investors of all schemes of AIG Global Investment Group Mutual Fund shall be provided an option to subscribe to or transfer units in dematerialized (demat) mode with effect from October 1, 2011.

The options to subscribe or purchase units are as follows:

- Investors who wish to invest in dematerialized mode are required to have a Beneficiary Account with a Depository Participant (DP)
- Investors have the option to subscribe by:
 - i. Filling out the 'Depository Account Details' in the Common Application Form (along with other relevant and mandatory details) and mention details such as Depository Name (NSDL / CDSL), DP Id and Beneficiary Account number and attach the cheque and other relevant documents such as KYC, PAN, etc.
 - ii. Placing an order with the distributor who is a registered Stock Broker / Clearing Member as followed currently in the Secondary Market.

E. Listing of Interval schemes of AIG Global Investment Group Mutual Fund on Stock Exchanges for direct trading

Pursuant to SEBI Circular No. Cir /IMD/DF/19/2010 dated November 26, 2010 and clarification issued by SEBI vide its email dated February 7, 2011, units of Interval schemes of AIG Global Investment Group Mutual Fund are listed on National Stock Exchange of India Limited.

III. RIGHTS OF UNITHOLDERS OF THE SCHEMES

1. Unit holders of the Schemes have a proportionate right in the beneficial ownership of the assets of the Schemes.
2. When the Mutual Fund declares a dividend under the Scheme, the dividend warrants/cheques/payorders shall be dispatched within 30 days of the declaration of the dividend.
3. Account Statement/ Consolidated Account Statement shall be dispatched to the unitholders in terms of SEBI prescribed guidelines.
4. The Mutual Fund shall dispatch Redemption proceeds within 10 business days of receiving the Redemption request.
5. The Trustee is bound to make such disclosures to the Unit holders as are essential in order to keep the unitholders informed about any information known to the Trustee which may have a material adverse bearing on their investments.
6. The appointment of the AMC for the Mutual Fund can be terminated by majority of the Directors of the Trustee Board or by 75% of the Unit holders of the Scheme.
7. 75% of the Unit holders of a Scheme can pass a resolution to wind-up a Scheme.
8. The Trustee shall obtain the consent of the Unit holders:
 - whenever required to do so by SEBI, in the interest of the Unit holders.
 - whenever required to do so if a requisition is made by three- fourths of the Unit holders of the Scheme.
 - when the Trustee decides to wind up the Scheme or prematurely redeem the Units.
 - The Trustee shall ensure that no change in the fundamental attributes of any Scheme or the trust or fees and expenses payable or any other change which would modify the Scheme and affects the interest of Unit holders, shall be carried out unless :
 - (i) a written communication about the proposed change is sent to each Unit holder and an advertisement is 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; and
 - (ii) the Unit holders are given an option to exit at the prevailing Net Asset Value without any Exit Load.
9. In specific circumstances, where the approval of unitholders is sought on any matter, the same shall be obtained by way of a postal ballot or such other means as may be approved by SEBI.

IV. INVESTMENT VALUATION NORMS FOR SECURITIES AND OTHER ASSETS

The Fund shall value its investments according to the valuation norms, as specified in Schedule VIII of the Regulations or such norms as may be prescribed by SEBI from time to time.

The broad valuation norms pertaining to the Scheme(s) are detailed below.

I. Traded Securities

- (i) Traded securities shall be valued at the closing price on The Principal Stock Exchange on the valuation day i.e. National Stock Exchange of India Ltd.(NSE). However, if the securities are not listed on NSE, the securities shall be valued at the price quoted on the stock exchange where they are principally traded.

- (ii) When on a particular valuation day, a security has not been traded on NSE but has been traded on another stock exchange, the value at which it is traded on that stock exchange shall be used.
- (iii) When a security (other than debt securities) is not traded on any stock exchange on a particular valuation day, the value at which it was traded on the selected stock exchange as the case may be, on the earliest previous day may be used provided such day is not more than thirty days prior to valuation date.
- (iv) When a debt security (other than Government securities) is not traded on any stock exchange on a particular valuation day, the value at which it was traded on the principal stock exchange or any other stock exchange, as the case may be, on the earliest previous day may be used provided such date is not more than fifteen days prior to valuation date.
- (v) When a debt security (other than Government Securities) is purchased by way of private placement, the value at which it was bought may be used for a period of fifteen days beginning from the date of purchase.
- (vi) In case of ADR/GDR/Offshore Securities, if the security is listed in a time zone ahead of ours then the same day closing price of the security as quoted in the stock exchange as provided by Bloomberg/Reuters/third party service provider would be used for valuation. If the security is listed in a time zone behind ours then the previous day's (T-1) closing price of the security as quoted on stock exchange where it is listed will be considered for valuation.

2. Thinly Traded Securities / Non-Traded Securities /Unlisted Equity Securities

(i) Thinly Traded Equity/Equity related securities

When trading in an equity / equity related security (such as convertible debentures, equity warrants, etc.) in a month is both less than ₹ 5 lakh and the total volume is less than 50,000 shares, it shall be considered as a thinly traded security and valued accordingly. Further it is clarified that in order to determine whether a security is thinly traded or not, the volumes traded in all recognised stock exchanges in India may be taken into account.

Where securities are identified as “thinly traded” securities by applying the above parameters for the preceding calendar month and publishers provides the required information along with the daily quotations, the same can be used by the Scheme.

In case trading in an equity security is suspended upto 30 days, then the last traded price would be considered for valuation of that security. If an equity security is suspended for more than 30 days, it shall be considered as a non-traded equity security and valued accordingly.

(ii) Non-Traded Equity Securities

When a security (other than debt securities) is not traded on any stock exchange for a period of 30 days prior to the Valuation Day, the scrip is treated as non-traded security.

Thinly Traded Equity/Equity related securities and Non-Traded Equity Securities will be valued “in good faith” by the AMC on the basis of the valuation principles laid down below:

a) Based on the latest available Balance Sheet, networth shall be calculated as follows:

Net-worth per share = [share capital + reserves (excluding revaluation reserves) - Miscellaneous expenditure and Debit Balance in P&L A/c] Divided by No. of Paid up Shares.

b) Average capitalisation rate (P/E ratio) for the industry shall be taken based NSE data or in absence of such information will use BSE or third party data. While calculating the average P/E adjustment for outliers may be made by the Scheme and discounted by 75%, i.e. only 25% of the Industry average P/E shall be taken as capitalisation rate (P/ E ratio). Earnings per share of the latest audited annual accounts will be considered for this purpose.

c) The value as per the net-worth value per share and the capital earning value calculated as above shall be averaged and further discounted by 10% for illiquidity so as to arrive at the fair value per share.

d) In case the EPS is negative, EPS value for that year shall be taken as zero for arriving at capitalised earning.

e) In case where the latest balance sheet of the company is not available within nine months from the close of the year, unless the accounting year is changed, the shares of such companies shall be valued at zero.

f) In case an individual security accounts for more than 5% of the total assets of the scheme, an independent valuer shall be appointed for the valuation of the said security.

To determine if a security accounts for more than 5% of the total assets of the scheme, it will be valued by the procedure above and the proportion which it bears to the total net assets of the scheme to which it belongs would be compared on the date of valuation

(iii) Unlisted Equity Shares

Unlisted equity shares of a company shall be valued “in good faith” on the basis of the valuation principles laid down below:

a) Based on the latest available audited balance sheet, net worth shall be calculated as lower of (i) and (ii) below:

- i. Net worth per share = [share capital plus free reserves (excluding revaluation reserves) minus Miscellaneous expenditure not written off or deferred revenue expenditure, intangible assets and accumulated losses] divided by Number of Paid up Shares.

- ii. After taking into account the outstanding warrants and options, Net worth per share shall again be calculated and shall be = [share capital plus consideration on exercise of Option/Warrants received/receivable by the Company plus free reserves (excluding revaluation reserves) minus Miscellaneous expenditure not written off or deferred revenue expenditure, intangible assets and accumulated losses] divided by {Number of Paid up Shares plus Number of Shares that would be obtained on conversion/exercise of Outstanding Warrants and Options}.

The lower of (i) and (ii) above shall be used for calculation of net worth per share and for further calculation in (c) below.

- b) Average capitalisation rate (P/E ratio) for the industry based upon either BSE or NSE data (which should be followed consistently and changes, if any, noted with proper justification thereof) shall be taken and discounted by 75%, i.e. only 25% of the Industry average P/E shall be taken as capitalisation rate (P/E ratio). Earnings per share of the latest audited annual accounts will be considered for this purpose.
- c) The value as per the net worth value per share and the capital earning value calculated as above shall be averaged and further discounted by 15% for illiquidity so as to arrive at the fair value per share.

The above methodology for valuation shall be subject to the following conditions:

- i. All calculations as aforesaid shall be based on audited accounts.
- ii. In case where the latest balance sheet of the company is not available within nine months from the close of the year, unless the accounting year is changed, the shares of such companies shall be valued at zero.
- iii. If the net worth of the company is negative, the share would be marked down to zero.
- iv. In case the EPS is negative, EPS value for that year shall be taken as zero for arriving at capitalised earning.
- v. In case an individual security accounts for more than 5% of the total assets of the scheme, an independent valuer shall be appointed for the valuation of the said security. To determine if a security accounts for more than 5% of the total assets of the scheme, it will be valued in accordance with the procedure as mentioned above on the date of valuation.

At the discretion of the AMC and with the approval of the Trustee, an unlisted equity share may be valued at a price lower than the value derived using the aforesaid methodology.

3. Thinly traded/Non-Traded Debt securities

Thinly Traded Debt Securities

A debt security (other than Government Securities) shall be considered as a thinly traded if on the valuation date, there are no individual trades in that security in marketable lots (currently ₹ 5 crore for NCDs and Treasury bills and ₹ 25 crore for CDs / CPs) on the Principal Stock Exchange (NSE WDM) or any other stock exchange.

A thinly traded debt security as defined above would be valued as per the norms set for non-traded debt security.

Thinly Traded / Non-Traded Debt Securities (other than Government Securities) will be valued "in good faith" by the AMC on the basis of the valuation principles laid down below:

- a. Non-traded / Thinly Traded Debt / Money Market securities with residual maturity of upto 91 days:

All money market and debt securities, including floating rate securities, with residual maturity of upto 91 days shall be valued at the weighted average price at which they are traded on the particular valuation day.

When such securities are not traded on a particular valuation day they shall be valued on amortization basis. It is further clarified that in case of floating rate securities with floor and caps on coupon rate and residual maturity of upto 91 days then those shall be valued on amortization basis taking the coupon rate as floor.

