KEY INFORMATION MEMORANDUM & COMMON APPLICATION FORM

LIQUID / DEBT / HYBRID SCHEMES

IDBI Liquid Fund (ILIQF)
(An open-ended liquid scheme)

IDBI Ultra Short Term Fund (IUSTF)
(An open-ended debt scheme)

IDBI Short Term Bond Fund (ISTBF)
(An open-ended debt scheme)

IDBI Dynamic Bond Fund (IDBF)
(An open-ended debt scheme)

IDBI Gilt Fund (IGF)
(An open-ended dedicated gilt scheme)

IDBI Debt Opportunities Fund (IDOF)
(An open-ended income scheme)

IDBI Monthly Income Plan (IMIP)
(An open ended Income Scheme. Monthly Income is not assured and is subject to availability of distributable surplus)

EQUITY SCHEMES

IDBI Nifty Index Fund (INIF)
(An open-ended passively managed equity Scheme tracking the CNX Nifty Index (Total Returns Index))

IDBI Nifty Junior Index Fund (INJIF)
(An open-ended passively managed equity Scheme tracking the CNX Nifty Junior Index (Total Returns Index))

IDBI India Top 100 Equity Fund (IIT100EF)
(An open-ended growth scheme)

IDBI Equity Advantage Fund (IEAF)
(An open-ended Equity Linked Savings Scheme (ELSS) offering income tax benefits under section 80C of IT Act,1961)

IDBI Diversified Equity Fund (IDEF)
(An open-ended growth scheme)

GOLD FUND OF FUNDS

IDBI Gold Fund (IGFOF)
(An open-ended Fund of Funds scheme)

Name of Mutual Fund
IDBI Mutual Fund

Name of Trustee Company
IDBI MF Trustee Company Limited,
CIN: U65991MH2010PLC199326,
Registered Office : IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai – 400 005.

Name of Sponsor
IDBI Bank Limited
CIN: L65190MH2004GOI148838

Name of Asset Management Company
IDBI Asset Management Limited (AMC)
CIN: U65100MH2010PLC199319. Registered Office: IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai – 400 005.

IDBI Asset Management Limited
Corporate Office: 5th Floor Mafatlal Centre, Nariman Point, Mumbai - 400 021.

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

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

All India Toll Free No.: 1800-419-4324 • Tel. No.: (+91 22) 6644 2800 • Fax No.: (+91 22) 6644 2801 • Email ID: contactus@idbimutual.co.in
SMS: IDBIMF to 09220092200 • Website: www.idbimutual.co.in

Combined Key Information Memorandum

DEBT SCHEMES				
No	**Scheme Name**	**Abbreviations**	**Type of Scheme**	**Re-opening Date**
1	IDBI Liquid Fund	ILIQF	An open-ended liquid scheme	12th July 2010
2	IDBI Ultra Short Term Fund	IUSTF	An open-ended debt scheme	6th September 2010
3	IDBI Short Term Bond Fund	ISTBF	An open-ended debt scheme	24th March 2011
4	IDBI Dynamic Bond Fund	IDBF	An open-ended debt scheme	23rd February 2012
5	IDBI Gilt Fund	IGF	An open-ended dedicated gilt scheme	27th December 2012
6	IDBI Debt Opportunities Fund	IDOF	An open-ended income scheme	11th March 2014

EQUITY SCHEMES				
No	**Scheme Name**	**Abbreviations**	**Type of Scheme**	**Re-opening Date**
1	IDBI Nifty Index Fund	INIF	An open-ended passively managed equity scheme tracking the CNX Nifty Index (Total Returns Index)	30th June 2010
2	IDBI Nifty Junior Index Fund	INJIF	An open-ended passively managed equity scheme tracking the CNX Nifty Junior Index (Total Returns Index)	27th September 2010
3	IDBI India Top 100 Equity Fund	IIT100EF	An open-ended growth scheme	22nd May 2012
4	IDBI Equity Advantage Fund (previously IDBI Tax Saving Fund)	IEAF	An open-ended Equity Linked Savings scheme (ELSS) offering income tax benefits under section 80C of IT Act, 1961	17th September 2013
5	IDBI Diversified Equity Fund	IDEF	An open-ended growth scheme	4th April 2014

HYBRID SCHEME				
No	**Scheme Name**	**Abbreviations**	**Type of Scheme**	**Re-opening Date**
1	IDBI Monthly Income Plan	IMIP	An open ended Income Scheme. Monthly Income is not assured and is subject to availability of distributable surplus	14th March 2011

FUND OF FUNDS SCHEME				
No	**Scheme Name**	**Abbreviations**	**Type of Scheme**	**Re-opening Date**
1	IDBI Gold Fund	IGFOF	An open ended Fund of Funds scheme	23rd August 2012

IDBI Liquid Fund (ILIQF)

An open-ended liquid Scheme

Investment Objective

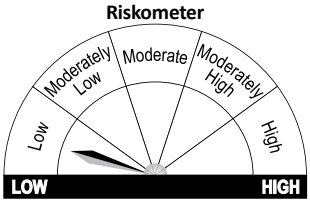
The investment objective of the Scheme will be to provide investors with high level of liquidity along with regular income for their investment. The Scheme will endeavour to achieve this objective through an allocation of the investment corpus in a low risk portfolio of money market and debt instruments.

Product Label

This product is suitable for investors who are seeking*:

- High level of liquidity along with regular income for short term
- Investments in Debt / Money market instruments with maturity / residual maturity up to 91 days

Riskometer



Investors understand that their principal will be at Low risk

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Asset Allocation Pattern

The asset allocation pattern for the Scheme is detailed in the table below:

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Money market instruments with maturity / residual maturity up to 91 days	50%	100%	Low
Debt instruments (including floating rate debt instruments and securitized debt) with maturity / residual maturity / interest rate resets up to 91 days	0%	50%	Low to Medium

Pursuant to SEBI Circular No. SEBI/IMD/CIR No. 13/150975/09 dated January 19, 2009, the Scheme shall make investments only in debt and money market instruments with maturity / residual maturity of up to 91 days only.

Explanation:

a. In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of the security.

b. In case of securities with put and call options (daily or otherwise) the residual maturity of the securities shall not be greater than 91 days.

c. In case the maturity of the security falls on a Non Business Day, then settlement of securities will take place on the next Business Day.

It is the intent of the Scheme to maintain the average maturity of the portfolio within a range of 30 days to 91 days depending on the Fund Manager's assessment of various parameters including interest rate environment, liquidity and macro-economic factors. However, the maturity profile of the Scheme can undergo a change in case the market conditions warrant and at the discretion of the Fund Manager.

The cumulative gross investment in securities under the Scheme, which includes Money market instruments, debt instruments including floating rate debt instruments and securitized debt, and gross exposure to derivatives will not exceed 100% of the net assets of the Scheme.

For additional disclosure to asset allocation pattern, please refer page 9

IDBI Ultra Short Term Fund (IUSTF)

An open-ended debt Scheme

Investment Objective

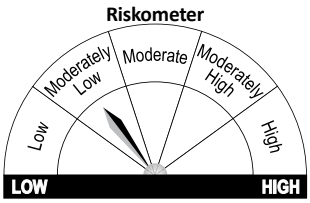
The objective of the Scheme will be to provide investors with regular income for their investment. The Scheme will endeavour to achieve this objective through an allocation of the investment corpus in a diversified portfolio of money market and debt instruments with maturity predominantly between a Liquid Fund and a Short Term Fund while maintaining a portfolio risk profile similar to a liquid fund.

Product Label

This product is suitable for investors who are seeking*:

- Regular income for short term
- Investments in Debt / Money market instruments with maturity predominantly between a liquid fund and short term fund while maintaining portfolio risk profile similar to liquid fund

Riskometer



Investors understand that their principal will be at Moderately Low risk

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Asset Allocation Pattern

The asset allocation pattern for the Scheme is detailed in the table below:

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Money market instruments / debt instruments (including floating rate debt instruments and securitized debt) with maturity / residual maturity up to 1 year (or 365 days)	80%	100%	Low to Medium
Debt instruments (including floating rate debt instruments and securitized debt) with duration / maturity / residual maturity above 1 year	0%	20%	Medium
It is the intent of the Scheme to maintain the average maturity of the portfolio within a range of 30 days to 120 days under normal market conditions depending on the Fund Manager's assessment of various parameters including interest rate environment, liquidity and macro-economic factors. However, the maturity profile of the Scheme can undergo a change in case the market conditions warrant and at the discretion of the Fund Manager.			

The cumulative gross investment in securities under the Scheme, which includes Money market instruments, debt instruments including floating rate debt instruments and securitized debt, and gross exposure to derivatives will not exceed 100% of the net assets of the Scheme.

For additional disclosure to asset allocation pattern, please refer page 9

IDBI Short Term Bond Fund (ISTBF)

An open-ended debt Scheme

Investment Objective

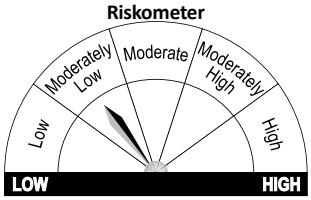
The objective of the Scheme will be to provide investors with regular income for their investment. The Scheme will endeavour to achieve this objective through an allocation of the investment corpus in a diversified portfolio of debt and money market instruments.

Product Label

This product is suitable for investors who are seeking*:

- Regular income for short term
- Investments in Debt / Money market instruments with duration / maturity / residual maturity not exceeding 3 years

Riskometer



Investors understand that their principal will be at Moderately Low risk

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Asset Allocation pattern

The asset allocation pattern for the Scheme is detailed in the table below:

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Money market instruments / debt instruments (including floating rate debt instruments and securitized debt) with maturity / residual maturity up to and including 2 years	65%	100%	Low
Debt instruments (including floating rate debt instruments and securitized debt) with duration / maturity / residual maturity above 2 years and not exceeding 3 years	0%	35%	Low to Medium

It is the intent of the Scheme to maintain the duration of the portfolio below 2 years under normal market conditions depending on the Fund Manager's assessment of various parameters including interest rate environment, liquidity and macro-economic factors. However, the maturity profile of the Scheme can undergo a change in case the market conditions warrant and at the discretion of the Fund Manager. Under no circumstances the average maturity / duration of the portfolio will exceed 3 years.

The cumulative gross investment in securities under the Scheme, which includes Money market instruments, debt instruments including floating rate debt instruments and securitized debt, and gross exposure to derivatives will not exceed 100% of the net assets of the Scheme.

For additional disclosure to asset allocation pattern, please refer page 9

IDBI Dynamic Bond Fund (IDBF)

An open-ended debt Scheme

Investment Objective

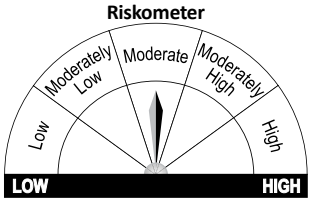
The objective of the Scheme is to generate regular income while maintaining liquidity through active management of a portfolio comprising of debt and money market instruments.

Product Label

This product is suitable for investors who are seeking*:

- Generate Income along with attendant liquidity through active management of portfolio with at least medium term horizon
- Investments in Debt (including Government Securities) / Money market instruments

Riskometer



Investors understand that their principal will be at Moderate risk

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Asset Allocation Pattern

The asset allocation pattern for the Scheme is detailed in the table below:

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Debt instruments (including fixed / floating rate debt instruments, government securities and securitized debt)	0%	100%	Low to Medium
Money Market Instruments	0%	100%	Low

The cumulative gross investment in securities under the Scheme, which includes Money market instruments, debt instruments including floating rate debt instruments and securitized debt, and gross exposure to derivatives will not exceed 100% of the net assets of the Scheme.

For additional disclosure to asset allocation pattern, please refer page 9

IDBI Gilt Fund (IGF)

An open-ended dedicated gilt Scheme

Investment Objective

The investment objective of the Scheme would be to provide regular income along with opportunities for capital appreciation through investments in a diversified basket of Central Government dated securities, State Government securities and treasury bills. However, there can be no assurance that the investment objective of the Scheme will be realized / achieved.

IDBI Gilt Fund (IGF)

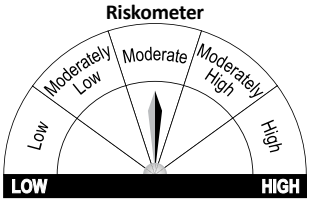
An open-ended dedicated gilt Scheme

Product Label

This product is suitable for investors who are seeking*:

- Long term regular income along with capital appreciation with at least medium term horizon
- Investments in dated Central & State Government securities / T-Bills / Money market Instrument

Riskometer



Investors understand that their principal will be at Moderate risk

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Asset Allocation Pattern

The asset allocation pattern for the Scheme is detailed in the table below:

Instrument	Normal allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Government of India dated Securities / State Government dated Securities / Government of India Treasury Bills / Cash Management Bills of Government of India	65%	100%	Sovereign / Low
CBLO and repo / reverse repo in Central Government or State Government securities	0%	35%	Low

The cumulative gross investment in securities permitted under the Scheme will not exceed 100% of the net assets of the Scheme.

For additional disclosure to asset allocation pattern, please refer page 9

IDBI Debt Opportunities Fund (IDOF)

An open-ended income Scheme

Investment Objective

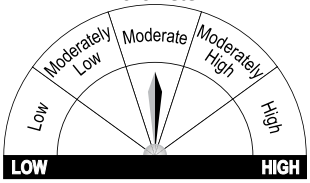
The objective of the Scheme is to generate regular income and opportunities for capital appreciation while maintaining liquidity through active management of a diversified portfolio comprising of debt and money market instruments across the investment grade credit rating and maturity spectrum. However, there can be no assurance that the investment objective of the Scheme will be realized / achieved.

Product Label

This product is suitable for investors who are seeking*:

- Regular income & capital appreciation through active management for at least medium term horizon
- Investments in debt / money market instruments across the investment grade credit rating and maturity spectrum

Riskometer



Investors understand that their principal will be at Moderate risk

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Asset Allocation pattern

The asset allocation pattern for the Scheme is detailed in the table below:

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Debt instruments including securitized debt instruments	0%	90%	Low to Medium
Money Market Instruments	10%	100%	Low

Investments would be made in CPs, CDs, NCDs and Bonds of Corporates, PSUs, Banks and Financial Institutions. The Scheme will take exposure to debt across the investment grade rating spectrum. The Scheme will not take exposure to T-Bills or Government Securities.The gross investment in securities under the Scheme, which includes Money market instruments, debt instruments including floating rate debt instruments and securitized debt and gross exposure to derivatives will not exceed 100% of the net assets of the Scheme.