- b. Non-traded / Thinly Traded Debt / Money Market securities with residual maturity of over 91 days :

Non-traded / Thinly Traded Debt / Money Market securities with residual maturity of over 91 days; would be classified into "Investment Grade" and "Non-Investment Grade" securities based on their credit ratings.

The non investment grade securities would further be classified as "Performing" and "Non-Performing" assets.

In case the security is not rated by an external agency then it would be rated internally by the fund manager under the guidelines laid down by the valuation committee.

An asset would be classified as non performing when the interest/principal amount have not been received or remained outstanding for one quarter from the day it has fallen due.

- **Valuation of Investment Grade and performing security.**

All money market and debt securities, including floating rate securities, with residual maturity of over 91 days shall be valued at weighted average price at which they are traded on the particular valuation day. When such securities are not traded on a particular valuation day they shall be valued at benchmark yield/ matrix of spread over risk free benchmark yield obtained from agency(ies) entrusted for the said purpose by AMFI.

As suggested, these will be valued on yield to maturity basis using the CRISIL Bond Valuer Aggregator Software (CBV) application. The CBV in turn uses the risk free benchmark yield of government securities and the matrix of spreads (for different duration and rating) for marking up the benchmark yields, as sent by CRISIL and ICRA to find out the resultant yield which would be

used for valuation. For this purpose CBV will automatically provide the average as an output after taking as inputs the data feeds from CRISIL and ICRA. As instructed by SEBI “it would be in order for the Industry to use the average of 2 Models to arrive at a price. However, should the spread between the 2 Models (on pricing) be more than 5 percent (tolerance limit), then the Fund Houses should advise both Valuation Metric providers to revisit the pricing for that specific security. In the event of time constraint on such revisiting – for NAV computation – then, the AMC may arrive at a fair value based on the average of the 2 Models”, AMC will follow the process instructed by SEBI.

The yields as calculated above may be marked up/down for illiquidity risk, promoter background, finance company risk and issuer class risk at the discretion of the fund manager. However the mark up/mark down would be restricted as follows.

- In case the security is rated by an external agency the discretionary mark-up/mark down can not exceed-
+100 / -50 basis points i.e. +1% / -0.50% for securities having a duration of up to 2 years.
+75 / -25 basis points i.e. +0.75% / -0.25% for securities having a duration over 2 years.
- In case the security is internally rated the discretionary mark-up can not exceed
+50 basis points i.e. 0.50% over and above the mandatory discount of 0.50% for securities having duration of up to 2 years
+50 basis points i.e. 0.50% over and above the mandatory discount of 0.25% for securities having duration of over 2 years

- **Valuation of Non Investment Grade and performing security**

These will be valued at a discount of 25 % to the face value.

- **Valuation of Non Investment Grade and non performing securities**

Valuation in respect Non Investment grade and non performing securities will be done based on the provisioning norms prescribed by the Regulation.

c. Valuation of Securities with Put/Call Options

Securities with single call option

The securities with call option will be valued at the lower of the following:

- Value as obtained by valuing the security to final maturity
- Valuing the security to call option

Securities with multiple call options

The securities with multiple call option will be valued at the lower of the following:

- Value as obtained by valuing the security to final maturity
- Value the security to various call options

Securities with single put option

The securities with a single put option will be valued at the highest of the following:

- Value as obtained by valuing the security to final maturity
- Valuing the security to put option

Securities with multiple put options

The securities with a single put option will be valued at the highest of the following:

- Value as obtained by valuing the security to final maturity
- Valuing the security to various put option

Securities with both Put and Call option on the same day

The securities with both put and call option on the same day will be deemed to mature on the Put/Call day and will be valued accordingly

Government Securities including Central Government Securities (CGs), State Developments Loans (SDLS) and Treasury Bills (TBs):

Government Securities including Central Government Securities (CGs), State Developments Loans (SDLS) and Treasury Bills (TBs) are valued at the prices released by CRISIL and ICRA, agency(ies) suggested by Association of Mutual Funds in India (AMFI). The average of the two prices will be used with the help of updated aggregator software to facilitate averaging of prices.

Money Market Securities:

Investments in call money, bills purchased under rediscounting scheme and short term deposits with banks shall be valued at cost plus accrual; other money market instruments are valued on the basis of amortization i.e. cost plus accrued interest till the beginning of the day plus the

difference between the redemption value and the cost spread uniformly over the remaining maturity period of the instrument. Money Market instruments which are traded shall be valued at the yield at which they are currently traded on the National Stock Exchange Wholesale Debt Market (NSEWDM) or, in absence of such information, the traded price taken from FIMMDA / RBI NDS OM / RBI NDS platform, if available and where these instruments are not traded subsequently, they shall be valued as per Thinly traded/Non-Traded Debt securities as stated in Point No. 3.

Convertible Debentures:

In respect of convertible debentures and bonds, the non-convertible and convertible components shall be valued separately. The nonconvertible component should be valued on the same basis as would be applicable to a debt instrument. The convertible component should be valued on the same basis as would be applicable to an equity instrument. If, after conversion, the resultant equity instrument would be traded pari passu with an existing instrument which is traded, the value of the latter instrument can be adopted after an appropriate discount for the non-tradability of the instrument during the period preceding the conversion. While valuing such instruments, the fact whether the conversion is optional will also be factored in.

Warrants:

In respect of warrants to subscribe for shares attached to instruments, the warrants can be valued at the value of the share which would be obtained on exercise of the warrant as reduced by the amount which would be payable on exercise of the warrant. A appropriate discount will be deducted to account for the period which must elapse before the warrant can be exercised.

Repo:

Where instruments have been bought on 'repo' basis, the instrument must be valued at the resale price after deduction of applicable interest upto date of resale. Where an instrument has been sold on a 'repo' basis, adjustment must be made for the difference between the repurchase price (after deduction of applicable interest upto date of repurchase) and the value of the instrument. If the repurchase price exceeds the value, the depreciation must be provided for and if the repurchase price is lower than the value, credit must be taken for the appreciation.

Rights:

Until they are traded, the value of the "rights" shares will be calculated as:

$$V_r = n/m \times (P_{ex} - P_{of})$$

Where V_r = Value of rights

n = no. of rights offered

m = no. of original shares held

P_{ex} = Ex-rights price

P_{of} = Rights Offer Price

Where the original shares on which the right entitlement accrues are not traded on the Principal Stock Exchange on an ex-rights basis, right entitlement will not be recognized as investments. Where the rights are not treated pari-passu with the existing shares, suitable adjustment will be made to the value of rights. Where it is decided not to subscribe for the rights but to renounce them and renunciations are being traded, the rights can be valued at the renunciation value. Where the rights offer price exceeds the ex-rights price, the value of the rights shares will be taken as zero.

Illiquid Securities:

Aggregate value of "illiquid securities" of a scheme, which are defined as non-traded, thinly traded and unlisted equity shares shall not exceed 15% of the total assets of the scheme and any illiquid securities held above 15% of the total assets shall be assigned zero value.

Derivative Products:

Equity derivatives shall be valued at closing market price declared by the exchange where the derivative contract is entered into. In case the price is not available on that stock exchange the same shall be valued at a price derived from price on any other stock exchange.

The traded debt derivatives shall be valued at market price in conformity with the stipulations of sub clauses (i) to (v) of clause 1 of the Eighth Schedule to the SEBI Regulations, as amended from time to time.

The valuation of untraded debt derivatives shall be done in accordance with the valuation method for untraded investments prescribed in sub clauses (i) and (ii) of clause 2 of the Eighth Schedule to the SEBI Regulations, as amended from time to time.

Foreign Debt Instruments:

Where Debt Instruments are listed and regularly traded on stock exchanges the last traded price at the close of business will be considered for valuation. In view of the time zone difference it is possible that the price taken for valuation would be the previous day's closing price.

Where the securities are either not listed on stock exchanges or listed but not traded, the AMC shall value the securities on a fair valuation basis.

Underlying Schemes:

The Fund of Funds Scheme will invest predominantly in underlying scheme(s), the latest available per unit NAV of the respective underlying scheme(s) as at the close of the relevant valuation day will be taken into account for computing the value of investments of the Scheme.

Foreign Exchange conversion:

On the valuation day, all assets and liabilities in foreign currency will be valued in Indian Rupees at the RBI reference rate as at the close of banking hours on that day in India. The Trustee reserves the right to change the source for determining the exchange rate at a future date after recording the reason for such change.

Valuation of securities not covered under the current valuation policy:

In case of securities purchased by mutual fund do not fall within the current framework of the valuation of securities then mutual fund shall report immediately to AMFI regarding the same. Further, at the time of investment AMC shall ensure that the total exposure in such securities does not exceed 5% of the total AUM of the scheme.

AMFI has been advised that the valuation agencies should ensure that the valuation of such securities gets covered in the valuation framework within six weeks from the date of receipt of such intimation from mutual fund.

In the interim period, till AMFI makes provisions to cover such securities in the valuation of securities framework, the mutual fund shall value such securities using proprietary model which has been approved by independent trustees and the statutory auditors.

Note: As per the SEBI (MF) (Amendment) Regulations, 2012 dated February 21, 2012 and SEBI Circular No. Cir/IMD/DF/6/2012 dated February 28, 2012 there have been certain modifications in the Valuation of Debt and Money Market Instruments. AIG Global Investment Group Mutual Fund will comply with the same.

The valuation guidelines as outlined above are as per the regulations prevailing at present and are subject to change from time to time, in conformity with changes made by SEBI. All other guidelines not covered above and as specified in the Mutual Fund Regulations, as well as any additions/modifications thereto as may be specified by SEBI from time to time, shall be adhered to for the purpose of valuation.

V. TAX & LEGAL & GENERAL INFORMATION

A. Taxation on investing in Mutual Funds

TAX BENEFITS OF INVESTING IN THE SCHEMES

The information furnished below outlines briefly the key tax implications applicable to the Fund and the Unit Holders of the Fund. It is based on the relevant provisions of the Income Tax Act, 1961 (the "Act"), Wealth Tax Act, 1957 and Gift Tax Act, 1958 (collectively referred to as 'the relevant provisions') as on 15th May, 2012. For this purpose, we have considered the current provisions of the Act as well as the provisions contained in Finance Bill 2012. Since the information below is based on the relevant provisions as on 15th May, 2012 any subsequent changes in the said provisions could impact the overall tax considerations for the Fund and the Unit Holders in the Fund.

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

TAXABILITY OF THE FUND

I. Income Tax Act, 1961

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

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

Equity-oriented fund

Under Chapter XII-E of the Act, any income distributed by an 'equity oriented fund', set-up under a scheme of a SEBI registered mutual fund to its unit holders shall not be subject to any distribution tax. An 'equity oriented fund' is defined in section 10(38) and Chapter XII – E of the Act as a fund whose investible funds will be invested in equity shares of domestic companies to the extent of more than 65% of the total proceeds of that fund. The percentage of equity shareholding of a fund is to be computed with reference to the annual average of the monthly averages of the opening and closing figures.

The cumulative effect of Section 10(23D) and Chapter XII-E is that an equity oriented fund will be exempt from tax on its income earned and will not be liable to pay any distribution tax on income distributed to its Unit Holders.

Non-equity oriented fund

Under Chapter XII-E of the Act, any income distributed by a money market mutual fund or a liquid fund to its unit holders shall be exempt from tax.

However, the fund is liable to tax on income distributed by money market mutual fund or liquid fund as under:

- (i) 25% (plus applicable surcharge of 5% and education cess of 3%) on income distributed by the mutual fund to its unit holders who are individuals or HUFs; and
- (ii) 30% (plus applicable surcharge of 5% and education cess of 3%) on income distributed by the mutual fund to all other categories of unit holders.

Under Chapter XII-E of the Act, any income distributed by a mutual fund, other than a money market mutual fund or a liquid fund to its unit holders shall be exempt from tax and the mutual fund will be liable to pay tax on distributed income to its unit holders at the rate of:

- (i) 12.5% (plus applicable surcharge of 5% and education cess of 3%) on income distributed by the mutual fund to its unit holders who are individuals or HUFs; and

- (ii) 30% (plus applicable surcharge of 5% and education cess of 3%) on income distributed by the mutual fund to all other categories of unit holders

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

2. **Securities Transaction Tax ('STT')**

As and when the Fund purchases and sells equity shares/units, it would be required to pay the STT applicable on such purchases and sales to the concerned Regional Stock Exchange at the following rates:

Transaction	Rate of STT	Payable by
Purchase of an equity share in a company / unit of an 'equity oriented fund' where the transaction is entered into in a Recognised Stock Exchange and the contract is settled by actual delivery or transfer of shares / units.	0.125%*	Purchaser
Sale of an equity share in a company / unit of an 'equity oriented fund' where the transaction is entered into in a Recognised Stock Exchange and the contract is settled by actual delivery or transfer of shares / units.	0.125%*	Seller
Sale of an equity share in a company / unit of an 'equity oriented fund' where the transaction is entered into in a Recognised Stock Exchange and the contract is settled otherwise than by actual delivery or transfer of shares / units.	0.025 %	Seller
(a) sale of option in Securities	0.017%	Seller
(b) Sale of option in Securities, when option is exercised	0.125%	Purchaser
(c) Sale of futures in Securities	0.017%	Seller
Sale of a unit of an 'equity oriented fund' to the Fund.	0.25 %	Seller

- The Finance Bill, 2012 proposes to reduce this rate to 0.10% with effect from July 1, 2012.

An 'equity oriented fund' would be liable to collect STT at the rate of 0.25% from every Unit Holder who transfers Units in the Fund and pay the same to the credit of the Central Government within the specified time limits.

The Finance (No.2) Act 2009 has made an amendment to provide that taxable securities transactions entered into by any person for, or on behalf of the New Pension Scheme Trust (NPS) will be exempt from Securities Transaction Tax (STT).

TAXABILITY OF THE UNIT HOLDERS IN THE FUND

I. Income Tax Act, 1961

a. Income from Units

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

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

b. Taxability on transfer

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

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

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

Capital gains:

Capital gains are liable to tax based on:

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

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

a. Long term capital gains

Equity-oriented fund

As per section 10(38) of the Act, long-term capital gains arising on transfer of units of an 'equity oriented fund', where such transaction is entered into on or after 01/10/2004 and such transaction is chargeable to STT, are exempt from income tax.

[However, in case of company such income will be considered in computing Minimum Alternate Tax (MAT) under section 115JB of the Act].

Non-equity oriented fund

Resident:

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

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

In case of an individual or a HUF, being a resident, where the total income as reduced by such long term capital gains is below the maximum amount, which is not chargeable to income tax, then, such long term capital gain shall be reduced by the amount by which the total income as so reduced falls short of the maximum amount which is not chargeable to income tax and the tax on the balance of such long term capital gains shall be computed at the applicable rate of tax as mentioned hereinabove.

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

b. Short term capital gains

Equity-oriented fund

As per section 111A of the Act, short term capital gains realized on transfer of units of 'equity oriented funds', on which STT has been paid, are taxable at the rate of 15% (plus applicable surcharge and education cess).

In case of an individual or a HUF, being a resident, where the total income as reduced by such short term capital gains is below the maximum amount, which is not chargeable to income tax, then, such short term capital gain shall be reduced by the amount by which the total income as so reduced falls short of the maximum amount which is not chargeable to income tax and the tax on the balance of such short term capital gains shall be computed at the rate of 15% (plus applicable surcharge and education cess).

Non-equity oriented fund

Short term capital gains realised on transfer of Units are taxable at the rates applicable to the Unit Holders as per the provisions contained in the relevant Finance Act. Surcharge and education cess would apply separately.

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

Business profits:

Business profits are liable to tax at the rates applicable to the Unit Holders as per the provisions contained in the relevant Finance Act. Surcharge and education cess would apply separately. In case of business profits, the investor is not entitled to claim the tax exemption in case of an 'equity oriented fund' under section 10(38) of the Act, as discussed above.

Tax treaty benefits

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

c. Special provisions

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

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

d. Tax deducted at source ('TDS')

On income from Units:

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

On transfer:

Resident Investors:

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

Non-Resident Investors:

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

a. *Equity oriented fund*

Since long-term capital gains realized from transfer of Units in an 'equity oriented fund' where such transaction is entered into on or after 01/10/2004 and such transaction is chargeable to STT is exempt from tax, no tax is to be deducted at source under Section 195 of the Act.

In case of short-term capital gains realized from transfer of Units in an 'equity oriented fund', tax is required to be deducted at source at the rate of 15% (plus applicable surcharge and education cess).

b. *Non-equity oriented fund*

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

In case of short term capital gains realised from transfer of Units in a non-equity oriented fund, tax is required to be deducted at source at the rates applicable to the Unit Holders as per the provisions contained in the relevant Finance Act to the Unit Holders. Surcharge and education cess would apply separately.

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

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

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

Any person entitled to receive any sum or income or amount, on which tax is deductible under Chapter XVIIIB (hereafter referred to as deductee) on or after 1/04/2010, shall furnish his Permanent Account Number to the person responsible for deducting such tax (hereafter referred to as deductor), failing which tax shall be deducted at the higher of the following rates, namely:

- (i) at the rate specified in the relevant provision of this Act; or
- (ii) at the rate or rates in force; or
- (iii) at the rate of twenty per cent.

In case of investments by NRIs during NFO, at the time of redemption of units, TDS will be deducted at the applicable rate. However, in respect of those Unit Holders who have acquired the Units on the Stock Exchange post listing of units, the Unit Holders would need to provide a certificate from a Chartered Accountant certifying the details of acquisition of Units to the Fund within two days of maturity of the Scheme, so as to enable the Fund to deduct TDS at the applicable rates. In the event of such details not being provided, the Fund would deduct TDS on the redemption proceeds at the highest rate of TDS applicable.

The surcharge will be applicable to only non-resident corporate taxpayers having a total taxable income exceeding ₹1,00,00,000/- whereas the education cess will be applicable to all non-residents.

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

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

- i. National Highways Authority of India, which have been issued on or after 1 April, 2006,
- ii. Rural Electrification Corporation Limited issued on or after 1 April, 2006,

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

long-term capital asset of the previous year in which the long-term specified asset is transferred or converted (otherwise than by transfer) into money.

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

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

f. Religious and Charitable Trusts

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

g. Surcharge and education cess

Status of person	Surcharge
Individuals, HUFs, body of individuals and association of persons & Firm	No surcharge is applicable
Artificial juridical persons	No surcharge is applicable
Resident corporate taxpayers	*5% surcharge on tax payable
Non-resident corporate tax payers	* 2% surcharge on tax payable
Co-operative societies and local authorities	No surcharge is applicable

* The surcharge will be applicable to only corporate taxpayers having a total taxable income exceeding ₹ 1,00,00,000.

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

2. Wealth Tax Act, 1957

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

3. Gift Tax Act, 1958

The Gift Tax Act, 1958 is now abolished.

However, as per the provisions of section 2(24) of the Act read with section 56 (2)(vi) of the Act, income of an individual or HUF will include any sum of money the aggregate value of which exceeds Rs 50,000 received from any person or persons without corresponding consideration.

On or after 1st October, 2009, as per the provisions of section 2(24) read with section 56(2)(vii) of the Act, where an Individual or HUF receive in a year from any person or persons,

- (a) any sum of money, without consideration, the aggregate value of which exceeds fifty thousand rupees, the whole of the aggregate value of such sum;
- (b) any immovable property,
 - (i) without consideration, the stamp duty value of which exceeds fifty thousand rupees, the stamp duty value of such property;
- (c) any property, other than immovable property,
 - (i) without consideration, the aggregate fair market value of which exceeds fifty thousand rupees, the whole of the aggregate fair market value of such property;
 - (ii) for a consideration which is less than the aggregate fair market value of the property by an amount exceeding fifty thousand rupees, the aggregate fair market value of such property as exceeds such consideration

the same would be considered as income of such individual or HUF. The term "any property" also includes shares and securities.

There are some exceptions to this provision:

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

On or after 1st June, 2010, as per the provisions of section 2(24) read with section 56(2)(vii) of the Act, where a firm or a company (other than a company in which public are substantially interested) receives any property, being shares of a company (other than a company in which public are substantially interested),

- (i) without consideration, the aggregate fair market value of which exceeds fifty thousand rupees, the whole of the aggregate fair market value of such property;
- (ii) for a consideration which is less than the aggregate fair market value of the property by an amount exceeding fifty thousand rupees, the aggregate fair market value of such property as exceeds such consideration:
would be treated as the income of such recipient firm/company

However any transfer pursuant to a scheme of business organization, amalgamation or demerger which are not regarded as transfer under certain specified clauses of section 47 will be excluded from the applicability of the aforesaid provision.