For additional disclosure to asset allocation pattern, please refer page 9

IDBI Monthly Income Plan (IMIP)

(An open ended Income Scheme. Monthly Income is not assured and is subject to availability of distributable surplus)

Investment Objective

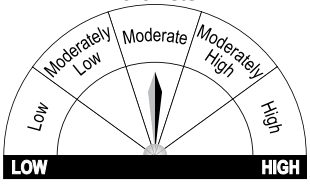
The investment objective of the Scheme would be to provide regular income along with opportunities for capital appreciation through investments in a diversified basket of debt instruments, equity and money market instruments.

Product Label

This product is suitable for investors who are seeking*:

- Medium term regular income and capital appreciation
- Investments in fixed income securities (debt and money market) as well as equity and equity related instruments.

Riskometer



Investors understand that their principal will be at Moderate risk

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

IDBI Monthly Income Plan (IMIP)

(An open ended Income Scheme. Monthly Income is not assured and is subject to availability of distributable surplus)

Asset Allocation pattern

The asset allocation pattern for the Scheme is detailed in the table below:

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Debt instruments (including floating rate debt instruments and securitized debt) and money market instruments	80%	100%	Low to Medium
Equity and equity related instruments^	0%	20%	Medium to High

^ The Scheme will invest in the equity and equity related instruments of only such companies which are the constituents of either the CNX Nifty Index (Nifty 50) or the CNX Nifty Junior Indices (Nifty Junior) comprising a combined universe of 100 stocks. These two indices are collectively referred to as the CNX 100 Index. The equity portfolio will be well-diversified and actively managed to ensure the Scheme objectives are realized.

The Scheme will not write options or purchase instruments with embedded written options. The total exposure related to option premium paid will not exceed 20% of the net assets of the Scheme.

The cumulative gross investment in securities under the Scheme, which includes Equities and Equity related instruments, Money market instruments, debt instruments including floating rate debt instruments and securitized debt and gross exposure to derivatives will not exceed 100% of the net assets of the Scheme.

For additional disclosure to asset allocation pattern, please refer page 9

IDBI Nifty Index Fund (INIF)

(An open-ended passively managed equity Scheme tracking the CNX Nifty Index (Total Returns Index))

Investment Objective

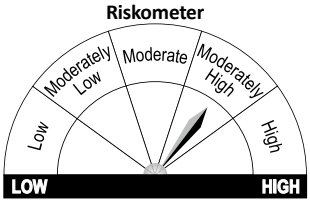
The investment objective of the Scheme is to invest only in and all the stocks comprising the CNX Nifty Index in the same weights of these stocks as in the Index with the objective to replicate the performance of the Total Returns Index of CNX Nifty index. The Scheme may also invest in derivatives instruments such as Futures and Options linked to stocks comprising the Index or linked to the CNX Nifty index. The Scheme will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the CNX Nifty index (Total Returns Index) and the Scheme.

Product Label

This product is suitable for investors who are seeking*:

- Long Term growth in a passively managed Scheme tracking CNX Nifty Index(TRI)
- Investments only in and all stocks comprising CNX Nifty Index in the same weight of these stocks as in Index with objective to replicate performance of CNX Nifty Index(TRI)

Riskometer



Investors understand that their principal will be at Moderately High risk

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Asset Allocation Pattern

The asset allocation pattern for the Scheme is detailed in the table below:

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Stocks in the CNX Nifty Index and derivative instruments linked to the CNX Nifty Index	95%	100%	Medium to High
Cash and Money Market Instruments including money at call but excluding Subscription and Redemption Cash Flow	0%	5%	Low to Medium

Subscription Cash Flow is the subscription money in transit before deployment and Redemption Cash Flow is the money kept aside for meeting redemptions. Subscription monies will be treated as cash-in-transit until realized and transferred to the operative account of the Scheme. Similarly redemption proceeds will be treated as cash-in-transit out of the operative account of the Scheme. The above procedure is adopted to track the Index more efficiently and reduce the tracking error in the Scheme.

The cumulative gross investment in securities under the Scheme, which includes equities and equity linked instruments, debt securities, money market instruments and gross exposure to derivatives will not exceed 100% of the net assets of the Scheme.

INIF being a passively managed Scheme, portfolio turnover in the Scheme will be limited only to rebalancing the portfolio of the Scheme to account for new subscriptions, redemptions, payout of dividends and changes in the constituents (addition / deletion of stocks) in the CNX Nifty Index. The Fund Manager will endeavor to rebalance the portfolio to target Index's weights to adjust for any deviations from the Index weightage due to corporate actions / addition / deletion of the constituents within a period of 2 business days under normal market conditions.

In the event the CNX Nifty Index is dissolved or is withdrawn by IISL or is not published due to any reason whatsoever, the Trustee reserves the right to modify the Scheme so as to track a different suitable index and / or to suspend tracking the Nifty Index and appropriate intimation of the same will be sent to the Unit holders of the Scheme. In such a case, the investment pattern will be suitably modified to bring it in line with the composition of the securities that are included in the new index to be tracked and the performance of the Scheme will be subject to tracking errors during the intervening period. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations.

For additional disclosure to asset allocation pattern, please refer page 9

IDBI Nifty Junior Index Fund (INJIF)

(An open-ended passively managed equity Scheme tracking the CNX Nifty Junior Index (Total Returns Index))

Investment Objective

The investment objective of the Scheme is to invest only in and all the stocks comprising the CNX Nifty Junior Index in the same weights of these stocks as in the Index with the objective to replicate the performance of the Total Returns Index of CNX Nifty Junior Index. The Scheme may also invest in derivatives instruments such as Futures and Options linked to stocks comprising the Index or linked to the CNX Nifty Junior Index. The Scheme will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the CNX Nifty Junior Index (Total Returns Index) and the Scheme.

IDBI Nifty Junior Index Fund (INJIF)

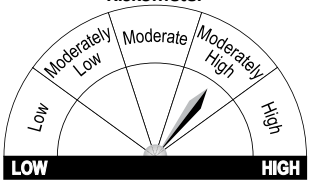
(An open-ended passively managed equity Scheme tracking the CNX Nifty Junior Index (Total Returns Index))

Product Label

This product is suitable for investors who are seeking*:

- Long Term growth in a passively managed Scheme tracking CNX Nifty Junior Index (TRI)
- Investments only in and all stocks comprising CNX Nifty Junior Index in the same weight of these stocks as in Index with objective to replicate performance of CNX Nifty Junior Index(TRI)

Riskometer



Investors understand that their principal will be at Moderately High risk

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Asset Allocation Pattern

The asset allocation pattern for the Scheme is detailed in the table below:

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Stocks in the CNX Nifty Junior Index and derivative instruments linked to the CNX Nifty Junior Index as and when the derivative products are made available on the same.	95%	100%	Medium to High
Cash and Money Market Instruments including money at call but excluding Subscription and Redemption Cash Flow	0%	5%	Low to Medium

Subscription Cash Flow is the subscription money in transit before deployment and Redemption Cash Flow is the money kept aside for meeting redemptions. Subscription monies will be treated as cash-in-transit until realized and transferred to the operative account of the Scheme. Similarly redemption proceeds will be treated as cash-in-transit out of the operative account of the Scheme. The above procedure is adopted to track the Index more efficiently and reduce the tracking error in the Scheme.

The cumulative gross investment in securities under the Scheme, which includes equities and equity linked instruments, debt securities, money market instruments and gross exposure to derivatives will not exceed 100% of the net assets of the Scheme.

INJIF being a passively managed Scheme, portfolio turnover in the Scheme will be limited only to rebalancing the portfolio of the Scheme to account for new subscriptions, redemptions, payout of dividends and changes in the constituents (addition / deletion of stocks) in the CNX Nifty Junior Index. The Fund Manager will endeavor to rebalance the portfolio to target Index's weights to adjust for any deviations from the Index weightage due to corporate actions / addition / deletion of the constituents within a period of 5 business days under normal market conditions.

In the event the CNX Nifty Junior Index is dissolved or is withdrawn by IISL or is not published due to any reason whatsoever, the Trustee reserves the right to modify the Scheme so as to track a different suitable index and / or to suspend tracking the Index and appropriate intimation of the same will be sent to the Unit holders of the Scheme. In such a case, the investment pattern will be suitably modified to bring it in line with the composition of the securities that are included in the new index to be tracked and the performance of the Scheme will be subject to tracking errors during the intervening period. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations.

For additional disclosure to asset allocation pattern, please refer page 9

IDBI India Top 100 Equity Fund (IIT100EF)

An open-ended growth Scheme

Investment Objective

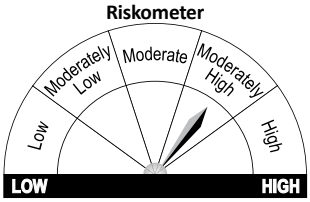
The investment objective of the Scheme is to provide investors with opportunities for long-term growth in capital through active management of a diversified basket of equity stocks, debt and money market instruments. The investment universe of the Scheme will be restricted to equity stocks and equity related instruments of companies that are constituents of the CNX Nifty Index (Nifty 50) and the CNX Nifty Junior Indices comprising a total of 100 stocks. These two indices are collectively referred to as the CNX 100 Index. The equity portfolio will be well diversified and actively managed to realize the Scheme objective.

Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investments in equity stocks and equity related instruments of companies that are constituents of CNX 100 Index

Riskometer



Investors understand that their principal will be at Moderately High risk

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Asset Allocation Pattern

The asset allocation pattern for the Scheme is detailed in the table below:

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Equities and equity related instruments of constituents of the CNX 100 Index	70%	100%	High
Debt and Money market instruments	0%	30%	Low to Medium

The Scheme will not write options or purchase instruments with embedded written options. The total exposure related to option premium paid will not exceed 20% of the net assets of the Scheme. The cumulative gross investment in securities under the Scheme, which includes Equities and Equity related instruments, Money market instruments, debt instruments including floating rate debt instruments and securitized debt, and gross exposure to derivatives will not exceed 100% of the net assets of the Scheme.

For additional disclosure to asset allocation pattern, please refer page 9

IDBI Equity Advantage Fund (IEAF)- previously IDBI Tax Saving Fund

(An open-ended Equity Linked Savings Scheme (ELSS) offering income tax benefits under section 80C of IT Act,1961)

Investment Objective

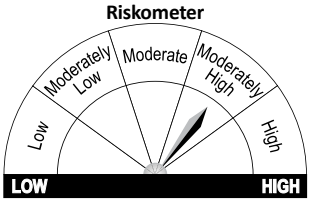
The Scheme will seek to invest predominantly in a diversified portfolio of equity and equity related instruments with the objective to provide investors with opportunities for capital appreciation and income along with the benefit of income-tax deduction (under section 80C of the Income-tax Act, 1961) on their investments. Investments in this Scheme would be subject to a statutory lock-in of 3 years from the date of allotment to be eligible for income-tax benefits under Section 80C. There can be no assurance that the investment objective under the Scheme will be realized.

Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- An Equity Linked Savings Scheme (ELSS) investing in equity and equity related instruments with the objective to provide investors with opportunities for capital appreciation and income along with the benefit of income-tax deduction (under section 80C of the Income-tax Act, 1961) on their investments, subject to a statutory lock-in of three years.

Riskometer



Investors understand that their principal will be at Moderately High risk

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Asset Allocation Pattern

The asset allocation pattern for the Scheme is detailed in the table below:

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity and equity related instruments	80%	100%	Medium to High
Debt and Money Market instruments	0%	20%	Low to Medium

The asset allocation pattern defined above is mandated under the ELSS Notification. The Scheme intends to meet the requirements of any other Notifications / regulations regarding ELSS that may be issued by the Government / regulatory bodies from time to time. Equity and equity related instruments for the purpose of this Scheme will include equity shares (listed or unlisted), cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of 12 months.

Further, it shall be ensured that funds of the Scheme remain invested in equities and equity related instruments to the extent of at least 80%. Pending investment of funds in the required manner, the Mutual Fund may invest the funds in short-term money market instruments or other liquid instruments or both. After three years of the date of allotment of the units, the Mutual Fund may hold up to twenty per cent of net assets of the Scheme in short-term money market instruments and other liquid instruments to enable them to redeem investment of those unit-holders who would seek to tender the units for repurchase.

The cumulative gross investment in securities under the Scheme, which includes Equity and equity related instruments, Debt and Money market instruments and CBLO will not exceed 100% of the net assets of the Scheme.

For additional disclosure to asset allocation pattern, please refer page 9

IDBI Diversified Equity Fund

An open-ended growth Scheme

Investment Objective

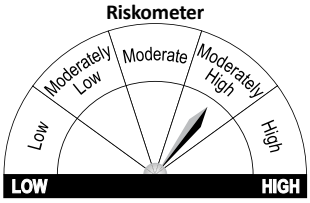
To provide investors with opportunities for long-term growth in capital through investment in a diversified basket of equity stocks, debt and money market instruments. The equity portfolio will be well diversified and actively managed to realize the Scheme objective. However, there can be no assurance that the investment objective of the Scheme will be realized.

Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investments predominantly in equity & equity related instruments

Riskometer



Investors understand that their principal will be at Moderately High risk

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Asset Allocation pattern

The asset allocation pattern for the Scheme is detailed in the table below:

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Equities and equity related instruments	70%	100%	High
Debt and Money market instruments and CBLO	0%	30%	Low to Medium

The Scheme will not write options or purchase instruments with embedded written options. The total exposure related to option premium paid will not exceed 20% of the net assets of the Scheme. The cumulative gross investment in securities under the Scheme, which includes Equity, Money market instruments, debt instruments including floating rate debt instruments and gross exposure to derivatives, will not exceed 100% of the net assets of the Scheme.

For additional disclosure to asset allocation pattern, please refer page 9

IDBI Gold Fund (IGFOF)

An open ended Fund of Funds Scheme

Investment Objective

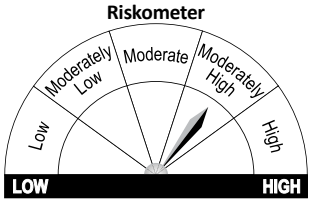
The investment objective of the Scheme will be to generate returns that correspond closely to the returns generated by IDBI Gold Exchange Traded Fund.