Please note:

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

B. LEGAL INFORMATION

1. Nomination Facility

Nomination is mandatory for new folios/ accounts with sole or single mode of holding. If an application for purchase of Units is made in the name of a single holder, the Unit Holder may nominate a successor(s) to receive the units upon his/her death, subject to the prescribed formalities. Where a folio has joint holders, all joint holders should sign the request for nomination/cancellation of nominee(s), even if the mode of holding is not 'Joint'. This facility is subject to the law applicable to such succession. Only the following categories of Indian residents may be nominated: a) individuals; b) minor through parent / legal guardian (whose name and address must be provided); c) religious or charitable trusts and (d) Central Government, State Government, a local authority, any person designated by virtue of his office. An individual/non-resident Indian (except from USA and Canada) can be a Nominee subject to Regulations in force, from time to time. In case the nominee is a minor, the name and signature of the guardian is required. Pursuant to AMFI Best Practice Guidelines Circular dated February 9, 2011, the nomination facility is not permitted with effect from April 1, 2011 for the following:- a) Power of Attorney (PoA) holder(s) cannot sign nomination form; b) Nomination is not allowed in a folio held on behalf of a minor through guardian.

Investor has the option to nominate upto maximum 3 nominees for their investments. The percentage of allocation to these nominees should be clearly mentioned in the nomination form. In case the percentage of allocation is not indicated in the form, then by default the investments will be equally divided between all the nominees. Every new nomination for a folio / account will overwrite the existing nomination. **Investors who do not wish to nominate must sign a separate confirmation for their non-intention to nominate in the Common Application Form.**

A nomination in respect of Units will be treated as rescinded upon the Redemption of the Units. Cancellation of a nomination has to be signed by all joint holder(s) even if the mode of holding is not 'Joint' and must be notified in writing. On receipt of a valid cancellation, the nomination shall be treated as rescinded and the AMC / Fund shall not be under any obligation to transfer the Units in favour of the nominee. The transfer of Units / payment to the nominee(s) of the Redemption proceeds shall be valid and effectual against any demand made upon the Fund / AMC / Trustee and shall discharge the Fund / AMC / Trustee of all liability towards the estate of the deceased Unit Holder and his / her legal personal representative or other successors. In case, the percentage of allocation/share for each of the nominees is not indicated, the AMC shall settle the claim equally amongst all the nominees registered in the folio.

The Fund, the AMC and the Trustee are entitled to be indemnified from the deceased Unit Holder's estate against any liabilities whatsoever that any of them may suffer or incur in connection with a nomination. The application form contains a section on nomination where in the investor can fill up all the details for nomination. The nomination form can also be downloaded from website - www.aiginvestments.co.in.

2. Requirements of Prevention of Money Laundering Act

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

If after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, failure to provide required documentation, information, etc. the AMC shall have absolute discretion to report such suspicious transactions to FIU - IND and / or to freeze the folios of the investor(s), reject any application(s)/allotment of Units and effect mandatory redemption of Unit holdings of the investor(s) at the applicable NAV subject to payment of exit load, if any.

3. Know Your Customer (KYC)

KYC compliance is mandatory for all investors irrespective of the investment amount for all subscription / purchases, additional purchases, systematic investment plans, systematic transfer plans and switches in Mutual Fund.

Pursuant to SEBI Circular Nos. MIRSD/SE/Cir-21/2011 & MIRSD/Cir-23/2011 dated October 5, 2011 and December 2, 2011 respectively; with effect from **January 1, 2012**, investors of AIG Global Investment Group Mutual Fund are requested to note the following:

- (a) New investors are requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any of the SEBI Registered Intermediaries including Mutual Funds. The Mutual Fund shall perform the initial KYC of its new investors and may undertake additional KYC measures if required. Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. The KYC Application Forms are available on our website www.aiginvestments.co.in
- (b) The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Mutual Fund / Intermediaries carrying out the KYC process shall send documents to KRAs within 10 working days from the date of execution of the documents by the investor. Further, KRA shall send a letter to the investor within 10 working days of the receipt of the initial / updated KYC documents from the Mutual Fund / Intermediaries, confirming the details thereof.
- (c) It has been made mandatory for Mutual Funds / Intermediaries to carry out IPV of its new investors. Once the investor has done KYC with a SEBI Registered Intermediary, the investor need not undergo the same process again with another Intermediary. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor. IPV can be carried out by the AIG Global Asset Management Company (India) Private Limited and the distributors who are National Institute of Securities Market (NISM) or Association of Mutual Funds in India (AMFI) Certified and have undergone the process of 'Know Your Distributor (KYD)'. In case of applications received by the Mutual Funds directly from the investor (i.e. not through any distributor), the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
- (d) Investors can start investing as soon as the initial KYC is done and other necessary information is obtained while the remaining process of KRA is in progress. Existing KYC compliant investors can continue to invest as per the current practice. However, existing investors are urged to comply with the new KYC requirements including IPV as mandated by SEBI.

KYC compliance shall also include (i) the constituted Power of Attorney (PoA) holder, in case of investments through a PoA; (ii) Guardian in case of minor applicant; and (iii) each of the applicants, in case of application in joint names.

4. Third Party Payments

As per the AMFI Best Practice Guidelines Circular nos. 16/2010-11 dated August 16, 2010 and no. 23/2011-12 dated April 29, 2011, the payments for purchase of units made by a third party have been discontinued with effect from 15th November, 2010. Payment from a person other than the beneficiary is considered as Third Party. Exceptions are allowed for the following cases:

- o Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment). However the restriction of ₹ 50,000/- as mentioned above, will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in the folio.
- o Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum / one-time subscription through Payroll deductions.
- o Custodian on behalf of an FII or a client.

For more details and forms, please refer to our website: www.aiginvestments.co.in

5. Permanent Account Number (PAN)

PAN is mandatory for all Investments. Investors to provide copy of PAN card which is self-attested / attested by broker along with the application form, irrespective of investment amount.

Micro SIP investors to provide any one of the photo identification document (list available in the form) in lieu of the PAN card.

6. Transfer of Units

The Fund will offer and redeem the units after the NFO period as mentioned in the SID. If a person becomes a Unit Holder in the Scheme consequent to operation of law, the Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death or insolvency, the transferee's name will be recorded by the Fund subject to production of satisfactory evidence and if the transferee is otherwise eligible to hold the Units. In all such cases, if the transferee is not eligible to hold the Units, the Units will be redeemed and the proceeds will be disbursed to the transferee if such transferee is entitled to the same.

Pursuant to SEBI Circular No. CIR/IMD/DF/9/2011 dated May 19, 2011, investors of all schemes of AIG Global Investment Group Mutual Fund are provided an option to subscribe to or transfer units in dematerialized (demat) mode with effect from October 1, 2011.

7. Transmission of Units

In case of death of the Unit Holder (individual), Units shall be transmitted in favour of the second-named joint holder or nominee or legal heir/successor, as the case may be, on production of a death certificate and other transmission related documents as listed on our website www.aiginvestments.co.in This facility is subject to the applicable law to such succession.

8. Duration of the scheme/Winding up

a. Duration of the Scheme:

The duration of the Scheme is perpetual. However, in accordance with the Regulations, the Scheme may be wound up, after repaying the amount due to the Unit Holders:

- a) on the happening of any event which, in the opinion of the Trustee, requires the Scheme to be wound up;
- b) if 75% of the Unit Holders of the Scheme pass a resolution that the Scheme be wound up;

- c) if SEBI so directs in the interests of Unit Holders; or
- d) in case of non-fulfillment of two conditions prescribed in terms of minimum number of investors vide SEBI circular No. SEBI/IMD/CIR No. 10/22701/03 dated December 12, 2003 (including amendments thereto from time to time).

If the Scheme is so wound up, the Trustee shall give notice of the circumstances leading to the winding up of the Scheme:

- a) to SEBI; and
- b) in two daily newspapers having a circulation all over India and in a vernacular newspaper with circulation in Mumbai.

On and from the date of the publication of notice of winding up, the Trustee or the AMC, as the case may be, shall:

- a) cease to carry on any business activities in respect of the Scheme so wound up;
- b) cease to create or cancel Units in the Scheme; and
- c) cease to issue or redeem Units in the Scheme.

b. Procedure and Manner of Winding Up:

The Trustee shall call a meeting of the Unit Holders to approve, by simple majority of the Unit Holders present and voting at the meeting, a resolution authorising the Trustee or any other person to take steps for winding up of the Scheme. The Trustee, or other person authorised as above, shall dispose of the assets of the Scheme concerned in the best interest of Unit Holders of the Scheme. The proceeds of sale shall be first utilised towards discharge of such liabilities as are due and payable under the Scheme, and, after meeting the expenses connected with the winding up, the balance shall be paid to the Unit Holders in proportion to their respective interests in the assets of the Scheme, as on the date when the decision for winding up was taken. On completion of the winding up, the Trustee shall forward to SEBI and the Unit Holders, a report on the winding up detailing the circumstances leading to the winding up, the steps taken for disposal of the assets of the Scheme before winding up, net assets available for distribution to the Unit Holders and a certificate from the Auditors of the Fund. Notwithstanding anything contained herein above, the provisions of the SEBI Regulations in respect of disclosures of half-yearly reports and annual reports shall continue to be applicable until winding up is completed or the Scheme ceases to exist.

After the receipt of the Trustee's report referred to above, if SEBI is satisfied that all measures for winding up of the Scheme have been complied with, the Scheme shall cease to exist.

On and from the date of the publication of the notice of winding up as stated above, the Trustee or the AMC as the case maybe, shall:

- (a) cease to carry on any business activities in respect of the Scheme so wound up;
- (b) cease to create or cancel Units in the Scheme; and
- (c) cease to issue or redeem Units in the Scheme.

C. GENERAL INFORMATION

1. Underwriting

The Schemes of the Fund does not propose to underwrite securities of other issuers.

2. Scrip Lending by the Fund

If permitted by SEBI under extant Regulations / guidelines, the Scheme(s) may also engage in scrip lending. The AMC shall comply with all reporting requirements and the Trustee shall carry out periodic review as required by SEBI guidelines. Scrip lending means the lending of stock to another person or entity for a fixed period of time at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period.

The AMC will apply the following limits, should it desire to engage in scrip lending:

- 1. not more than 20% of the net assets of the Scheme can generally be deployed in scrip lending; and
- 2. not more than 5% of the net assets of the Scheme can generally be deployed in scrip lending to any single counter-party.

3. Borrowing Powers

Under the Regulations, the Fund is allowed to borrow to meet the temporary liquidity needs of the Scheme for the purpose of repurchase, Redemption of Units or payment of interest or dividend to the Unit Holders. Further, as per Regulations, the Fund shall not borrow more than 20% of the net assets of the Scheme and the duration of such borrowing shall not exceed a period of 6 months.