Product Label

This product is suitable for investors who are seeking*:

- To replicate returns of IDBI Gold ETF with atleast medium term horizon
- Investments in units of IDBI Gold ETF / Money Market Instruments / IDBI Liquid Fund Scheme

Riskometer



Investors understand that their principal will be at Moderately High risk

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Asset Allocation Pattern

The asset allocation pattern for the Scheme is detailed in the table below:

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Units of IDBI Gold Exchange Traded Fund	95%	100%	Medium to High
Reverse repo / short-term fixed deposits / Money market instruments and in IDBI Liquid Fund Scheme of IDBI Mutual Fund	0%	5%	Low

Short-term fixed deposits shall be held in the name of the Scheme and the duration of such fixed deposit shall not exceed 91 days from the date of deposit.

The cumulative gross investment under the Scheme, which includes investment in the underlying Scheme, Reverse repo / short-term fixed deposits / Money market instruments and in IDBI Liquid Fund Scheme of IDBI Mutual Fund will not exceed 100% of the net assets of the Scheme.

The Scheme will subscribe / redeem according to the value equivalent to unit creation size as applicable for the underlying Scheme directly from / to the underlying Scheme. Alternatively, the units of the underlying Scheme may be acquired / redeemed through the stock exchange where the units of the underlying Schemes are listed.

The Scheme, in line with the asset allocation pattern outlined above shall invest primarily in physical Gold by investing exclusively in the underlying Scheme (IDBI Gold ETF). Investments in Reverse repo / short-term fixed deposits / Money market instruments and in IDBI Liquid Fund Scheme of IDBI Mutual Fund shall be only to the extent necessary to meet the liquidity requirements for meeting repurchase / redemptions and recurring expenses and transaction costs. In view of the nature of the Scheme, the asset allocation pattern as indicated above may not change, except in line with the changes made in SEBI (MF) Regulations, from time to time.

For additional disclosure to asset allocation pattern, please refer page 9

Applicable to all Schemes

Asset Allocation Pattern (Further considerations)

Additional disclosure to Asset Allocation Pattern (Applicable to all Schemes). The Scheme(s) propose to invest in following-

Scheme	Proposed investment in								
	Derivatives (a)		Securitized debt (b)		ADRs / GDRs and foreign securities	Repo / Reverse Repo(c)		Short Selling & (d)	Securities lending (e)
	Exposure	Max % to net asset	Exposure	Max % to net asset		Corporate Debt	Govt. Securities		
ILIQF	Yes	50%	Yes	50%	No	Yes	Yes	Yes	Yes
IUSTF	Yes	50%	Yes	50%	No	Yes	Yes	Yes	Yes
ISTBF	Yes	50%	Yes	25%	No	Yes	Yes	Yes	Yes
IDBF	Yes	50%	Yes	25%	No	Yes	Yes	Yes	Yes
IGF	No	-	No	-	No	No	Yes	No	No
IDOF	Yes	50%	Yes	50%	No	Yes	No	Yes	Yes
IMIP	Yes	50%	Yes	25%	No	Yes	Yes	Yes	Yes
INIF	Yes	50% #	No	-	No	No	No	Yes	No
INJIF	Yes	50% # #	No	-	No	No	No	Yes	No
IIT100EF	Yes	50%	No	-	No	No	Yes	Yes	Yes
IEAF	No	-	No	-	No	Yes	Yes	Yes***	Yes
IDEF	Yes	50%	No	-	No	No	Yes	Yes	Yes
IGFOF	No	-	No	-	No	No	Yes	No	No

Investments in Derivative instruments linked to the CNX Nifty Index will be permitted.

Investments in Derivative instruments linked to the CNX Nifty Junior Index will be permitted.

*** Short selling of securities as and when permitted under the ELSS Guidelines. The Scheme may participate in securities lending to augment its income as and when permitted under the ELSS Guidelines.

(a) Investment in Derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time.

(b) Total proposed exposure to Securitized debt for Scheme (s) is mentioned under asset allocation of respective Scheme(s).

(c) In case of mutual fund Schemes entering into repo transactions, in corporate debt securities at any point in time, the gross exposure of the concerned Scheme(s) to repo transactions (including reverse repo) in corporate debt securities shall not be more than 10% of the net assets of that Scheme(s). At any point in time, the gross exposure of such Scheme(s) to repo transactions (including reverse repo) in corporate debt securities of a single issuer shall not be more than 5% of its net assets.

(d) The Scheme(s) may engage in short selling of securities in accordance with the framework relating to Short Selling and securities lending and borrowing specified by SEBI. The Scheme may also participate in securities lending to augment its income.

Applicable to all Schemes	
	(e) Securities lending in the Scheme will be in accordance with the guidelines on securities lending and borrowing Scheme issued by SEBI from time to time. The Scheme shall not deploy more than 20% of its net asset in securities lending and not more than 5% in securities lending to any single counterparty. Securities lending in the Scheme will be in accordance with the guidelines on securities lending and borrowing Scheme and modifications issued by SEBI from time to time such as circular no. MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007 circular no. MRD/DoP/SE/Cir- 31/2008 dated October 31, 2008, circular no. MRD/DoP/SE/Dep/Cir- 01/2010 dated January 06, 2010 , circular No.CIR/MRD/DP/33/2010 dated October 07, 2010 and circular no. CIR/MRD/DP/30/2012 dated November 22, 2012. (f) Short-term fixed deposits shall be held in the name of the Scheme(s) and the duration of such fixed deposit shall not exceed 91 days from the date of deposit. **Other Considerations** 1. Pending deployment of funds of Scheme(s) as per the investment objective of the Scheme(s), the AMC may park the funds of the Scheme(s) in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI from time to time. 2. Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the asset allocation pattern will be for short term and defensive considerations. 3. In the event of asset allocation falling outside the limits specified in the asset allocation table, the Fund Manager will endeavor to review and rebalance the same within 30 days. If the rebalancing is not completed within the 30 days, the details of such instances will be reported to the Trustees for taking necessary remedial measures. 4. Though every endeavor will be made to achieve the objectives of the Scheme(s), the AMC / Sponsors / Trustees do not guarantee that the investment objectives of the Scheme(s) will be achieved. No guaranteed returns are being offered under the Scheme.5. No Guaranteed returns are being offered under the Scheme(s).
Risk Factors	**Common Scheme Specific Risk Factors** 1. The Trustees, AMC, Fund, their Directors or their Employees shall not be liable for any tax consequences that may arise in the event that the Scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information. 2. The tax benefits described in the SID / KIM are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme(s) will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unit holder is advised to consult his / her / its own professional tax advisor. 3. Redemption by the Unit holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, their directors or their employees shall not be liable for any tax consequences that may arise. 4. The Mutual Fund is not assuring any dividend nor is it assuring that it will make any dividend distribution. All dividend distribution is subject to the availability of distributable surplus and would depend on the performance of the Scheme(s) and will be at the discretion of the AMC. 5. Trading volumes and settlement periods may inherently restrict the liquidity of the Scheme's investments. In the event of an inordinately large number of redemption requests, or of a restructuring of the Scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances. 6. Different types of securities in which the Scheme / plans would invest as given in the SID carry different levels of risk. Accordingly the Scheme's / plan's risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risk than bonds, which are AA rated. **7. Risks associated with investments in Money Market instrument / Bonds / Gilt Securities** ● **Credit risk:** This risk arises due to any uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations (IDOF will not take any exposure in T-Bill / Government securities). IDBI Gilt Fund is a dedicated Gilt Scheme; the Scheme is not exposed to credit risk. The AMC seek to manage credit risk by restricting investments only to investment grade securities. Regular review of the issuer profile to monitor and evaluate the credit quality of the issuer will be carried out. ● **Interest Rate risk:** This risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate / depreciate if the interest rates fall / rise. Interest rate risk mitigation will be through active duration management at the portfolio level through regular monitoring of the interest rate environment in the economy. ILIQF and IUSTF are low duration products. Depending on the prevailing interest rate environment duration of ISTBF, IDBF and IGF will be actively managed to generate optimal risk adjusted return. ● **Liquidity risk:** The liquidity of a bond may change depending on market conditions leading to changes in the liquidity premium linked to the price of the bond. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio. The AMC will endeavour to mitigate liquidity risk by mapping investor profile and potential redemption expectations into the portfolio construction to allow the Scheme to liquidate assets without significantly impacting portfolio returns. ● **Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received. The AMC will endeavor to manage this risk by diversifying investments in instruments with appropriate maturity baskets. **8. Risks associated with Investing in Derivatives (not applicable to IGFOF, IGF & IEAF)** Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the Fund Manager to identify such opportunities. Identification and execution of the strategies to be pursued by the Fund Manager involve uncertainty and decision of Fund Manager may not always be profitable. No assurance can be given that the Fund Manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from, or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

Applicable to all Schemes	
	There are certain risks inherent in derivatives. These are: ● **Price Risk:** Despite the risk mitigation provided by various derivative instruments, there remains an inherent price risk which may result in losses exceeding actual underlying. ● **Default Risk:** This is the risk that losses will be incurred due to default by counter party. This is also known as credit risk or counterparty risk. ● **Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being hedged for e.g. mismatch between the maturity date of the futures and the actual selling date of the asset. ● **Limitations on upside:** Derivatives when used as hedging tool can also limit the profits from a genuine investment transaction. ● **Liquidity** risk pertains to how saleable a security is in the market. All securities / instruments irrespective of whether they are equity, bonds or derivates may be exposed to liquidity risk (when the sellers outnumber buyers) which may impact returns while exiting opportunities. The AMC will monitor the overall economic and credit environment including the systemic liquidity on a regular basis and the outlook will be integrated into the risk control and monitoring of the Scheme to control the risk emanating from derivative investments. **9. Risks associated with Short Selling (not applicable to IGF & IGFOF)** **Short Selling:** When the Fund engages in short selling, it will borrow the security from a third party with the understanding that the security will be returned at a later date as and when required by the lender. Short selling a security demonstrates a negative view on a particular security (i.e. an expectation that the stock price will fall in future). However, there is a risk that the stock price may go up contrary to expectations which will result in losses to the Scheme. The losses will be realized to the Scheme if the Scheme may be forced to buy the shares in the market at the prevailing higher market price (than the price at which sold initially) to return the security to the lender if so required by the lender. **10. Risks associated with Securities Lending (not applicable to INIF, INJIF, IGF & IGFOF):** There are risks inherent to securities lending, including the risk of failure or bankruptcy of the counter party, leading to non-compliance with the terms of the agreement by the counterparty. Such failure can result in the possible loss of rights to the collateral, the inability of the counterparty to return the securities deposited by the lender and the possible loss of any corporate benefits accruing thereon. **11. Risks associated with investing in Securitized Debt (Applicable only to IMIP, ILIQF, IUSTF, IDBF , ISTBF & IDOF)** Securitized Debt is a financial instrument (bond) whose interest and principal payments are backed by an underlying cash flow from another asset. The risks associated with investing in such instruments are: **Limited Recourse**: The instruments represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the Issuer or the Seller or the originator, or the parent or any affiliate of the Seller, Issuer and Originator. No financial recourse is available to the buyer of the security against the Investors' Representative. **Delinquency and Credit Risk:** Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Monthly Investor Payouts to the Holders may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of an Obligor to repay his obligation, the Servicer may repossess and sell the Vehicle / Asset. However many factors may affect, delay or prevent the repossession of such Vehicle / Asset or the length of time required to realize the sale proceeds on such sales. In addition, the price at which such Vehicle / Asset may be sold may be lower than the amount due from that Obligor. **Risks due to possible prepayments:** Full prepayment of a contract may lead to an event in which investors may be exposed to changes in tenor and yield. **Bankruptcy of the Originator or Seller:** If the service provider becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that either the sale from each Originator was not a sale then an Investor could experience losses or delays in the payments due under the instrument. **Liquidity risk:** There is no assurance that a deep secondary market will develop for the instrument. This could limit the ability of the investor to resell them. **12. Risks associated with investing in unrated securities (Applicable only to IMIP, ILIQF & Debt Schemes excluding IGF)** Investing in unrated securities will be riskier compared to investment in rated instruments due to non availability of third party assessment on the repaying capability of the issuer. Any investment in unrated securities will be carried out only after obtaining the general approval from Board of Trustees and Board of AMC. The Mutual Fund will carry out internal rating exercise for all unrated instruments in which the Fund Manger plans to make investments and assign a proxy rating. Investments in unrated instruments will only be made in instruments with proxy rating of A1 / AA- or above. **13. Risks associated with investment in equity (Applicable to INIF, INJIF, IIT100EF, IMIP, IEAF & IDEF)** Investments in equity and equity related instruments like stocks, convertibles, warrants, derivatives etc carry both systematic (macro-economic) and company-specific risks. These instruments are exposed to and can be impacted by adverse changes in interest rates, currency rates, inflation, liquidity (trading volumes and settlement) as well as company specific risks like corporate governance issues, changes in technology, financial distress etc. Equity shares and equity related instruments are volatile and prone to price fluctuations on a daily basis. Investments in equity shares and equity related instruments involve a degree of risk and investors should not invest in the Scheme(s) unless they can afford to take the risks. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme(s). Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Units of the Scheme(s) can go up or down because of various factors that affect the capital markets in general. (**Applicable to INIF & INJIF)** INIF and INJIF are passively managed funds. They will invest in only those stocks which are constituents of their respective index i.e. CNX Nifty Index & CNX Nifty Junior Index. Also exposure of the stock in portfolio will be of same weightage of that particular stock as in the Index. Fund Manager does not have any discretion to invest outside the Index. These Schemes are subject to specific risk & systematic risks. Being the passive in nature, these Schemes will be compelled to stay invested in companies which are constituents of index even though fundamental outlook of a company turn negative. **(Applicable to IIT100EF & IMIP)** To mitigate risks associated with investments in equity and equity related instruments, the AMC will ensure that the portfolio is adequately diversified. The investment universe of the Scheme is available in the public domain and the Scheme will not invest outside the CNX 100 universe. Within this universe, the Fund Manager will invest in companies / sectors identified through a robust in-house research process to minimize company / sector specific risks. The Fund Manager may also use derivatives tools as appropriate to hedge against market / company specific risks.

Applicable to all Schemes	
	(Applicable to IEAF & IDEF) To mitigate risks associated with investments in equity and equity related instruments, the AMC will ensure that the portfolio is adequately diversified. The Fund Manager will invest in companies / sectors identified through a robust in-house research process for its investments merits – competitive position, earnings growth, management quality etc – and will be monitored on an ongoing basis to minimize company / sector specific risks. **14. Risk Factors specific to Index Funds (INIF & INJIF)** 1. The CNX Nifty Index is a broad market index while the CNX Nifty Junior Index is an index comprising the next rung of 50 most liquid securities after CNX Nifty Index. Any significant political, economic or a global event or a general downturn in the economy can have an adverse impact on the performance of the Indices and thereby, the Schemes. 2. INIF / INJIF are passively managed Schemes that will closely track the CNX Nifty Index / CNX Nifty Junior Index respectively. The Schemes will continue to hold a particular stock in the portfolio at the same weight as in the index irrespective of the fundamental view that the Fund Manager may have regarding the particular stock as long as the stock is a constituent of the index. 3. The performance of the CNX Nifty Index / CNX Nifty Junior Index will have a direct bearing on the performance of INIF / INJIF respectively. Hence any composition change made by the index service provider in terms of weightage or stocks selection will have an impact on the performance of the Schemes. 4. In the event the CNX Nifty Index / CNX Nifty Junior Index is dissolved or is withdrawn by IISL or is not published due to any reason whatsoever, the investment objectives of the Scheme may not be realized. 5. Tracking errors are inherent in any index fund and such errors may cause the Scheme to generate returns, which are not in line with the performance of the designated index. Such deviation in returns may arise due to several factors including but not limited to: i. Any delay experienced in the purchase or sale of shares due to prevailing liquidity in the market, settlement and realization of sales proceeds and the registration of any security transfer and any delays in receiving cash and scrip dividends and resulting delays in reinvesting them. ii. The CNX Nifty Index / CNX Nifty Junior Index reflect the prices of securities at close of business hours. However, the Fund may buy or sell securities at different points of time during the trading session at the then prevailing prices which may not correspond to the closing prices on the National Stock Exchange (NSE). iii. IISL undertakes a periodic review of the stocks that comprise the CNX Nifty Index / CNX Nifty Junior Index and may either drop or include new securities. In such an event the Fund will endeavour to reallocate its portfolio but the available investment / disinvestment opportunities may not permit precise mirroring of the CNX Nifty Index / CNX Nifty Junior Index immediately. iv. The potential for trades to fail, which may result in the particular Scheme not having acquired shares at a price necessary to track the index. v. The holding of a cash position and accrued income prior to distribution and accrued expenses. vi. Disinvestments to meet redemption, recurring expenses, dividend payout etc. as elsewhere indicated in this Scheme Information Document. The Tracking Error that may arise in INIF and INJIF Schemes are expected to be around 2% respectively on an annualized basis. This is only an estimate and is expected to vary according to the recurring expenses incurred by the Schemes and other factors detailed above. INIF and INJIF are passively managed funds. They will invest in only those stocks which are constituents of their respective index i.e. CNX Nifty Index & CNX Nifty Junior Index. Also exposure of the stock in portfolio will be of same weightage of that particular stock as in the Index. Fund Manager does not have any discretion to invest outside the Index. These Schemes are subject to specific risk & systematic risks. Being passive in nature, these Schemes will be compelled to stay invested in companies which are constituents of index even though fundamental outlook of a company turn negative. **Important Note - INIF & INJIF & IIT100EF (Disclaimer by IISL)** I. "The INIF / INJIF / IIT100EF are not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("IISL"). IISL does not make any representation or warranty, express or implied, to the owners of the INIF / INJIF / IIT100EF or any member of the public regarding the advisability of investing in securities generally or in the INIF / INJIF / IIT100EF particularly or the ability of the CNX Nifty Index / CNX Nifty Junior Index / CNX 100 Index to track general stock market performance in India. The relationship of IISL with the IDBI Asset Management Limited is only in respect of the licensing of the indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by IISL without regard to the IDBI Asset Management Limited or the INIF / INJIF / IIT100EF. IISL does not have any obligation to take the needs of the IDBI Asset Management Limited or the owners of the INIF / INJIF / IIT100EF into consideration in determining, composing or calculating the CNX Nifty Index / CNX Nifty Junior Index / CNX 100 Index. IISL is not responsible for or has participated in the determination of the timing of prices at, or quantities of the INIF / INJIF / IIT100EF to be issued or in the determination or calculation of the equation by which the INIF / INJIF / IIT100EF is to be converted into cash. IISL has no obligation or liability in connection with the administration, marketing or trading of the INIF / INJIF / IIT100EF. II. IISL does not guarantee the accuracy and / or the completeness of the CNX Nifty Index / CNX Nifty Junior Index / CNX 100 Index or any data included therein and IISL shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. IISL does not make any warranty, express or implied, as to results to be obtained by the IDBI Asset Management Limited, owners of the INIF / INJIF / IIT100EF, or any other person or entity from the use of the CNX Nifty Index / CNX Nifty Junior Index / CNX 100 Index or any data included therein. IISL makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the Index or any data included therein. Without limiting any of the foregoing, IISL expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the INIF / INJIF / IIT100EF, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages. III. An investor, by subscribing or purchasing an interest in the INIF / INJIF / IIT100EF, will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it." **15. Risks associated with investment in ELSS (Applicable to IEAF)** In line with the provisions stipulated under the ELSS Scheme, 2005, units issued under IEAF including the units issued pursuant to dividend reinvestment will not be redeemed until the completion of 3 (three) years from the date of allotment of units. The ability of an investor to realize returns on investments in IEAF will consequently be restricted for the first 3 (three) years. Redemption can be made prior to the expiry of the aforesaid 3 (three) years period only in the event of the death of a Unit Holder, subject to the Units having been held for a period of 1 (one) year from the date of their allotment.

Applicable to all Schemes
16. Risks associated with repo / reverse repo transactions in corporate bonds and risk mitigation on strategies (applicable to ILIQF, IUSTF, ISTBF, IDBF,IDOF, IMIP & IEAF) 1. **Settlement risk** – Corporate Bond Repo will be settled between two counterparties in the OTC segment unlike in the case of CBLO transactions where CCIL stands as central counterparty on all transactions (no settlement risk). Settlement risk in reverse repo will be mitigated by requiring the counterparty (entity borrowing funds from the Mutual Fund) to deliver the defined collateral in the account of the MF before the cash is lent to the counterparty. Further, the Mutual Fund will also have a limited universe of counterparties comprising of Scheduled Commercial Banks, Primary Dealers, Mutual Funds and National Financial Institutions. 2. **Quality of collateral** – The Mutual Fund will be exposed to credit risk on the underlying collateral – downward migration of rating. The Mutual Fund will mitigate this risk by a thorough in-house credit research on the quality of collateral with the objective to minimize instance of rating downgrades on collateral. The Mutual Fund will also impose adequate haircut on the collateral to cushion against any diminution in the value of the collateral. Collateral will require to be rated AAA or equivalent. The Mutual Fund will also not accept as collateral, securities issued by the counterparties themselves. 3. **Liquidity of collateral** – In the event of default by the counterparty, the Mutual Fund would have recourse to recover its investments by selling the collateral in the market. If the underlying collateral is illiquid, then the Mutual Fund may incur an impact cost at the time of sale (lower price realization). The Mutual Fund seeks to mitigate this risk by imposing specific constraints on the collateral – issuer (PSUs / Financial Institutions etc.), tenor of the collateral (shorter maturity papers are more liquid than longer dated papers) on a case to case basis. **17. Risk specific to IGFOF** IGFOF will seek to invest predominantly in physical gold by investing exclusively in IDBI Gold Exchange Traded Fund. Accordingly, the Scheme specific risk factors as applicable to IDBI Gold Exchange Traded Fund (underlying Scheme) will be also applicable to IGFOF. Investors who intend to invest in the FoF Scheme are required to and deemed to have understood the risk factors of the underlying Scheme. The Scheme specific risk factors for IDBI Gold Fund are detailed below: a. The Scheme shall invest predominantly in IDBI Gold Exchange Traded Fund (IDBIGOLD). Hence the Scheme's performance shall primarily depend upon the performance of IDBIGOLD. Any change in the investment policies or the fundamental attributes of the underlying Scheme could affect the performance of the Scheme. b. The price of gold and by extension, the NAV of the underlying Scheme and the FoF Scheme may fluctuate due to several reasons including but not limited to global macroeconomic events, demand and supply for gold in India and in the international markets, currency fluctuations, Interest rates, Inflation trends, regulatory restrictions on the import and trade of gold etc. c. The Scheme will subscribe to the underlying Scheme according to the value equivalent to unit creation size as applicable for the underlying Scheme. When subscriptions received are not adequate enough to invest in creation unit size , the subscriptions may be deployed in Reverse repo / short-term fixed deposits / Money market instruments and in IDBI Liquid Fund Scheme of IDBI Mutual Fund which will have a different return profile compared to gold returns profile. Alternatively, the units of the underlying Scheme may also be acquired through the secondary market route. The price quoted on the stock exchanges may differ from the underlying NAV, potentially leading to a higher acquisition cost. d. The units issued under the Scheme will derive liquidity primarily from the underlying Scheme having creation / redemption effected in creation unit size of 1 kg of physical gold and in multiples thereof. At times prevailing market environment may impact the ability of the underlying Scheme to sell gold against the redemption requests received leading to potential delay in redemption payout. In the event of an inordinately large number of redemption requests, or re-structuring of the Scheme's investment portfolio, the processing of redemption requests at times may be delayed. e. As the Fund of Funds (FOF) Scheme factsheets and disclosures of portfolio will be limited to providing the particulars of the Schemes invested only at the FOF level, investors may not be able to obtain specific details of the investments of the underlying Scheme. However, as the Scheme proposes to invest only in IDBI Gold Exchange Traded Fund (IDBIGOLD), the underlying assets of IDBI GOLD ETF will primarily be in physical gold. f. Investors in the FoF Scheme will bear recurring expenses and loads, if any, both at the Scheme level and also accruing at the underlying Scheme level. Hence the returns from the FoF Scheme may be lower when compared to what an investor would receive if he invests a similar amount directly in the underlying Scheme or physical gold. g. **Passive Investment:** Since the FoF Scheme will adopt a passive investment strategy, the Scheme will have at least 95% of its monies invested in the underlying Scheme and will stay invested regardless of the price of Gold or the future outlook for the metal. The Scheme's performance maybe affected by a general price decline in the gold prices. h. **Tracking Error:** The Scheme may have to hold cash (not exceeding 5% of net assets) to meet ongoing recurring expenses, redemption requirements, delay in purchase of Gold, transactions costs, non-fulfillment of creation unit size etc. The performance of the Scheme may, therefore, be impacted by Tracking Error (deviation in the performance of the Scheme vis-à-vis the benchmark). However, the Mutual Fund shall endeavor to keep the annualized tracking error lesser than 2% (annualized) at all times. **Risk Factors specific to IDBI Gold Exchange Traded Fund (IDBI Gold ETF)** i. **Counterparty Risk:** There is no Exchange for physical gold in India. The Mutual Fund may have to buy or sell gold from the open market, which may lead to Counterparty risks for the Mutual Fund for trading and settlement. The Scheme does not intend to lend / lease Gold to third parties and all purchase / sale of Gold will be routed only through RBI nominated agencies / Banks permitted to import Gold into the country to mitigate counterparty risk. j. **Liquidity Risk:** The Mutual Fund can sell gold only to bullion bankers / traders who are authorized to buy gold. Though, there are adequate numbers of players (nominated agencies / Banks) to whom the Fund can sell gold, the Scheme may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses.Trading in units of the Scheme on the Exchange may be halted because of abnormal market conditions or for reasons that in view of the Exchange authorities or SEBI, trading in units of the Scheme is not advisable. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI ''circuit filter'' rules as applicable from time to time. There can be no assurance that the requirements of the exchange / s necessary to maintain the listing of units of the Scheme will continue to be met or will remain unchanged. k. **Currency Risk:** The domestic price of gold will depend upon both the international market price of gold (denominated in US$) as well as the conversion value of US dollar into Indian rupee. The formula for determining NAV of the units of the Scheme is based on the imported (landed) value of gold. The landed value of gold in computed by multiplying international market price by US dollar value. Investors will be exposed to fluctuations in the value of US dollar against the rupee as the Mutual Fund will not be hedging this risk exposure.

Applicable to all Schemes

l. **Regulatory Risk:** Any changes in trading regulations by the stock exchange (s) or SEBI may affect the ability of Authorized Participant to arbitrage resulting into wider premium / discount to NAV. Any changes in the regulations relating to import and export of gold (including customs duty, sales tax and any such other statutory levies) may affect the ability of the Scheme to buy / sell gold against the purchase and redemption requests received.

m. **Asset Class Risk:** The returns from physical Gold may underperform returns from the securities or other asset classes and this may have an impact on the performance of the Scheme.

n. **Physical Gold:** There is a risk that part or all of the Scheme's gold could be lost, damaged or stolen. Access to the Scheme's gold could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the Scheme and consequently on investment in units. The Mutual Fund will ensure that the Gold held under the Scheme with the Custodian will be fully insured against the occurrence of such events.