The Fund may enter into necessary arrangements with banks / financial institutions for borrowing purposes. The Scheme may bear the interest charged on such borrowings.

4. Procedure and Recording of Investment Decisions

All investment decisions will be undertaken by the AMC in accordance with the Regulations and the investment objectives specified in the SID. All investment decisions taken by the AMC in relation to the corpus of the respective scheme(s) shall be recorded.

The AMC has appointed an Investment Committee comprising the Chief Executive Officer, the Head - Equities, Head - Fixed Income, Head - Compliance and Chief Financial Officer & Head Risk Management. The Committee's role is to lay down the broad investment policy for the schemes, review the policy and to review the portfolio and performance of the schemes periodically. However the day to day investment management decision will solely be of the respective Fund Manager of the designated schemes.

With regard to investments in equity instruments, individual scrip wise reasons shall be recorded by the Fund Manager at the time of placing individual orders on the dealing desk. A detailed report will be made before taking any decision to invest in a new

company. The Head - Equities will countersign each equity deal ticket in case the Head - Equities and the Fund Manager happen to be different individual. This means there is supervision upto Head - Equities level for each transaction that the AMC will undertake. Each transaction is recorded with an appropriate reason for the same. The AMC will also maintain a descriptive note of the companies it invests.

With regard to investments in debt instruments, all investments are made in companies which have been pre-approved by the Investment Committee. A detailed report is prepared and presented to the Investment Committee for approval before taking any decision to invest in a new company. Individual transaction wise reasons are recorded by the Fund Management Team at the time of executing individual deals on the dealing desk.

Performance of the Scheme is periodically tabled before the Boards of the AMC and the Trustee in their respective meetings. Performance of the Scheme vis-à-vis benchmark indices is monitored by the Boards of the Trustee and the AMC periodically. Further, the Boards of the Trustee and the AMC also reviews the performance of the Scheme in the light of performance of the mutual fund industry as published from time to time by independent research agencies and financial newspapers and journals.

5. Micro SIP

SIPs upto ₹ 50,000/- per year per investors i.e. aggregate of installments in a rolling 12 months period or in a financial year shall be referred to as "MICRO SIP".

Incase of Micro SIP the following photo identification documents for all holders has to be submitted:

(i) Voter Identity Card, (ii) Driving License, (iii) Government / Defense identification card, (iv) Passport, (v) Photo Ration Card, (vi) Photo Debit Card, (vii) Employee ID cards issued by companies registered with Registrar of Companies, (viii) Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament, (ix) ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks, (x) Senior Citizen / Freedom Fighter ID card issued by Government, (xi) Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI, (xii) Permanent Retirement Account No. (PRAN) card issued to New Pension System (NPS) subscribers by Central Record keeping Agency (NSDL), (xiii) Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC / EPFO

The Photo Identification document has to be current and valid and also either self attested or attested by an ARN holder.

The Photo Identification document are in lieu of PAN. However, investors may choose to provide PAN card copy as a proof.

Please note that all the subsequent SIP Installments may get rejected if the Investor does not meet the above requirements.

6. Multiple Bank Account Registrations

In compliance with AMFI Best Practice Guidelines Circular No.17/2010-11 dated October 22, 2010, AIG Global Investment Group Mutual Fund offers its investors the facility to register multiple bank accounts in their folios to receive redemption / dividend proceeds.

Salient features of the multiple Bank Account Registration facility are as below:

- Individual and Hindu Undivided Family (HUF) investors will be allowed to register 5 bank accounts and non-individual investors will be allowed to register up to 10 bank accounts
- Multiple Bank Registration Form will allow investors to do the following:

Part A - Registering Multiple Bank Accounts

Part B - Registering Default Bank Account.

Part C - Deleting of Registered Bank Account

The unit holder can choose any one of the registered bank accounts as default bank account. However, in case a unit holder does not specify the default bank account, the Fund reserves the right to designate any of the registered bank accounts as default bank account. Unit holders may also note that the registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription.

For the registration of the bank accounts, original of any one of the following documents or originals should be produced for verification at AMC branch or copy should be attested by the Bank:

- (i) A cancelled original cheque leaf of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque
- (ii) Copy of bank statement
- (iii) Bank passbook with current entries not older than 3 months which contain the details of the account such as name and address of the customer, bank account number, bank branch and address, MICR and IFSC code of the branch
- (iv) Original bank letter issued by the bank on the letterhead confirming the bank account holder with the account details, duly signed and stamped by the Branch Manager

The AMC may insist for proof of old bank account or proof of identity of the investor, while effecting a change of bank account.

In case the names are not pre-printed on the cheque, the customer can submit a certificate from the bank or the bank account statement or a copy of the bank pass book.

Further, AMC may insist for proof of investment such as copy of acknowledgement of investment, debit entry in pass book, counterfoil of the dividend warrant/payorder or Statement of Account (issue date more than 2 years old)* / Membership Advice/ certificate from

where the investment has been converted / merged to the present scheme, if applicable. *Account statement issued on current date shall not be treated as investment proof.

The above documents will also be required for change in bank account mandate submitted by the investor. In case such bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of said account.

7. Discontinuation of Change of Bank Account Mandate along with redemption/dividend proceeds facility

In compliance with AMFI Best Practice Guidelines Circular No. 17/2010-11 dated October 22, 2010, consequent to introduction of "Multiple Bank Accounts Facility", new bank accounts can be registered using the designated "Multiple Bank Account Registration Form". Further, the following points are important in this regard:

- (i) Proceeds of redemption will be sent only to bank account(s) that are already registered and validated in the folio at the time of redemption transaction processing
- (ii) Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption payment request for receiving redemption proceeds. If no registered bank account is mentioned at the time of redemption then the redemption proceeds shall be paid to the default bank account of the investor.
- (iii) If unit holder(s) provides an unregistered bank account or a new bank account updation request along with a redemption request, then the financial transaction, i.e. only redemption request shall be processed.
- (iv) If any change of bank mandate request is received / processed few days prior to submission of a redemption request or on the same day as a standalone change request, we will follow the concept of cooling period. To safeguard the investor's interest against fraudulent instructions, AMC may follow an internal process for validation of bank details. The Fund may process the payment in the existing registered bank account. The new bank mandate shall be updated in the investor's folio subsequently after due verifications.

Validation process and release of redemption payment shall be carried out within a period of 10 working days from the date of redemption request in accordance with The Securities and Exchange Board of India (Mutual Fund) Regulations.

Safe mode of writing cheque: As a best practice, it is recommended to investors that the subscription / purchase payment instruments such as cheque(s) / demand drafts/ pay orders be drawn in favor of the scheme name followed by name of the first holder or his PAN No. or existing Folio No.

Example; "Scheme Name – First Holder's Name" or "Scheme Name – First Holder's PAN No." or "Scheme Name – First Holder's Folio No."

The investors should cross their cheques as "Account Payee Only".

8. Dematerialization and Rematerialization

The Unit holders have an option to hold the Units in dematerialized form. In order to do so, unit holders are required to have a Beneficiary Account with a Depository Participant (DP) registered with NSDL / CDSL. The unit holders are required to indicate the DP's name, DP ID number and the beneficiary account number of the Unit holder with the DP in the application form. The Units of the Scheme will be traded compulsorily in dematerialized form.

In case Unit holders do not provide their Demat account details or provide incomplete details or the details do not match with the records as per Depository (ies), then such investors will be allotted units in physical mode and an account statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted into Demat form.

Unit holder who so desires to hold the Units in demat form at a later date, will be required to have a beneficiary account with a DP of NSDL/CDSL and will have to submit the account statement along with a request form asking for the conversion into demat form to the Depository. This request is called a Demat Request Form (DRF).

Re-materialization of Units will be in accordance with the provisions of SEBI (Depositories & Participants) Regulations, 1996 as may be amended from time to time. The AMC will facilitate re-materialization request with the Registrar, Depositories and Depository Participants.

The Unit holders also have an option to submit a request for subscription or redemption through their Depository Participant.

9. Unclaimed Redemptions and Dividends

As per circular no. MFD/CIR/9/120/2000 dated November 24, 2000 issued by SEBI, the unclaimed Redemption and dividend amounts shall be deployed by the Fund in call money market or money market instruments only. The investment management fee charged by the AMC for managing such unclaimed amounts shall not exceed 50 basis points. The circular also specifies that investors who claim these amounts during a period of three years from the due date shall be paid at the prevailing NAV. Thus, after a period of three years, this amount can be transferred to a pool account and the investors can claim the said amounts at the NAV prevailing at the end of the third year. In terms of the circular, the onus is on the AMC to make a continuous effort to remind investors through letters to take their unclaimed amounts. The details of such unclaimed amounts are being disclosed in the annual report sent to the Unit Holders.

10. Application under Power of Attorney

In case of an application under a Power of Attorney or by a limited company, body corporate, registered society, trust or partnership etc., the relevant Power of Attorney duly notarized or the relevant resolution or authority to make the application as the case may be or a duly certified copy thereof, along with the memorandum and articles of association/bye-laws must be lodged along with

the Application Form at an Investor Service Centre or at the Designated Collection Centres. Further, the AMC may require that a certified copy of the Trust Deed or the Partnership Deed be lodged at the Investor Service Centre or at the Designated Collection Centres.

11. Application by a Non-Individual Investor

In case of an application by a company, body corporate, society, mutual fund, trust or any other organisation not being an individual, a duly certified copy of the relevant resolution or a document providing evidence of the authority to the organisation to invest in units of mutual fund(s), along with the updated Specimen Signature list of Authorised Signatories must be lodged within 7 business days along with the Application Form / Transaction Slip at a Designated Collection Centre. Further, the AMC may require that a copy of the incorporation deeds / constitutive documents (e.g. Memorandum and Articles of Association) also be submitted to the Registrar.

12. Application by a Minor through Guardian

Pursuant to AMFI Best Practice Guidelines Circular dated February 9, 2011, the following changes are applicable with effect from April 1, 2011:

Minor shall be the first and sole holder in an account. There shall not be any joint holder with minor as the first or joint holder. Guardian in the folio on behalf of minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. The guardian should provide documents evidencing the relationship with the minor, such as birth certificate, of the minor or school leaving certificate or passport of the minor or any other document evidencing the minor's date of birth. In case of court appointed legal guardian, supporting documentary evidence shall be required.