Plans and Options

The Scheme offers following plans, options and sub-options:

No.	Scheme	Plan*	Option	Sub-option/Frequency of Dividend	Mode of dividend payment
1	ILIQF	Regular & Direct	Dividend	Daily#/Weekly/Monthly	Reinvestment/Payout/Sweep
			Growth	NA	NA
2	IUSTF	Regular & Direct	Dividend	Daily#/Weekly/Monthly	Reinvestment/Payout/Sweep
			Growth	NA	NA
3	ISTBF	Regular & Direct	Dividend	Weekly/Monthly	Reinvestment/Payout/Sweep
			Growth	NA	NA
4	IDBF	Regular & Direct	Dividend	Quarterly/Annual	Reinvestment/Payout/Sweep
			Growth	NA	NA
5	IMIP	Regular & Direct	Dividend	Monthly/Quarterly	Reinvestment/Payout/Sweep
			Growth	NA	NA
6	IGF	Regular & Direct	Dividend	Quarterly/Annual	Reinvestment/Payout/Sweep
			Growth	NA	NA
7	IDOF	Regular & Direct	Dividend	Quarterly/Annual	Reinvestment/Payout/Sweep
			Growth	NA	NA
8	INIF	Regular & Direct	Dividend	NA	Reinvestment/Payout/Sweep
			Growth	NA	NA
9	INJIF	Regular & Direct	Dividend	NA	Reinvestment/Payout/Sweep
			Growth	NA	NA
10	IIT100EF	Regular & Direct	Dividend	NA	Reinvestment/Payout/Sweep
			Growth	NA	NA
11	IEAF	Regular & Direct	Dividend	NA	Payout/Sweep
			Growth	NA	NA
12	IDEF	Regular & Direct	Dividend	NA	Reinvestment/Payout/Sweep
			Growth	NA	NA
13	IGFOF	Regular & Direct	Growth	NA	NA

*All plans other than Direct plan will be treated as Regular Plan.

Compulsory re-investment. No Payout or sweep

As per SEBI circular no CIR/IMD/DF/21/2012 dated September 13, 2012, a separate plan (Direct Plan) is provided to the investors for direct investments, i.e., investments not routed through a distributor. The Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plan. The Scheme shall declare a separate NAV for all sub options under both direct and regular plan.

The default Plan (Direct Plan / Regular Plan) under various scenarios, is mentioned as below:

Scenario	Broker Code as per application	Plan as per application	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong / invalid / incomplete ARN codes (broker code) mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor / distributor. In case the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

The Regular and the Direct Plan will be maintained under a common portfolio.

Applicable to all Schemes

For the investors who have opted for dividend payout sub option, the total dividend will be compulsorily reinvested and no payout will be made in case of thefollowing-

Dividend Amount	Schemes	Original dividend sub-option selected by Investor	Transaction will be treated as
Less Than Rs. 1000	ILIQF, IUSTF, ISTBF	Dividend Payout	Dividend Reinvestment
Less Than Rs.100	IDBF, IGF, IDOF,IMIP, INIF, INJIF, IIT100EF & IDEF	Dividend Payout	Dividend Reinvestment

For all Schemes, Sweep facility is allowed only if dividend amount is Rs.1000/- & above. All unit holders in the dividend option of the Scheme can transfer their dividend to any open ended Schemes (as and when made available for subscription) of IDBI Mutual Fund. In case of all Schemes except IEAF, If an investor has opted for Dividend Sweep Plan (DSP) and amount of dividend is less than Rs.1000/-, the amount will be reinvested and no sweep will be made. Whereas in case of IEAF if dividend amount is less than Rs.1000, the dividend amount will be paid out and no sweep will be made.

In cases where investors do not opt for a particular Option at the time of investment, the default Option will be the Growth Option. In cases where investors have not specified the mode of dividend i.e. payout, reinvestment or dividend sweep, the default mode will be reinvestment (for IEAF default mode will be payout).

The record date / day for dividend declaration will be as follows:

Sub Option	Record Date/Day- For ILIQF	For all funds other than ILIQF where the sub option is applicable
Daily	All calendar days	All business days
Weekly	Sunday	Monday
Monthly	25th of every month	25th of every month
Quarterly	NA	As may be decided by Trustees
Annual	NA	As may be decided by Trustees

Notwithstanding anything stated herein above, the record date can be changed / modified by the AMC / Trustees at their discretion by disclosing the same in the website of the Mutual Fund.

If the 25th of the month is not a business day, the business day immediately succeeding the 25th of the month will be the record date. In the case of ILIQF, If the day succeeding Sunday is not a business day; the record day for the weekly dividend sub-option will be the day immediately preceding the first business day after Sunday. For all funds other than ILIQF with Weekly Dividend option, if Monday is a holiday, then the next business day will be the record date.

In such cases where the investors have opted for the Dividend option but not specified the sub-option (frequency), the following sub-option would be treated as the default option.

Scheme	Default Sub Option if not specified but where Dividend Option has been opted
ILIQF	Daily dividend
IUSTF	Daily dividend
ISTBF	Monthly dividend
IDBF	Quarterly dividend
IGF	Quarterly dividend
IMIP	Monthly dividend
IDOF	Quarterly dividend

Dividends declared in the Daily dividend sub-option will be compulsorily reinvested irrespective of amount of dividend declared.

If investors apply for subscription of units under any Plans / Options, the minimum subscription limits for new purchases / additional purchases / SIP will apply to each Plan / Option.

Please note that none of the Schemes assure any dividend under any sub-options in the Dividend option. Declaration of dividend is subject to the availability of distributable surplus, if any, in the Scheme and at the discretion of the AMC. The Scheme, subject to the availability of distributable surplus, retains the discretion to declare bonus units.

Applicable to IEAF

In case of Dividend Sweep made into the Scheme, statutory lock-in period of 3 years is applicable to dividend amount transferred into the Scheme.

Applicable NAV (after the scheme opens for repurchase and sale)

Subscription (For ILIQF)

The following cut-off timings shall be observed by the mutual fund in respect of purchase of units in the Scheme and its plans / options / sub options and the following NAVs shall be applied for such purchase:

1. Where the application is received up to 2.00 p.m. on a day and funds are available for utilization before the cut-off time - the closing NAV of the day immediately preceding the day of receipt of application.
2. Where the application is received after 2.00 p.m. on a day and funds are available for utilization on the same day – the closing NAV of the day immediately preceding the next business day, and
3. Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time – the closing NAV of the day immediately preceding the day on which the funds are available for utilization.

Subscription (For all Schemes other than ILIQF)

The following cut-off timings shall be observed by the mutual fund for application amount less than Rs.2 lakhs in respect of purchase of units in the Scheme and its plans / options / sub options where the following NAVs shall be applied for such purchase:

1. In respect of valid applications received up to 3.00 p.m. on a business day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the NAV of the day on which application is received shall be applicable.
2. In respect of valid applications received after 3.00 p.m. on a business day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the NAV of the next Business day shall be applicable.

Applicable to all Schemes

3. In respect of valid applications with an outstation cheques or demand drafts not payable at par at the Official Points of Acceptance where the application is received, the NAV of day on which the cheque or demand draft is credited shall be applicable.

   The following cut-off timings shall be observed by the mutual fund for application amount equal to or more than Rs.2 lakhs in respect of purchase of units in all Schemes and their plans / options / sub options except liquid fund Schemes, where the following NAVs shall be applied for such purchase:

   i. Where the application is received up to 3.00 p.m. on a business day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day of receipt of application.

   ii. Where the application is received after 3.00 p.m. on a business day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the next business day, and

   iii. Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day on which the funds are available for utilization.

All multiple applications for investment (at the first holder's PAN level) in any particular Scheme including liquid Fund (irrespective of the plan / option / sub-option) received on the same Business Day, will be treated as a single application for the purpose of computing total application amount for determining applicable NAV.

For investments of an amount equal to or more than Rs.2 lakhs through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP) the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Scheme.

Redemption (For ILIQF)

The following cut-off timings shall be applicable with respect to repurchase of units in the Scheme and the following NAVs shall be applied for such repurchase:

1. Where the application is received up to 3.00 PM on a business day- closing NAV of the day immediately preceding next business day.
2. Where the application is received after 3.00 pm on a business day – closing NAV of the next business day.

Redemption (For all Schemes other than ILIQF)

The following cut-off timings shall be applicable with respect to repurchase of units in the Scheme and the following NAVs shall be applied for such repurchase:

1. Where the application is received up to 3.00 pm on a business day – closing NAV of the day on which the application is received and
2. Where the application is received after 3.00 pm on a business day – closing NAV of the next business day.

Switches (For all Schemes)

Switch-in: In case of switch-in transactions also the aforesaid cutoff time for receipt of application shall be applicable.

Switch-out: Valid applications for 'switch-out' shall be treated as applications for Redemption and the provisions of the cut-off time and the applicable NAV mentioned in the SID as applicable to Redemption shall be applied to the 'switch-out' applications.

In case of 'switch' transactions from one Scheme to another, the allotment shall be in line with redemption payouts and realization of funds into the switch-in Scheme (where applicable).

Redemption / Switch-out (For IEAF)

Redemption and switch-out is allowed only after completion of statutory lock-in period of 3 years. In the event of the death of the assessee, the nominee or legal heir, as the case may be, shall be able to withdraw the investment only after the completion of one year from the date of allotment of the units to the assessee or any time thereafter.

Transactions through online facilities / electronic modes:

The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC / RTA.

In case of transactions through online facilities / electronic modes, there may be a time lag of upto 1 to 3 banking days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will IDBI Asset Management Limited or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units.

Minimum Application Amount / Number of Units

Purchase	Additional Purchase	Repurchase
Minimum Investment **(For All Schemes except IEAF)** Rs. 5000 and in multiples of Re. 1 thereafter **(For IEAF)** Rs. 500 and in multiples of Rs. 500 thereafter. **For Systematic Investment Plan** • Rs. 1000 per month for a minimum period of 6 months • Rs. 500 per month for a minimum period of 12 months • Rs.1500 per quarter for a minimum period of 4 quarters. • **Only for IUSTF**: Rs. 500 per day for a minimum of 30 installments continuously for all business days. Investments above minimum amount mentioned shall be made in multiples of Re. 1 (Rs.500 for IEAF) for all SIPs irrespective of the plan/option or frequency of SIP	Rs. 1000 and in multiples of Re. 1 thereafter **For IEAF**:Rs. 500 and in multiples of Rs. 500 thereafter	Rs. 1000 or 100 units whichever is lower (in case of ILIQF & IUSTF Rs.1000 or 1 unit whichever is lower) **For IEAF**: Rs. 500 or 50 units whichever lower. The redemption/repurchase is subject to the lock-in period of 3 years.

Subscription limit in IEAF To encourage more retail investor participation in IEAF, the following limits for subscription of units of IEAF are prescribed. Maximum subscription amount per day per investor will be Rs.1,50,000. Maximum Subscription amount per Investor per transaction will be Rs.1,50,000 for new SIP/STP mandates.

Applicable to all Schemes

Dispatch of Repurchase (Redemption) Request

The Mutual Fund will endeavor to dispatch the redemption proceeds not later than 10 business days from the date of acceptance of a valid redemption request received at the authorised points of acceptance of IDBI MF. In case the redemption proceeds are not dispatched within 10 business days of the date of receipt of valid redemption request, the AMC will pay interest @ 15% p.a. (at present) or such other rate as may be prescribed from time to time.

Benchmark Index

Scheme Name	Benchmark
ILIQF	CRISIL Liquid Fund Index
IUSTF	CRISIL Liquid Fund Index
ISTBF	CRISIL Short Term Bond Fund Index
IDBF	CRISIL Composite Bond Fund Index
IGF	CRISIL Gilt Index
IDOF	CRISIL Short Term Bond Fund Index
IMIP	CRISIL MIP Blended Index
INIF	CNX Nifty Index (Total Returns Index)
INJIF	CNX Nifty Junior Index (Total Returns Index)
IIT100EF	CNX 100 Index
IEAF	S&P BSE 200 Index
IDEF	S&P BSE 500 Index
IGFOF	Domestic price of Gold

Dividend Policy (Not applicable to IDBI Gold Fund)

Dividend declaration under the Dividend option in the Scheme is subject to the availability of distributable surplus and at the discretion of the AMC and no returns is assured under the Scheme.

Name of the Fund Manager

Mr. Ganti N. Murthy	Mr. Gautam Kaul	Mr. V. Balasubramanian	Mr. Anshul Mishra
IDBI Short Term Bond Fund	IDBI Liquid Fund	IDBI Monthly Income Plan (Equity component)	IDBI Nifty Index Fund
IDBI Monthly Income Plan (Debt component)	IDBI Ultra Short Term Fund	IDBI India Top 100 Equity Fund	IDBI Nifty Junior Index Fund
IDBI Dynamic Bond Fund	IDBI Debt Opportunities Fund	IDBI Equity Advantage Fund	IDBI Gold Exchange Traded Fund
IDBI Gilt Fund		IDBI Diversified Equity Fund	IDBI Gold Fund

Name of the Trustee Company

IDBI MF Trustee Company Limited

Performance of the Scheme

IDBI Liquid Fund (ILIQF)

Regular Plan

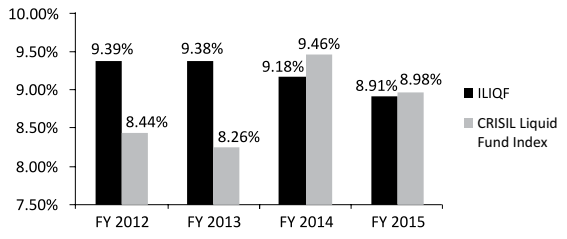
Compounded Annualized Returns (As on 30th September 2015)	ILIQF (Regular Plan)	CRISIL Liquid Fund Index
Returns for the last 1 year	8.55%	8.56%
Returns for the last 3 years	8.88%	8.86%
Returns for the last 5 years	8.97%	8.60%
Returns since Inception (9th July 2010)	8.84%	8.48%

Direct Plan

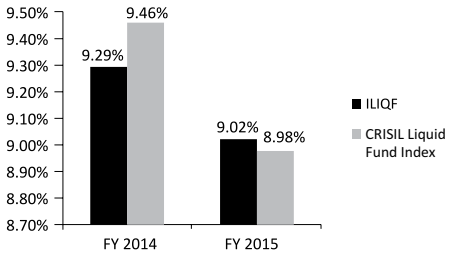
Compounded Annualized Returns (As on 30th September 2015)	ILIQF (Direct Plan)	CRISIL Liquid Fund Index
Returns for the last 1 year	8.66%	8.56%
Returns since Inception (1st January 2013*)	8.99%	8.96%

* NAV of 31st December 2012 is considered for calculating since inception returns for ILIQF - Direct Plan

Absolute Returns for each financial year for the last 4 years (Regular Plan / Growth Option)



Absolute Returns for each financial year for the last 2 years (Direct Plan / Growth Option)



Note - NAV of the Growth option is considered for calculating the Scheme returns for both the Plans (Regular / Direct)

Applicable to all Schemes

IDBI Ultra Short Term Fund (IUSTF)

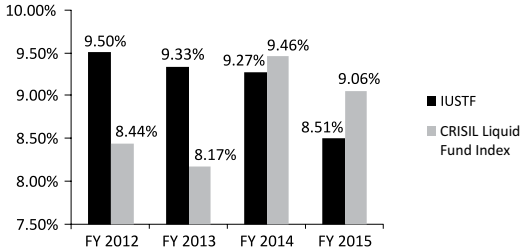
Regular Plan

Compounded Annualized Returns (As on 30th September 2015)	IUSTF (Regular Plan)	CRISIL Liquid Fund Index
Returns for the last 1 year	8.37%	8.56%
Returns for the last 3 years	8.75%	8.86%
Returns for the last 5 years	8.96%	8.60%
Returns since Inception (3rd September 2010)	8.93%	8.57%

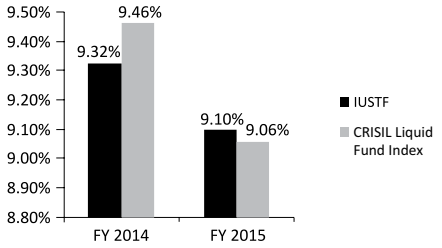
Direct Plan

Compounded Annualized Returns (As on 30th September 2015)	IUSTF (Direct Plan)	CRISIL Liquid Fund Index
Returns for the last 1 year	9.03%	8.56%
Returns since Inception (1st January 2013)	9.11%	8.96%

Absolute Returns for each financial year for the last 4 years (Regular Plan / Growth Option)



Absolute Returns for each financial year for the last 2 years (Direct Plan / Growth Option)



Note - NAV of the Growth option is considered for calculating the Scheme returns for both the Plans (Regular / Direct)

IDBI Short Term Bond Fund (ISTBF)

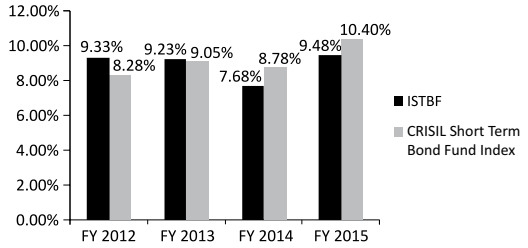
Regular Plan

Compounded Annualized Returns (As on 30th September 2015)	ISTBF (Regular Plan)	CRISIL Short Term Bond Fund Index
Returns for the last 1 year	8.90%	9.90%
Returns for the last 3 years	8.40%	9.24%
Returns since Inception (23rd March 2011)	8.85%	9.12%

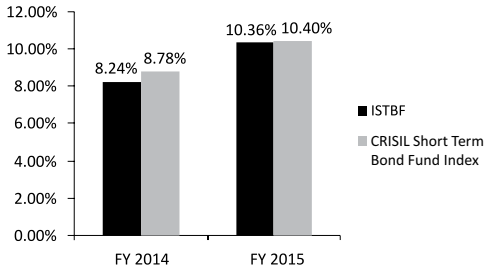
Direct Plan

Compounded Annualized Returns (As on 30th September 2015)	ISTBF (Direct Plan)	CRISIL Short Term Bond Fund Index
Returns for the last 1 year	9.71%	9.90%
Returns since Inception (1st January 2013)	9.20%	9.34%

Absolute Returns for each financial year for the last 4 years (Regular Plan / Growth Option)



Absolute Returns for each financial year for the last 2 years (Direct Plan / Growth Option)



Note - NAV of the Growth option is considered for calculating the Scheme returns for both the Plans (Regular / Direct)

IDBI Dynamic Bond Fund (IDBF)

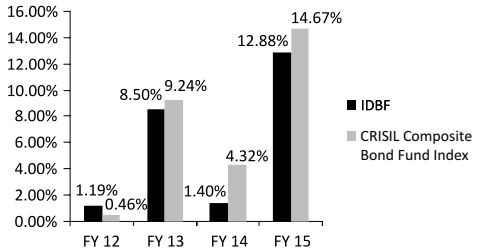
Regular Plan

Compounded Annualized Returns (As on 30th September 2015)	IDBF (Regular Plan)	CRISIL Composite Bond Fund Index
Returns for the last 1 year	11.22%	12.56%
Returns for the last 3 years	6.79%	9.13%
Returns since Inception (21st February 2012)	7.34%	9.11%

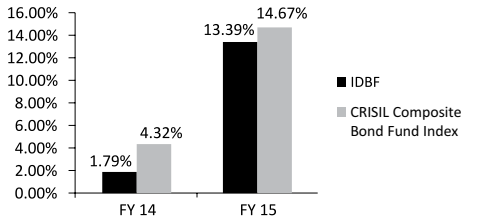
Direct Plan

Compounded Annualized Returns (As on 30th September 2015)	IDBF (Direct Plan)	CRISIL Composite Bond Fund Index
Returns for the last 1 year	11.78%	12.56%
Returns since Inception (1st January 2013)	7.01%	9.11%

Absolute Returns for each financial year for the last 3 years (Regular Plan / Growth Option)



Absolute Returns for each financial year for the last 2 years (Direct Plan / Growth Option)



Note - NAV of the Growth option is considered for calculating the Scheme returns for both the Plans (Regular / Direct)

Applicable to all Schemes

IDBI Gilt Fund (IGF)

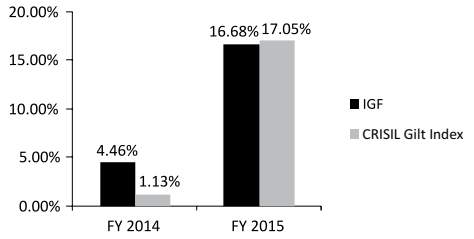
Regular Plan

Compounded Annualized Returns (As on 30th September 2015)	IGF (Regular Plan)	CRISIL Gilt Index
Returns for the last 1 year	13.12%	14.35%
Returns since inception (21st December 2012)	9.20%	9.19%

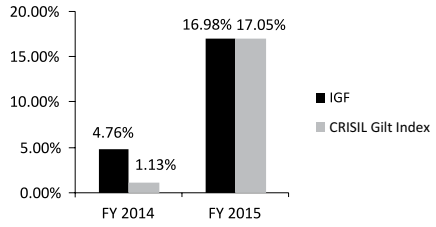
Direct Plan

Compounded Annualized Returns (As on 30th September 2015)	IGF (Direct Plan)	CRISIL Gilt Index
Returns for the last 1 year	13.40%	14.35%
Returns since inception (1st January 2013)	9.37%	8.75%

Absolute Returns for each financial year for the last 2 years (Regular Plan / Growth Option)



Absolute Returns for each financial year for the last 2 years (Direct Plan / Growth Option)



Note - NAV of the Growth option is considered for calculating the Scheme returns for both the Plans (Regular / Direct)

IDBI Debt Opportunities Fund (IDOF)

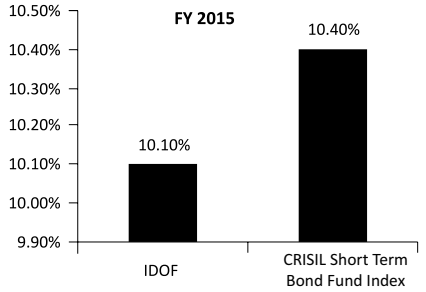
Regular Plan

Compounded Annualized Returns (As on 30th September 2015)	IDOF (Regular Plan)	CRISIL Short Term Bond Fund Index
Returns for the last 1 year	9.60%	9.90%
Returns since inception (3rd March 2014)	9.96%	10.16%

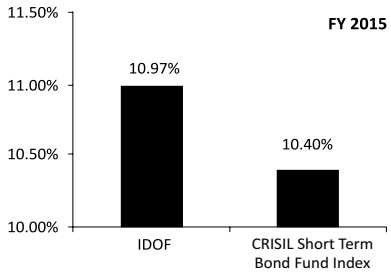
Direct Plan

Compounded Annualized Returns (As on 30th September 2015)	IDOF (Direct Plan)	CRISIL Short Term Bond Fund Index
Returns for the last 1 year	10.47%	9.90%
Returns since inception (3rd March 2014)	10.83%	10.16%

Absolute Returns for each financial year for the last 1 year (Regular Plan / Growth Option)



Absolute Returns for each financial year for the last 1 year (Direct Plan / Growth Option)



Note - NAV of the Growth option is considered for calculating the Scheme returns for both the Plans (Regular / Direct)

IDBI Monthly Income Plan (IMIP)

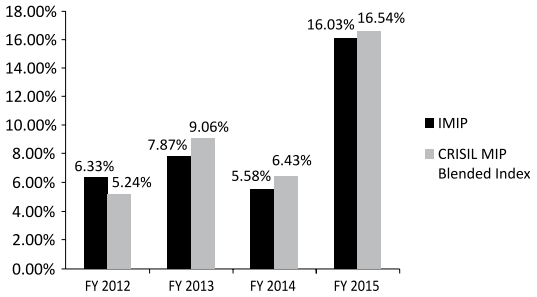
Regular Plan

Compounded Annualized Returns (As on 30th September 2015)	IMIP (Regular Plan)	CRISIL MIP Blended Index (%)
Returns for the last 1 year	9.69%	10.72%
Returns for the last 3 years	8.51%	9.66%
Returns since Inception (7th March 2011)	8.36%	9.04%

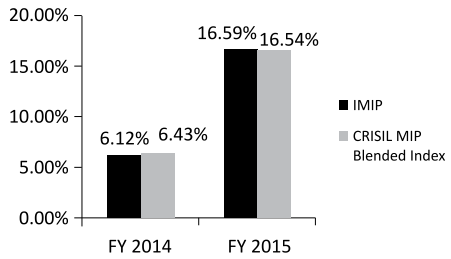
Direct Plan

Compounded Annualized Returns (As on 30th September 2015)	IMIP (Direct Plan)	CRISIL MIP Blended Index (%)
Returns for the last 1 year	10.24%	10.72%
Returns since Inception (1st January 2013)	8.89%	9.57%

Absolute Returns for each financial year for the last 4 years (Regular Plan / Growth Option)



Absolute Returns for each financial year for the last 2 years (Direct Plan / Growth Option)



Applicable to all Schemes

IDBI Nifty Index Fund (INIF)

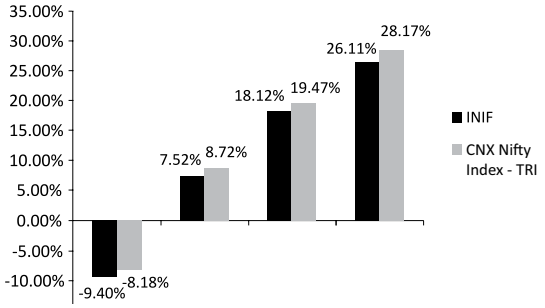
Regular Plan

Compounded Annualized Returns (As on 30th September 2015)	INIF (Regular Plan)	CNX Nifty Index- TRI
Returns for the last 1 year	-0.60%	0.87%
Returns for the last 3 years	11.59%	12.98%
Returns for the last 5 years	5.51%	6.94%
Returns since Inception (25th June 2010)	7.98%	9.41%

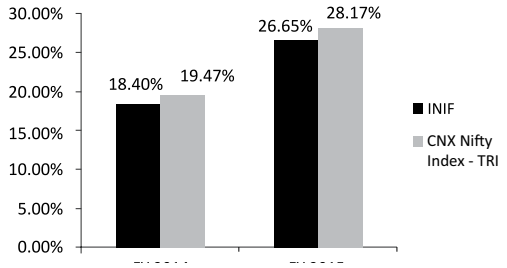
Direct Plan

Compounded Annualized Returns (As on 30th September 2015)	INIF (Direct Plan)	CNX Nifty Index-TRI
Returns for the last 1 year	-0.03%	0.87%
Returns since Inception (1st January 2013)	11.56%	12.48%

Absolute Returns for each financial year for the last 4 years (Regular Plan / Growth Option)



Absolute Returns for each financial year for the last 2 year (Direct Plan / Growth Option)



Note - NAV of Regular plan / Growth option of the Scheme is considered for calculating the Scheme returns.

IDBI Nifty Junior Index Fund (INJIF)

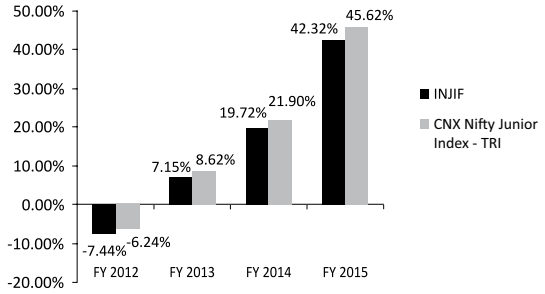
Regular Plan

Compounded Annualized Returns (As on 30th September 2015)	INJIF (Regular Plan)	CNX Nifty Junior Index - TRI
Returns for the last 1 year	13.90%	16.37%
Returns for the last 3 years	20.16%	22.45%
Returns for the last 5 years	8.67%	10.52%
Returns since Inception (20th September 2010)	8.45%	10.27%

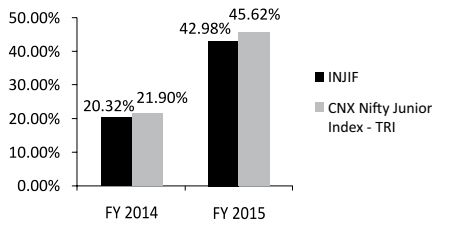
Direct Plan

Compounded Annualized Returns (As on 30th September 2015)	INJIF (Direct Plan)	CNX Nifty Junior Index - TRI
Returns for the last 1 year	14.61%	16.37%
Returns since Inception (1st January 2013)	17.65%	19.31%

Absolute Returns for each financial year for the last 4 years (Regular Plan / Growth Option)



Absolute Returns for each financial year for the last 2 years (Direct Plan / Growth Option)



Note - NAV of Regular plan / Growth option of the Scheme is considered for calculating the Scheme returns.