Prior to the minor attaining major status, the AMC shall send intimation to the guardian and to the minor to submit the application form/ service request to change the status of the account to 'major' alongwith the signature attestation of the major, KYC Acknowledgement Letter and new bank mandate. In case of existing standing instructions including Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) registered prior to the minor attaining major status, the AMC shall send an advance notice to the guardian and the minor advising them that the existing standing instructions will continue to be processed beyond the date of the minor attaining major status till the time an instruction from the major to terminate the standing instruction is received by the Fund along with the prescribed documents. It may also be noted that the standing instruction shall be terminated within 30 days from the date of receiving such instruction.

The guardian cannot undertake any financial and non-financial transactions including fresh registration of STP, SIP and SWP after the date of the minor attaining major status till the time the application form / service request form along with the prescribed documents are received by the Fund.

In case there is change in guardian either due to mutual consent or demise of existing guardian, the new guardian shall provide request letter and no objection letter (NoC) or consent letter from existing guardian or court order for new guardian if the existing guardian is alive, notarized copy or attested copy of the death certificate of the deceased guardian.

13. Mode of Holding

An application can be made by up to a maximum of three applicants. Applicants must specify the 'mode of holding' in the Application Form.

If an Account has more than one holder, only the first-named holder (as determined by the records of the Registrar) will receive all notices and correspondence with respect to the Account. Such Unit Holder will receive the proceeds of any redemption requests or dividends or other distributions. In addition, such holder will have the voting rights, as permitted, associated with such Units.

In case of mode of operations specified as 'jointly', all requests have to be signed by all the joint holders. However, in the case of holdings specified as 'any one or survivor', any one of the joint holders may sign such requests.

The minor shall be the first and the sole holder in an account. There shall not be any joint accounts with minor as the first or joint holder.

In case the mode of holding is not ticked, then it will be taken as Joint for individual investors and proprietary firms. For others it will be marked as N.A. irrespective of whatever is ticked on the application.

The names of holders cannot be changed and names cannot be added or deleted as joint holders after the submission of an application.

Investors should carefully study the paragraphs "Transmission of Units" and "Nomination Facility" under the heading "Legal Information" before ticking the relevant box pertaining to the mode of holding in the Application Form.

14. Lien on Units for Loans

In conformity with the guidelines and notifications issued by SEBI / Government of India / any other regulatory body from time to time, Units under the Scheme(s) may be offered as security by way of a lien / charge in favour of scheduled banks, financial institutions, non-banking finance companies (NBFCs) or any other body. The Registrar will note and record the lien against such Units. A standard request letter for this purpose is available on request with the Registrar or the AMC. Alternatively, the lien letter format can be downloaded from our website - www.aiginvestments.co.in

The Unit Holder will not be able to redeem / switch Units under lien until the Lien Holder provides written authorisation to the Fund that the lien / charge may be vacated. As long as Units are under lien, the Lien Holder will have complete authority to exercise the lien, thereby redeeming such Units and receiving payment proceeds. In such instance, the Unit Holder will be informed by the Registrar through an account statement. In no case will the Units be transferred from the Unit Holder to the Lien Holder. Dividends declared on Units under Lien will be paid / re-invested to the credit of the Unit Holder and not the Lien Holder unless specified otherwise in the lien letter.

Lien/Set Off

The fund will have a first and paramount right of lien/set-off with respect to every unit/dividend under any scheme of the fund for any money that may be owed by the unit holder, to it.

15. Suspension of the Purchase and Redemption of Units

Subject to the approval of the Boards of the AMC and the Trustees and also subject to necessary communication of the same to SEBI, the determination of the NAV of the Units of the Scheme, and consequently of the Purchase, Redemption and Switching of Units, may be temporarily suspended in any of the conditions described below:

- a) When one or more stock exchanges or markets which provide the basis of valuation for a substantial portion of the assets of the Scheme is closed otherwise than for ordinary holidays;
- b) When, as a result of political, economic or monetary events or any other circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme is not considered to be reasonably practicable or might otherwise be detrimental to the interests of the Unit Holders;
- c) In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, so that the value of the securities of the Scheme cannot be accurately or reliably arrived at;
- d) If, in the opinion of the AMC, extreme volatility of markets causes or might cause, prejudice to the interests of the Unit Holders of the Scheme;
- e) In case of natural calamities, war, strikes, riots, and bandhs;
- f) In case of any other event of force majeure or disaster that in the opinion of the AMC affects the normal functioning of the AMC or the Registrar; or
- g) If so directed by SEBI.

In any of the above eventualities, the time limits for processing requests for subscription and Redemption of Units will not be applicable. All types of subscription and Redemption of Units will be processed on the basis of the immediately next Applicable NAV after the resumption of dealings in Units.

16. Right to Limit Redemptions

The Trustee may, in the general interest of the Unit Holders of the Scheme and when considered appropriate to do so based on unforeseen circumstances / unusual market conditions, limit the total number of Units which may be redeemed on any Business Day to 5% of the total number of Units then in issue under the Scheme and option(s) thereof or such other percentage as the Trustee may determine. Any Units which consequently are not redeemed on a particular Business Day will be carried forward for Redemption to the next Business Day, in order of receipt. Redemptions so carried forward will be priced on the basis of the Applicable NAV (subject to the prevailing Load) of the Business Day on which Redemption is made. Under such circumstances, to the extent multiple Redemption requests are received at the same time on a single Business Day, redemptions will be made on a pro-rata basis based on the size of each Redemption request, the balance amount being carried forward for Redemption to the next Business Day. In addition, the Trustee reserves the right, in its sole discretion, to limit redemptions with respect to any single account to an amount of ₹ 1,00,000 in a single day.

17. Use of Intermediaries

The investor is aware that the Fund and/or AMC need to use intermediaries such as post office, local and international couriers, banks and other intermediaries for correspondence with the investor and for making payments to the investor by cheques, drafts, warrants, through Electronic Clearing Services (ECS) etc. The investor expressly agrees and authorises the Fund and AMC (including their agents) to correspond with the investor or make payments through intermediaries including but not limited to post office, local and international couriers and banks. The investor clearly understands that the Fund and AMC use such intermediaries for convenience of the investor and such intermediaries are agents of the investor and not the Fund or AMC. The Fund and/or AMC or their agents are not responsible in any manner whatsoever for delayed receipt or non-receipt of any correspondence or payment through such intermediaries.

18. Investment in the Scheme by the AMC, Sponsor or their Affiliates

Subject to the Regulations, the AMC, the Sponsor, the Trustee and/or their associates or affiliates, may invest either directly or indirectly in the Scheme during the NFO and / or Ongoing Offer Period. However, AMC shall not charge any investment management and advisory services fee on its own investment in the Scheme.

19. Investor's Personal Information

The investor acknowledges and agrees that the AMC may share, disclose or transfer the investors' personal information including sensitive personal data or information with the following third parties ("Third Parties"):

- Registrar, Banks and / or authorised external third parties or agents of the AMC, Registrar or Banks, who are involved in transaction processing, despatches etc. of investors' investment in the Scheme;
- Distributors or Sub-brokers through whom applications of investors are received for the Scheme; or
- Any other organisations for compliance with any legal or regulatory requirements or to verify the identity of investors for complying with anti-money laundering requirements.

The investor acknowledges and agrees that the AMC may authorize the Third Parties to collect investors' personal information including personal data or information directly from the investor on behalf of the AMC.

The investor acknowledges and agrees that the AMC or any person acting on its behalf including the Third Parties may retain the personal information including Sensitive Personal Data or Information of the investors on a permanent basis for the purpose of authenticating the investor's identity.

For the purpose of above paragraphs, 'sensitive personal data or information' shall have the same meaning assigned to it under the Information Technology Act, 2000 or Rules issued thereunder including the Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011.

20. Folio Number

Unless otherwise requested by the Unit Holder, a single folio number may be assigned if an investor invests in different schemes of the Fund, and a consolidated account statement will then be provided for investments in all the schemes.

21. Omnibus Clause

Besides the AMC, the Trustee / Sponsor may also absorb expenditures in addition to the limits laid down under Regulation 52 of the Regulations.

Further, any amendment / clarification and guidelines including in the form of notes or circulars issued from time to time by SEBI for the operation and management of mutual fund shall be applicable.

22. Website

The website of the Fund / AMC (www.aiginvestments.co.in) is intended solely for the use of Resident Indians, NRIs, PIOs and FII's registered with SEBI. It should not be regarded as a solicitation for business in any jurisdiction other than India. In particular, the information is not for distribution and does not constitute an offer to sell or the solicitation of an offer to buy securities in any jurisdiction where such activity is prohibited, including the United States of America. Any persons resident outside India who nevertheless intend to respond to this material must first satisfy themselves that they are not subject to any local requirements which restrict or prohibit them from so doing. Information other than that relating specifically to the AMC / the Fund and its products, is for information purposes only and should not be relied upon as a basis for investment decisions. The AMC cannot be held responsible for any information contained in any website linked from this website.

23. Inter-Scheme Transfer of Investments

Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if -

- (a) such transfers are done at the prevailing market price for quoted instruments on spot basis.

Explanation : "spot basis" shall have same meaning as specified by stock exchange for spot transactions.

- (b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

In pursuance of SEBI Circular dated October 16, 2009 and further communication dated December 30, 2009; inter scheme transfers in corporate bonds shall be reported and settled through the National Securities Clearing Corporation Limited (NSCCL) or the Indian Clearing Corporation Limited (ICCL).

24. Associate Transactions

During the Financial Year April 1, 2009 to March 31, 2010, the Fund has not carried out any securities transactions with Sponsor or Associate Companies on a principal-to-principal basis, except equity purchases of Bajaj Auto Ltd. at prevailing market rates. Such purchase during the period in aggregate amounts to ₹ 11.04 crores (No. of Trades: 8).

During the Financial Year April 1, 2010 to March 31, 2011, the Fund has not carried out any securities transactions with Sponsor or Associate Companies on a principal-to-principal basis, except for ten equity Sale trades of Bajaj Auto Ltd., one Sale of Security where Bajaj Auto Ltd. is counterparty and three purchase trade and two sale trade where Bajaj Holding & Invest Ltd. is counterparty. All trades are executed at the prevailing market price. Such purchase and sale during the period in aggregate amounts to ₹ 97.47 crores (Total No. of Trades 16).

During the Financial Year April 1, 2011 to March 31, 2012, the Fund has not carried out any securities transaction with Sponsor or Associate Companies on a principal-to-principal basis, except for Eight Equity Purchase trades of Bajaj Finance Ltd, Five Equity Sale trades of Bajaj Auto Ltd and One Sale trade where in Bajaj Auto Ltd is counterparty. All trades are executed at the prevailing market prices. Aggregate amount of such purchase & Sale during the period amounts to ₹ 32.48 crores (Total No of Trades: 14).