IDBI India Top 100 Equity Fund (IIT100EF)

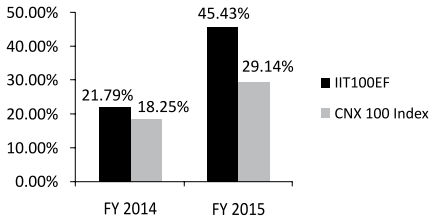
Regular Plan

Compounded Annualized Returns (As on 30th September 2015)	IIT100EF (Regular Plan)	CNX 100 Index
Returns for the last 1 year	12.21%	2.05%
Returns for the last 3 years	18.55%	13.03%
Returns since Inception (15th May 2012)	20.98%	16.29%

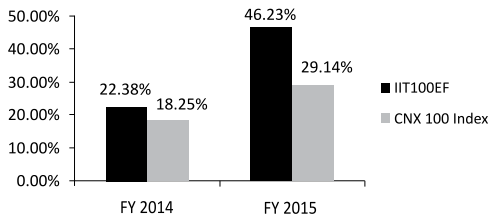
Direct Plan

Compounded Annualized Returns (As on 30th September 2015)	IIT100EF (Direct Plan)	CNX 100 Index
Returns for the last 1 year	12.72%	2.05%
Returns since Inception (1st January 2013)	18.44%	12.10%

Absolute Returns for each financial year for the last 2 years (Regular Plan / Growth Option)



Absolute Returns for each financial year for the last 2 years (Direct Plan / Growth Option)



Note - NAV of Regular plan / Growth option of the Scheme is considered for calculating the Scheme returns.

Applicable to all Schemes

IDBI Equity Advantage Fund (IEAF) - previously IDBI Tax Saving Fund

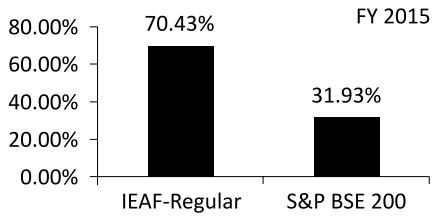
Regular Plan

Compounded Annualized Returns (As on 30th September 2015)	IEAF (Regular Plan)	S&P BSE 200 Index
Returns for the last 1 year	19.67%	3.08%
Returns since Inception (10th September 2013)	41.41%	19.57%

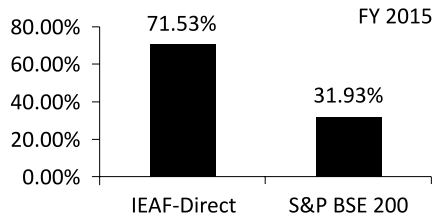
Direct Plan

Compounded Annualized Returns (As on 30th September 2015)	IEAF (Regular Plan)	S&P BSE 200 Index
Returns for the last 1 year	20.58%	3.08%
Returns since Inception (10th September 2013)	42.42%	19.57%

Absolute Returns for each financial year for the last 1 year (Regular Plan / Growth Option)



Absolute Returns for each financial year for the last 1 year (Direct Plan / Growth Option)



Note - NAV of Regular plan / Growth option of the Scheme is considered for calculating the Scheme returns.

IDBI Diversified Equity Fund (IDEF)

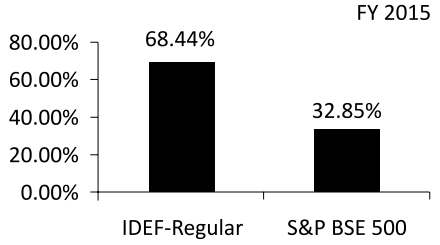
Regular Plan

Compounded Annualized Returns (As on 30th September 2015)	IDEF (Regular Plan)	S&P BSE 500 Index
Returns for the last 1 year	17.21%	3.19%
Returns since Inception (28th March 2014)	40.73%	17.26%

Direct Plan

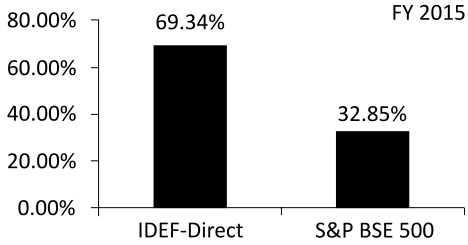
Compounded Annualized Returns (As on 30th September 2015)	IDEF (Direct Plan)	S&P BSE 500 Index
Returns for the last 1 year	17.95%	3.19%
Returns since Inception (28th March 2014)	41.51%	17.26%

Absolute Returns for each financial year for the last 1 year (Regular Plan / Growth Option)



Note - Returns are calculated from 4th April 2014 (reopening date) to 31st March 2015

Absolute Returns for each financial year for the last 1 year (Direct Plan / Growth Option)



Note - Returns are calculated from 4th April 2014 (reopening date) to 31st March 2015. NAV of Regular plan / Growth option of the Scheme is considered for calculating the Scheme returns.

IDBI Gold Fund (IGFOF)

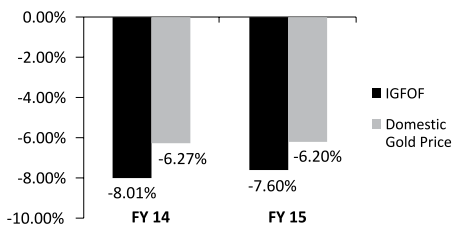
Regular Plan

Compounded Annualized Returns (As on 30th September 2015)	IGFOF (Regular Plan)	Domestic Gold Price
Returns for the last 1 year	-2.61%	-0.82%
Returns for the last 2 years	-7.31%	-5.79%
Returns since inception (14th August 2012)	-6.09%	-4.23%

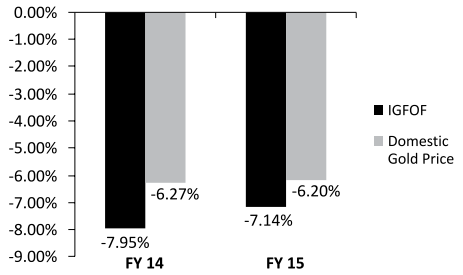
Direct Plan

Compounded Annualized Returns (As on 30th September 2015)	IGFOF (Direct Plan)	Domestic Gold Price
Returns for the last 1 year	-2.42%	-0.82%
Returns since inception (1st January 2013)	-6.66%	-5.34%

Absolute Returns for each financial year for the last 2 years (Regular Plan / Growth Option)



Absolute Returns for each financial year for the last 2 years (Direct Plan / Growth Option)



Note - NAV of the Growth option is considered for calculating the Scheme returns for both the Plans (Regular / Direct)

Applicable to all Schemes

Expenses of the Scheme

I. Load Structure

Entry Load (For normal transactions / Switch-in and SIP) – Not applicable

SEBI vide its circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission, if any, to the distributor on the investment made by the investor will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Exit Load (Redemption / Switch-out / Transfer / SWP):

Scheme	Exit Load
ILIQF, IUSTF, ISTBF, INIF, INJIF, IEAF	Nil (IEAF-subject to statutory lock-in period of 3 years)
IDBF, IGFOF, IMIP, IIT100EF, IDEF	1% for exit on or before 12 months from the date of allotment.
IGF	0.50% for exit within 30 days from the date of allotment
IDOF	2% for exit up to & including 18 months from the date of allotment

The exit load will be applicable for both normal transactions and SIP transactions. In case of Systematic Investment Plan (SIP) the date of allotment for each installment for subscription will be reckoned for charging exit load on redemption.

SEBI vide circular Ref no: CIR/IMD/DF/21/2012 dated September 13, 2012 and notification dated September 26, 2012 requires, the exit load, if any, charged by mutual fund Scheme to be credited to the respective Scheme after debiting applicable service tax, if any on the next business day.

II. Recurring Expenses

As per regulation 52(6)(C) the total expenses of the Scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee shall be subject to the following limits :-

(i) On the first Rs.100 crores of the daily net assets 2.50%;

(ii) On the next Rs.300 crores of the daily net assets 2.25%;

(iii) On the next Rs.300 crores of the daily net assets 2.00%;

(iv) On the balance of the assets 1.75%;

Provided that in respect of a Scheme investing in bonds such recurring expenses shall be lesser by at least 0.25% p.a of the daily net assets outstanding in each financial year.

Provided further that in case of an index fund Scheme, the total expense including the investment and advisory fee shall not exceed 1.5% p.a.of the net assets.

In case of IGFOF, total recurring expenses (excluding additional expenses) shall not exceed 1.5% of daily net assets of IGFOF including expenses charged in its underlying investment in IDBI Gold Exchange Traded Fund.

The Scheme may charge additional expense not exceeding of 0.30% p.a. of daily net assets subject to the conditions mentioned in regulation 52(6A)(b) SEBI (Mutual Fund) Regulations, 1996. Further, as per regulation 52(6A)(c) SEBI (Mutual Fund) Regulations, 1996, the Mutual Fund Scheme may charge additional expenses, incurred towards different heads mentioned under sub regulations (2) and (4), not exceeding 0.20% p.a. of daily net assets of the Scheme.

The Direct Plan of all Schemes shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such Plan.

Service Tax on Investment Management and Advisory Fees will be outside the maximum limit of TER prescribed under regulation 52 of the Regulations.

Investor Education and Awareness

Mutual Funds / AMCs shall annually set apart at least 2 basis points (0.02%) on daily net assets within the maximum limit of TER as per regulation 52 of the Regulations for investor education and awareness initiatives.

The AMC has estimated the following annual recurring expenses may be charged to Regular Plan of the Scheme of the daily net assets of the Scheme. If the expenses exceed the limits stated below, expenses incurred in excess of the limits stated below shall be borne by the AMC. The actual expense incurred by the Scheme in the previous financial year is also provided below for the reference of investors.

Scheme (Regular Plan)	Estimated Annual recurring expense without including additional expense towards distribution of assets in cities beyond Top 15 cities (Regular Plan)	Estimated Annual recurring expense including additional expense towards distribution of assets in cities beyond Top 15 cities (Regular Plan)	Minimum Difference in TER between Direct Plan and Regular Plan (% of TER charged as commission/distribution expenses in case of regular Plan)	Actual expenses for the previous financial year ended March 2015	
				Regular Plan	Direct Plan
ILIQF	0.60%	0.90%	0.05%	0.17%	0.04%
IUSTF	2.45%	2.75%	0.10%	0.95%	0.42%
ISTBF	2.45%	2.75%	0.25%	1.23%	0.49%
IDBF	2.45%	2.75%	0.50%	2.25%	1.81%
IGF	2.45%	2.75%	0.25%	2.20%	1.95%
IDOF	2.45%	2.75%	0.50%	1.28%	0.50%
IMIP	2.45%	2.75%	0.50%	2.47%	1.97%
INIF	1.70%	2.00%	0.50%	1.70%	1.20%
INJIF	1.70%	2.00%	0.50%	1.71%	1.20%
IIT100EF	2.70%	3.00%	0.50%	2.86%	2.41%
IEAF	2.70%	3.00%	0.50%	2.85%	2.14%
IDEF	2.70%	3.00%	0.50%	2.89%	2.40%
IGFOF#	1.70%	2.00%	0.20%	1.71%**	1.51%**

The total expenses of the Scheme including weighted average of charges levied by the underlying Schemes shall not exceed the maximum limit mentioned above for the FOF Scheme.

** includes expenses charged @ 1.20% p.a to IDBI Gold ETF

The fees and expenses mentioned above are the maximum limits allowed under the regulations / SID and the AMC may at its absolute discretion adopt any fees / expense structure within the regulatory limits mentioned above. For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund.

Applicable to all Schemes	
Waiver of Load for Direct Applications	Not applicable
Tax treatment for the Investors (Unitholders)	**Liquid, Debt & IDBI Gold Fund**

	Resident investors **	Mutual Fund **
Tax on Dividend Not Applicable to IDBI Gold Fund as it does not offer a dividend plan	**Liquid & Debt**- Nil **IDBI Gold Fund** - Dividend is not proposed	**Dividend Distribution Tax (DDT)** **Liquid & Debt** **Individual/HUF -** 25% (plus applicable surcharge & cess) **Others -** 30% (plus applicable surcharge & cess) **IDBI Gold Fund** - Dividend is not proposed
Capital Gain		
• Long Term $	20% p.a with indexation (plus applicable surcharge & cess)	Nil
• Short Term	Rates applicable to Unit holders as per their income slabs (plus applicable surcharge & cess)	Nil

$ As per provision of Finance Act 2014, transfer of units of non-equity oriented mutual funds, since July11, 2014 will be classified as long term capital assets, if held for more than a period of 36 months.

(Applicable to IEAF): Investors in this Scheme will be eligible for income tax deduction benefits under Section 80C of the IT Act, 1961. Investors in the Scheme are entitled to deductions of the amount invested in Units of the Scheme, subject to a maximum of Rs. 1,50,000/-, under Section 80C of the Income Tax Act, 1961.

Equity Schemes

	Resident investors **	Mutual Fund **
Tax on Dividend	Nil	Nil
Capital Gain		
• Long Term	Nil	Nil
• Short Term	15% (plus applicable surcharge & cess)	Nil

Unit holders of the equity Schemes such as INIF, INJIF, IIT100EF, IEAF & IDEF will be charged securities transaction tax (STT) @ applicable rate on value of redemption of units. Switch-out from the aforesaid equity Schemes or switches between Options within the same equity Schemes will attract Securities Transaction Tax as applicable.

** For further details on taxation please refer to the Section on Taxation in the SAI. Investors are requested to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the scheme.

Daily Net Asset Value (NAV) Publication

For all the Schemes (except ILIQF), the NAV shall be calculated for all business days for all Plans / Options / sub-options within the Scheme(s); However for ILIQF, the NAV shall be calculated for all calendar days under every Plan / Option / Sub option within the Scheme(s).

The NAV of the Scheme(s) along with sale and repurchase prices shall be published at least in two daily newspapers on all business days. In case of IGFOF, The NAV, Sale Price and Repurchase Price will be published in two daily newspapers with a one day lag with an asterisk to indicate the one day time lag / or the actual time lag.

The NAV and sale / repurchase price of the Scheme(s) shall be updated on AMFI's website (www.amfiindia.com) and Mutual Fund's website (www.idbimutual.co.in) by 9 p.m of the same day. In case of IGFOF, time limit for uploading NAV as per applicable guidelines will be 10 a.m of the next business day.

The NAV of the Scheme(s) will be rounded off to 4 decimal places except IIT100EF, IEAF & IDEF. The NAV of IIT100EF, IEAF & IDEF will be rounded off to 2 decimal places. Units in the Scheme(s) will be rounded off to 3 decimals.

For Investor Grievances, please contact

Registrar

Karvy Computershare Pvt. Ltd.