The Schemes of the Mutual Fund have not undertaken any underwriting obligations with respect to issues lead managed by associate companies.

The Schemes of the Mutual Fund shall not invest in any unlisted securities of either the Sponsor or the group companies of the Sponsor.

The Schemes of the Mutual Fund have not invested more than 25% of its net assets in Group Companies.

Mutual Fund may have dealings, transactions with group / associate companies. Necessary disclosures will be made in this regard in compliance with SEBI (Mutual Funds) Regulations, 1996.

Brokerage and Commission paid to Associates for the past three Financial Years (including the current year)

Brokerage paid to associates/related parties/group companies of Sponsor/AMC (for the period April 1, 2009 to March 31, 2010; April 1, 2010 to March 31, 2011; and April 1, 2011 to March 31, 2012)				
Name of associate/related parties/group companies of Sponsor/AMC	Nature of Association / Nature of Relation	Period Covered	Value of transaction (in ₹ Cr. & % of total value of transaction of the fund)	Brokerage (Rs Cr & % of total brokerage paid by the fund)
NIL				
Commission paid to associates/related parties/group companies of Sponsor/AMC (for the period April 1, 2009 to March 31, 2010; April 1, 2010 to March 31, 2011 and April 1, 2011 to March 31, 2012)				
Name of associate/related parties/group companies of Sponsor/AMC	Nature of Association / Nature of Relation	Period Covered	Business Given (in ₹ Cr. & % of total business received by the fund)	Commission paid (Rs & % of total commission paid by the fund)
NIL				

25. Documents Available for Inspection

The following documents will be available for inspection at the office of the Mutual Fund at 604, 6th Floor, Peninsula Tower, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400 013 during business hours on any day (excluding Saturdays, Sundays and public holidays):

- Memorandum and Articles of Association of the AMC
- Investment Management Agreement
- Trust Deed and amendments thereto, if any
- Mutual Fund Registration Certificate
- Agreement between the Mutual Fund and the Custodian
- Agreement with Registrar and Share Transfer Agents
- Consent of Auditors to act in the said capacity
- Consent of Legal Advisors to act in the said capacity
- Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and amendments from time to time thereto.
- Indian Trusts Act, 1882.

26. Investor Grievances Redressal Mechanism

The Status of investor complaints received and redressed is as under:

SCHEME	FY 09-10#	FY 10-11#	FY 11-12 ^s	April - May 2012 ^s
AIG India Equity Fund	12472	8016	27	0
AIG Infrastructure & Economic Reform Fund	4542	4150	14	0
AIG World Gold Fund	6042	5769	63	0
AIG India Liquid Fund	159	172	0	0
AIG India Treasury Fund	201	308	2	0
AIG Short Term Fund	62	127	1	0
AIG Quarterly Interval Funds	21	53	0	0
AIG Fixed Maturity Plan I - Series I	47	8	0	0
Total	23546	18603	109*	0

Figure includes queries and complaints

* includes 2 generic complaints by single investor

\$ Figures include only complaints

All the queries and investor complaints are handled at each of our points of contact i.e. ISC, AMC branch, telephone call, email or letter. Every complaint or follow up queries that comes to any of the mentioned contact points will be logged in and monitored on a regular basis by the AMC and CAMS. AMC also has an escalation mechanism, whereby if there are any open or pending queries for more than the above mentioned time lines, then the same will be escalated to the next level for resolution.

Note: AIG Fixed Maturity Plan I - Series I has matured on September 14, 2009.

Notwithstanding anything contained in this Statement of Additional Information, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines thereunder shall be applicable.

AIG Global Asset Management Company (India) Private Limited - Investor Service Centres

Ahmedabad: 101, Sampada Complex, Behind A.K.Patel House, Near Mithakali Six Roads, Navrangpura, Ahmedabad - 380009. Phone: 079 6000 0344, 99740 13010 / 11 / 12. **Bangalore:** No.33, Unit # 11, 1st Floor, Imperial Court, Cunningham Road, Bangalore - 560052. Phone: 080-41473386 / 87 / 88. **Chandigarh:** SCO-117-118, Office No. 103, 1st Floor, Sector-17B, Chandigarh - 160017. Phone: 0172-4000744. **Chennai:** Ground Floor, E L Heights, No.3 C M M Street, Kodambakkam High Road, Nungambakkam, Chennai - 600034. Phone No - 044-43561946 / 47. **Hyderabad:** Office No. 203, 2nd Floor, V. V. Vintage, Boulevard, 6-3-1093, Rajbhavan Road, Somajiguda, Hyderabad - 500 082, Phone: 040-65142724. **Kolkata:** LORDS", 5th Floor, Suite - 503, 7/1 Lord Sinha Road, Kolkata - 700071. Phone: 033 40073001 / 3002. **Lucknow:** Office no. 6, Ground Floor, Saran Chambers-I, 5 Park Road, Hazratganj, Lucknow - 226001. Phone: 0522 4005571. **Mumbai:** 604, 6th Floor, Peninsula Tower, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013, Phone: 022-4093001 / 215. **New Delhi:** 9th Floor, 9A & 9C, Vandana Building, 11 Tolstoy Marg, Connaught Place, New Delhi - 110001. Phone: 011-43593201-204. **Pune:** 304, Business Guild, Law College Road, Opp Krishna Dining Hall, Pune - 411004. Phone: 020 66401000 / 1 / 2. **Vadodara:** 202 B Dwarkesh Complex, Opp Panorama, R.C. Dutt Road, Alkapuri, Baroda - 390007. Phone: 0265-6453562 / 63

CAMS SERVICE CENTRES

Agartala : Advisor Chowmuhan (Ground Floor), Krishnanagar, Agartala, Agartala - 799001. **Agra :** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra - 282002. **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 :** AMC No. 423/30 , Near Church, Brahampuri,Opp T B Hospital . , Jaipur Road, Ajmer - 305001. **Akola :** Opp. RLT Science College, Civil Lines, Akola - 444001. **Aligarh :** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001. **Allahabad :** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad - 211001. **Alleppey :** Bldg. No. VIII / 411 , C C N B Road, Near Pagoda Resort, Chungom, Alleppey - 688011. **Alwar :** 256A, Scheme No:1., Arya Nagar, Alwar - 301001. **Amaravati :** 81, Gulsham Tower, 2nd Floor , Near Panchsheel Talkies, Amaravati - 444601. **Ambala :** Opposite PEER, Bal Bhavan Road, Ambala - 134003. **Amritsar :** SCO - 18J, 'C' , BLOCK RANJIT AVENUE, Amritsar - 140001. **Anand :** 101, A.P. Tower., B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand - 388001. **Anantapur :** 15-570-33, I Floor, Pallavi Towers, Anantapur , Anantapur - 515 001 . **Andheri :** CTS No 411 , Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri, Mumbai - 400069. **Ankleshwar :** Shop No - F -56, First Floor,Omkar Complex, Opp Old Colony,Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch - 393002. **Asansol :** Block – G 1st Floor , P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol - 713303. **Aurangabad :** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad - 431001. **Balasure :** B C Sen Road, Balasure - 756001. **Bangalore :** Trade Centre, 1st Floor, 45, Dikensen Road , (Next to Manipal Centre) , Bangalore - 560 042. **Bareilly :** F-62-63, Butler Plaza, Civil Lines, Bareilly - 243001. **Basti :** Office no 3, 1st Floor, Jamia Shopping Complex ,(Opposite Pandey School) . , Station Road, Basti - 272002. **Belgaum :** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate., Tilakwadi, Belgaum - 590006. **Bellary :** 60/5, Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), Bellary - 583101. **Berhampur :** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Berhampur - 760001. **Bhagalpur :** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur - 812002. **Bharuch (Parent: Ankleshwar TP) :** F-108, Rangoli Complex, Station Road, Bharuch - 392001. **Bhatinda :** 2907 GH,GT Road, Near Zila Parishad, Bhatinda - 151001. **Bhavnagar :** 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar - 364002. **Bhilai :** 209 , Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai - 490020. **Bhilwara :** Indraprastha tower, Second floor , Shyam ki sabji mandi , Near Mukharji garden, Bhilwara - 311001. **Bhopal :** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank , MP Nagar, Zone II, Bhopal - 462011. **Bhubaneswar :** Plot No - 111 , Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar,Unit 3, Bhubaneswar - 751 001. **Bhuj :** Data Solution, Office No:17, 1st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch - 370001. **Bhusawal (Parent: Jalgaon TP) :** 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201. **Bikaner :** F 4,5 Bothra Complex, Modern Market, Bikaner - 334001. **Bilaspur :** Beside HDFC Bank, Link Road, Bilaspur - 495 001 . **Bokaro :** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro - 827004. **Burdwan :** 399, G T Road, Basement of Talk of the Town, Burdwan - 713101. **C.R.Avenue (Parent: Kolkata ISC) :** 33,C.R Avenue, 2nd floor, Room No.13, Kolkata - 700012. **Calicut :** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam,, Calicut - 673016. **Chandigarh :** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160 017. **Chennai :** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600 034 . **Chennai (OMR) :** Ground Floor, 148 Old Mahabalipuram Road, Okkiyam, Thuraipakkam, Chennai - 600097. **Chhindwara :** Office No - 1, Parasia Road, Near Mehta Colony, Chhindwara - 480 001. **Chittoargarh :** 3 Ashok Nagar, Near Heera Vatika, Chittoargarh - 312001. **Cochin :** Ittoop's Imperial Trade Center , Door No. 64/5871 – D, 3rd Floor, M. G. Road (North), 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 - 753001. **Darbhanga :** Shahi Complex, 1st Floor, Near RB Memorial hospital,V.I.P. Road, Benta, Laheriasarai, Darbhanga - 846001. **Dehradun :** 204/121 Nari Shilp Mandir Marg , Old Connaught Place, Dehradun - 248001. **Deoghar :** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112 . **Devangere :** 13, 1st Floor., Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devangere - 577002. **Dhanbad :** Urmila Towers , Room No: 111(1st Floor) , Bank More, Dhanbad - 826001. **Dharmapuri :** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri - 636 701 . **Dhule :** H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule - 424 001. **Durgapur :** City Plaza Building , 3rd floor, City Centre, Durgapur - 713 216 . **Erode :** 197, Seshaiyer Complex, Agraharam Street, Erode - 638001. **Faizabad :** 64 Cantonment, Near GPO, Faizabad - 224001. **Faridabad :** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad - 121001. **Gandhidham :** Plot No. 261 , 1st Floor, Sector 1A, Om Mandap Galli , Gandhidham - 370 201. **Ghaziabad :** 113/6 I Floor, Navyug Market, Gazhiabad - 201001. **Goa :** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) - 403 001. **Gondal (Parent: Rajkot) :** A/80, Kailash Complex , Opp. Khedut Decor , GONDAL - 360 311 . **Gorakhpur :** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road , Gorakhpur - 273001. **Gulbarga :** Pal Complex, 1st Floor, Opp. City Bus Stop,SuperMarket, Gulbarga - 585 101. **Guntur :** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur - 522002. **Gurgaon :** SCO - 16, Sector - 14, First floor, Gurgaon - 122001. **Guwahati :** A.K. Azad Road,, Rehabari, Guwahati - 781008. **Gwalior :** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office,City Centre. , Gwalior - 474002. **Haldia :** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office,Purba Medinipur District, . , Haldia - 721 602 . **Haldwani :** Durga City Centre, Nainital Road, Haldwani - 263139. **Hazaribag :** Municipal Market, Annanda Chowk, Hazaribagh - 825301. **Himmatnagar :** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383 001. **Hisar :** 12, Opp. Bank of Baroda, Red Square Market, Hisar - 125001. **Hoshiarpur :** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146 001. **Hosur :** Shop No.8 J D Plaza, OPP TNBE Office, Royakotta Road, Hosur - 635109. **Hubli :** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029. **Hyderabad :** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad - 500 003. **Indore :** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore - 452 001. **Jabalpur :** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. **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 - 144001. **Jalgaon :** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon - 425001. **Jalna C.C. (Parent: Aurangabad) :** Shop No: 11, 1st Floor, Ashoka Plaza, Opp: Magistic Talkies, Subhash Road, Jalna - 431 203. **Jammu :** JRDS Heights, Lane Opp. S&S Computers , Near RBI Building, Sector 14, Nanak Nagar , Jammu - 180004. **Jamnagar :** 217/218, Manek Centre , P.N. Marg, Jamnagar - 361008. **Jamshedpur :** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur - 831001. **Jaunpur :** 248, FORT ROAD, Near AMBER HOTEL , Jaunpur - 222001. **Jhansi :** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi - 284001. **Jodhpur :** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur - 342003. **Junagadh :** Circle Chowk, , Near Choksi Bazar Kaman, , Gujarat, Junagadh - 362001. **Kadapa :** Bandi Subbaramaiah Complex,

CAMS SERVICE CENTRES

D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa - 516 001 . **Kakinada** : No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533 001. **Kalyani** : A - 1/50, Block - A, Dist Nadia, Kalyani - 741235. **Kannur** : Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004. **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. **Karnal (Parent: Panipat TP)** : , 7, 1st Floor, Opp Bata Showroom, Kunjapura Road, Karnal - 132001. **Karur** : 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur - 639002. **Katni** : 1st FLOOR, GURUNANAK DHARMAKANTA, Jabalpur Road, BARGAWAN, Katni - 483 501. **Kestopur** : 148, Jessore Road, Block -B (2nd Floor), Kolkata, Kestopur - 700101. **Khammam** : Shop No: 11 - 2 - 31/3, 1st floor,, Philips Complex,, Balajinagar, Wyra Road,, Near Baburao Petrol Bunk,, Khammam - 507 001. **Kharagpur** : H.NO.291/1, WARD NO-15, MALANCHA MAIN ROAD, OPPOSITE UCO BANK, Kharagpur - 721301. **Kolhapur** : 2 B, 3rd Floor, Ayodhya Towers, Station Road,, Kolhapur - 416001. **Kolkata** : Saket Building,, 44 Park Street, 2nd Floor, Kolkata - 700016. **Kollam** : Kochupilamoodu Junction, Near VLC, Beach Road, Kollam - 691001. **Kota** : B-33 'Kalyan Bhawan, Triangle Part ,Vallabh Nagar, Kota - 324007. **Kottayam** : KMC IX / 1331 A , Opp.: Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam - 686001. **Kumbakonam** : Jailani Complex, 47, Mutt Street, Kumbakonam - 612001. **Kurnool** : H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool - 518 004. **Lucknow** : Off # 4, 1st Floor, Centre Court Building,, 3/c, 5 - Park Road, Hazratganj , Lucknow - 226 001. **Ludhiana** : U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road,, Ludhiana - 141 002. **Madurai** : 86/71A, Tamilsangam Road, Madurai - 625 001. **Malda** : Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda - 732 101. **Mangalore** : No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank , Kadri Main Road, Kadri, Mangalore - 575 003. **Manipal** : Trade Centre, 2nd Floor, Syndicate Circle, Starting Point , Manipal - 576104. **Mapusa (Parent ISC : Goa)** : Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank , Angod, Mapusa - 403 507. **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 - 281001. **Meerut** : 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut - 250002. **Mehsana** : 1st Floor, Subhadra Complex, Urban Bank Road, Madurai - 384 002. **Moga** : Gandhi Road, Opp Union Bank of India, Moga - 142001. **Moradabad** : B-612 'Sudhakar', Lajpat Nagar, Moradabad - 244001. **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 - 842001. **Mysore** : No.1, 1st Floor, CH.26 7th Main, 5th Cross , (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570009. **Nadiad (Parent TP: Anand TP)** : 8, Ravi Kiran Complex, Ground Floor Nanakumbh Nath Road, Nadiad , Nadiad - 387001. **Nagpur** : 145 Lendra, New Ramdaspath, Nagpur - 440 010. **Namakkal** : 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal - 637001. **Nasik** : Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik - 422005. **Navsari** : Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank,, Nr. Vasant Talkies, Chimnabai Road, Navsari - 396445. **Nellore** : 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet,, Nellore - 524001. **New Delhi** : 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannaugt Place, New Delhi - 110 001. **Noida** : C-81, 1st floor, Sector - 2, Noida - 201301. **Palakkad** : 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, 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 - 132103. **Patiala** : 35, New Lal Bagh Colony, Patiala - 147001. **Patna** : G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna - 800 001. **Pondicherry** : S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. **Pune** : Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehendale Garage Road, Erandawane, Pune - 411 004. **Rae Bareli** : 17, Anand Nagar Complex, Rae Bareli - 229001. **Raipur** : HIG,C-23 , Sector - 1, Devendra Nagar, Raipur - 492004. **Rajahmundry** : Cabin 101 D.no 7-27-4, 1st Floor Krishna Complex, Baruvari Street, T Nagar, Rajahmundry - 533101. **Rajapalayam** : No 59 A/I, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam - 626117. **Rajkot** : Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot - 360001. **Ranchi** : 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi - 834001. **Ratlam** : Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam - 457001. **Ratnagiri** : Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415 639. **Rohtak** : 205, 2nd Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak - 124001. **Roorkee** : 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee - 247667. **Rourkela** : 1st Floor , Mangal Bhawan , Phase II , Power House Road , Rourkela - 769001. **Sagar** : Opp. Somani Automobiles , Bhagwanganj , Sagar - 470 002. **Saharanpur** : I Floor, Krishna Complex, Opp. Hath Gate, Court Road, Saharanpur - 247001. **Salem** : No.2, I Floor Vivekananda Street,, New Fairlands, Salem - 636016. **Sambalpur** : C/o Raj Tibrewal & Associates, Opp.Town High School,Sansarak , Sambalpur - 768001. **Sangli (Parent: Kolhapur)** : Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli - 416416. **Satara** : 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002. **Shahjahanpur** : Bijlipura,, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur - 242001. **Shimla** : I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla - 171001. **Shimoga** : Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga - 577 201. **Siliguri** : No 7, Swamiji Sarani, Ground Floor, Ground Floor,Hakimpara , Siliguri - 734001. **Sirsa** : Gali No:1, Old Court Road , Near Railway Station Crossing, Sirsa - 125055. **Sitapur** : Arya Nagar, Near Arya Kanya School, Sitapur - 261001. **Solan** : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan , Solan - 173 212 . **Solapur** : Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001. **Sriganganagar** : 18 L Block, Sri Ganganagar , Sri Ganganagar - 335001. **Srikakulam** : Door No 5 - 6 - 2, Punyapu Street, Palakonda Road, Near Krishna Park, Srikakulam, Srikakulam - 532 001. **Sultanpur** : 967, Civil Lines, Near Pant Stadium, Sultanpur - 228 001. **Surat** : Plot No.629,2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat - 395 001. **Surendranagar** : 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Surendranagar - 363035. **Thane** : 3rd Floor, Nalanda Chambers, "B" Wing,, Gokhale Road,Near Hanuman Temple, Naupada, Thane - 400 602 . **Thiruppur** : I(1), Binny Compound,, II Street,, Kumaran Road, Thiruppur - 641601. **Thiruvalla** : Central Tower, Above Indian Bank,, Cross Junction, Thiruvalla - 689101. **Tinsukia** : Dhawal Complex, Ground Floor, Durgabari, Rangagora Road,Near Dena Bank, Tinsukia - 786125. **Tirunelveli** : I Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli - 627001. **Tirupathi** : Shop No14, Boligala Complex,, 1st Floor, Door No. 18-8-41B , Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi - 517501. **Trichur** : Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur - 680001. **Trichy** : No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018. **Trivandrum** : R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum - 695004. **Tuticorin** : I - A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main,Palayamkottai Road, Tuticorin - 628 008 . **Udaipur** : 32 Ahinsapuri, Fatehpura Circle, Udaipur - 313004. **Ujjain** : , 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park,, Ujjain - 456 010 . **Unjha (Parent: Mehsana)** : 10/11, Maruti Complex,, Opp. B R Marbles, Highway Road, Unjha - 384 170. **Vadodara** : 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390 007. **Valsad** : 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad - 396001. **Vapi** : 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi - 396195. **Varanasi** : C-28/142-2A, Near Teliya Bagh Crossing, Teliya Bagh, Varanasi - 221002. **Vaso (Parent: Goa)** : No DU 8, Upper Ground Floor , Behind Techoclean Clinic, Suvudha Complex , Near ICICI Bank , Vasco da gama - 403802. **Vellore** : No:54, 1st Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore - 632004. **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. **Warangal** : F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal - 506001. **Yamuna Nagar** : 124-B/R Model Town, Yamunanagar, Yamuna Nagar - 135 001. **Yavatmal** : Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma - 445 001.

AIG Global Asset Management Company (India) Private Limited

604, 6th Floor, Peninsula Tower,
Peninsula Corporate Park,
Ganpatrao Kadam Marg,
Lower Parel, Mumbai - 400 013
Tel.: (91 22) 4093 0001
Fax.: (91 22) 4093 0077