SEBI Registration Number: INR000000221
Unit: IDBI Mutual Fund
KARVY SELENIUM, Plot No.31 & 32, Tower B, Survey No.115/22, 115/24 & 115/25, Financial District, Gachibowli, Nanakramguda, Serlingampally Mandal, Hyderabad - 500 032, Ranga Reddy District, Telengana State.
Phone: 040-3321 5121 to 040-3321 5123.
Email: idbimf.customercare@karvy.com

IDBI Mutual Fund / IDBI Asset Management Limited

In case of any queries / Service requests, please contact:
Mr. S. V. Durga Prasad
Investor Relations Officer
IDBI Asset Management Limited
5th Floor, Mafatlal Center, Nariman Point, Mumbai - 400 021. Phone: 022-6644 2800; Fax: 022-6644 2801
Email: contactus@idbimutual.co.in.

In case of any grievance / complaint against IDBI Mutual Fund / IDBI Asset Management Ltd., please contact:

Mr. A. Jayadevan
Compliance Officer

IDBI Asset Management Limited
5th Floor, Mafatlal Center, Nariman Point, Mumbai - 400 021. Phone No. 022-6644 2865
email-id: complianceofficer@idbimutual.co.in

You may also approach

Mr. Satya Narayan Baheti

Managing Director & Chief Executive Officer
IDBI Asset Management Limited 5th Floor, Mafatlal Center, Nariman Point, Mumbai - 400 021. Phone No. 022-6644 2822
email-id: ceodesk@idbimutual.co.in

If not satisfied with the response of the intermediary, you can lodge your grievances with SEBI at http://scores.gov.in or you may also write to any of the offices of SEBI. For any queries, feedback or assistance, please contact SEBI Office on Toll Free Helpline at 1800 22 7575 / 1800 266 7575.

Applicable to all Schemes	
Unitholders' Information	1. **Account Statement**: For all applicants whose application has been accepted, the AMC shall send a confirmation specifying the number of units allotted to the applicant by way of email and / or text SMS's to the applicant's registered email address and / or mobile number as soon as possible but not later than 5 working days from the date of receipt of application and / or from the date of receipt of the request from the unit holders. As a first step in the direction to create one record for all financial assets of every individual, SEBI has advised Depositories and AMCs, vide Circular No.CIR/MRD/DP/31/2014 dated November 12, 2014, to enable a single consolidated view of all the investments of an investor in Mutual Funds (MF) and securities held in demat form with the Depositories. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. For PANs which are common between depositories and AMCs, the Depositories shall send the CAS. In other cases (i.e. PANs with no demat account and only MF units holding), the AMCs / MF-RTAs shall continue to send the CAS to their unit holders on or before tenth day of succeeding month of allotment, as is being done presently, in compliance with Regulation 36(4) of the SEBI (Mutual Funds) Regulations, 1996. Where statements are presently being dispatched by email either by the Mutual Funds or by the Depositories, CAS shall be sent through email. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form. If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then the depositories shall consolidate and dispatch the CAS within ten days from the month end. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. The consolidated account statement will also contain details all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds. Please note that, no monthly statements will be issued to the unit holders of the schemes, either by Depositories or by Mutual Fund / AMC, unless a transaction is recorded in the month for which the statement is issued. In the case of investors, in whose folios no transactions are recorded in the last 6 months, a consolidated half yearly (September / March) account statement will be issued, by the Depository or Mutual Fund / AMC, as may be applicable, on or before tenth day of succeeding month, detailing holding at the end of the sixth month, across all schemes of all mutual funds. For investors holding demat accounts, provision to opt out of the facility of CAS shall be given by Depositories. Transaction for this purpose shall include Purchase, Redemption, Switch, Dividend Payout, Dividend Reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan, Fixed Tenor Trigger (FTT) Plan in IGF, Regular Cash Flow Plan (RCFP) in IMIP and Bonus Transactions. 2. **Monthly Disclosures: Portfolio** - Mutual Funds / AMCs will disclose portfolio (along with ISIN) as on the last day of the month in the format prescribed by SEBI in its website on or before the tenth day of the succeeding month in a user-friendly and downloadable format. 3. **Half yearly Disclosures: Portfolio** - The Mutual Fund shall publish a complete statement of the Scheme portfolio, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement, at least in one National English daily and one regional newspaper in the language of the region where the head office of the Mutual Fund is located as per the new format prescribed by SEBI vide their Circular No. MFD/CIR/1/200/2001 dated April 20, 2001. The Mutual Fund shall send a complete statement of Scheme Portfolio to the unit holders before the expiry of one month from the closure of each Half Year (i.e. March 31 and September 30), if such statement is not published by way of advertisement. The portfolio statements will also be displayed on the website of Mutual Fund and AMFI. 4. **Unaudited Half Yearly Results**: The Mutual Fund and the AMC shall, before the expiry of one month from the close of each half year, that is, on 31st March and on 30th September, publish its unaudited financial results on its website in a user friendly and downloadable format as per the format prescribed by SEBI vide their Circular No. MFD/CIR/1/200/2001 dated April 20, 2001. The unaudited financial results will also be displayed on the website of AMFI. Mutual Fund shall publish an advertisement disclosing the hosting of such financial results on their website, in one English daily newspaper having nationwide circulation and in a newspaper having a wide circulation published in the language of the region where the head office of the mutual fund is situated. 5. **Annual Report**: The Scheme wise Annual Report or an abridged summary thereof shall be mailed to all Unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year. The Abridged Scheme wise Annual Report may be mailed to the investors' e-mail address if so mandated. The Scheme wise annual report shall also be displayed on the website of the Mutual Fund and AMFI The full Annual Report shall be available for inspection at the Head Office of the mutual fund and a copy thereof shall be made available to unit holder on payment of such nominal fees as may be specified by the mutual fund. The audited financial statements of the Schemes shall form part of the Annual Report. The statutory auditors appointed by the Trustees for the audit of Mutual Fund are M/s. Ray and Ray, Chartered Accountants, Mumbai. The Portfolio Statement, unaudited financial results, Scheme wise annual report will also be displayed on the website of the Mutual Fund and AMFI. For those Unit holders who have provided an e-mail address, the AMC will send the account statement, annual report or abridged annual report by e-mail and no separate Physical account statement, annual report or abridged annual report will be issued. Investors who have not provided an email id and investors who have specifically requested for physical documents despite providing the email id to the Mutual Fund will continue to receive the documents mentioned above in physical form. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. The Unit holder may request for a physical account statement / annual report / abridged annual report by writing / calling the AMC / ISC / R&T.
Prudential limits and disclosure on portfolio concentration risk (applicable to ILIQF, IUSTF, ISTBF, IDBF, IDOF & IMIP)	Total exposure of debt Schemes of mutual funds in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 30% of the net assets of the Scheme. Provided that an additional exposure to financial services sector (over and above the limit of 30%) not exceeding 10% of the net assets of the Scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only; Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment / exposure in HFCs shall not exceed 30% of the net assets of the Scheme.

Applicable to all Schemes	
Special Facilities Available	Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP). Additional special facility under IMIP is Regular Cash Flow Plan and under IGF is Fixed Tenor Trigger Plan (for more details refer to the respective SID). **Applicable to IEAF** In case of SIP, STP & DSP transactions, statutory lock-in period of 3 years is applicable to every installment made to IEAF. STP & SWP from IEAF is allowed only after completion of statutory lock-in period of 3 years. **Fixed Tenor Trigger Plan (FTT) [Applicable to IGF]** This facility will allow investors to invest for a predetermined tenor. Tenors available under this Scheme are 1 year, 3 years, 5 years, 7 years & 10 years. FTT Plan facilitates automatic redemption at NAV on completion of pre-specified tenor, unless the investor opts for a rollover. Under this plan, rollover facility will be provided to Unit holders of the Scheme. Investors shall be intimated at least 7 business days before completion of investment tenure to facilitate rollover (if any). Investors who opt for the FTT Plan will also need to choose whether they want to invest in the Dividend option or the Growth option of the Scheme. Investors by opting for Trigger options will not forfeit their rights for premature redemption, if they so desire, before the completion of the Tenor opted for. FTT Plan will not offer separate NAV. Expense ratio of the FTT plan will be the same as that of the Scheme. **Regular Cash Flow Plan (RCFP) [Applicable to IMIP]** This facility allows investors to invest lump sum or through continuous investment to build corpus which will be utilized to generate regular cash flow over years to meet future needs. This facility is being made available in the Growth option only. Investors may choose from the following options to build the corpus- a) Continuous investment or SIP for minimum period of 5 years and in multiples of a completed year thereafter OR b) Accumulating corpus of Rs.5 lakhs and in multiples of Rs.1 lakh thereafter Under the RCFP facility the investor can choose either of the following to receive regular cash flows • by way of monthly / quarterly dividend, as may be declared by the Scheme, on the corpus accumulated, or • by periodical withdrawal of a fixed amount opted by the investor by way of systematic withdrawals under the Systematic Withdrawal Plan (SWP) as provided for in the IDBI Monthly Income Plan Scheme. This facility will be activated only on receipt of specific request from investors / unit holders. The capital built in the Scheme either through (a) or (b) would be retained either in the Growth option from which the SWP may be activated or can be switched over to the Dividend option for periodic dividends (Monthly / Quarterly) as per the choice indicated by the investor. If the unit holder decides to discontinue the RCFP, they will have to submit a separate request to the AMC / MF for the same.
Transaction Charges	As per SEBI Circular Cir/IMD/DF/13/2011 dated August 22, 2011 the distributor is entitled to charge a transaction charge per subscription of Rs. 10,000/- and above. However, there shall be no transaction charges on direct investments. The transaction charge shall be subject to the following: **i. For existing investors in a Mutual Fund, the distributor may be paid Rs.100/- as transaction charge per subscription of Rs. 10,000/- and above.** **ii. The distributor may be paid Rs.150/- as transaction charge for a first time investor in Mutual Funds.** **iii. The transaction charge, if any, shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance shall be invested. Only the amount invested after deducting transaction charges will be eligible for 80C deduction benefit.** **iv. The AMCs shall be responsible for any malpractice / mis-selling by the distributor while charging transaction costs.** **v. There shall be no transaction charge on subscription below Rs.10, 000/-.** **vi. In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- and above. In such cases the transaction charge shall be recovered in 3-4 installments.** **vii. There shall be no transaction charge on transactions other than purchases / subscriptions relating to new inflows.** **viii. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and the number of units allotted against the net investment.** **ix. Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. Further, Distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product.** It is also clarified that as per SEBI Circular No.SEBI/IMD/CIR No. 4/168230/09, dated June 30, 2009, upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.

Date: October 27, 2015.

GENERAL INFORMATION AND GUIDELINES

GENERAL INFORMATION

a. It must be understood clearly that all the applicants are deemed to have accepted the terms & conditions subject to which these offers are being made and bind themselves to the terms mentioned in the SAI / SID / KIM upon signing the application form and tendering payment.

b. Application Form should be filled legibly in ENGLISH in BLOCK Letters using black or blue ink. Please strike out any section that is not applicable.

c. **Submission of Application Forms:** Application form complete in all respects with the necessary remittances may be submitted at IDBI MF Corporate Office, IDBI MF ISC / official Points of Acceptance of the Registrar or such other collection centers as may be designated by the AMC. The list of collection centers are given on the website of IDBI Mutual Fund. Applications received by post / courier will be deemed to have been submitted on date of receipt at the designated collection centre.

d. Investors are advised to retain the acknowledgement slip signed / stamped by the collection centre where they submit the application.

e. Allotment of Units: Allotment is assured to all applicants provided the application is complete in all respects and is in order. Incomplete applications are liable to be rejected.

f. **GUIDELINES TO HELP YOU COMPLETE THE APPLICATION FORM**

(1) Distributor details

Investments through distributors: As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any other person employed or engaged or to be employed or engaged in the sale and / or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI).

Employee Unique Identification Number (EUIN): SEBI has made it compulsory for every employee / relationship manager / sales person of the distributor of mutual fund products to quote the EUIN obtained by him / her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee / relationship manager / sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if investments are routed through a distributor, please ensure that the EUIN is correctly filled up in the Application Form. EUIN is mandatory for non-advisory transactions (execution only) also, though the advice relating to the scheme or asset class is only incidental. However, in case of any exceptional cases where there is no interaction by the employee / sales person / relationship manager of the distributor / sub broker with respect to the transaction, investors are required to provide a duly signed declaration to this effect, as given in the Form.

Overseas Distributors: Overseas Distributors are exempted from obtaining NISM certification and AMFI registration. However, such Overseas Distributors are required to comply with the guidelines / requirements as may be issued by AMFI / SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

Direct Investments: Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. In case of valid application received without indicating "Direct Plan" against the Scheme / Plan name and without any Distributor Code mentioned on the form, the application will be processed under "Direct Plan".

(2) Email ID / Email Communication:. Investors desirous of receiving documents such as allotment advice, statement of accounts, periodical reports and other communications in electronic form are required to mention their email ID in application form. The email ID as declared by the investor will be registered in our records and all future communication will be made to such registered email ID. It may be noted that no physical document will be sent to an investor (unless specifically requested) who has a registered email ID with us.

(3) PAN (Permanent Account Number): Pursuant to SEBI letter OW/16541/2012 dated July 24, 2012, investment in Mutual Fund schemes (including investments in SIP) upto Rs.50,000/- per year, per investor, per Mutual Fund shall be exempted from the requirement of PAN. Accordingly, individuals (including who are individuals, NRIs, but not POIs, Minors) and sole proprietary firms who do not possess PAN (HUF and other categories are not eligible for such investments) are exempt from submission of PAN for investments upto Rs. 50,000 in a rolling 12 months period or in a financial year (i.e. April to March). However, eligible investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authority (KRA). Eligible investor must quote PAN Exempt KYC Reference Number (PEKRN) issued by KRA. Fresh / Additional Purchase and Systematic Investment Plans will be covered within the limit of Rs.50,000/-.

Note : Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government / judicial / military officers, senior executives of state owned corporations, important political party officials, etc.

(4) Know your Customer (KYC) Policy: SEBI vide circulars dated October 5, 2011, December 2, 2011 and December 23, 2011 has simplified the KYC registration process and authorized KRA (KYC registration agency) for storing, safeguarding and retrieving the KYC documents.

If the investor has successfully completed KYC registration with stock brokers, depository participants, Mutual Funds, portfolio managers, collective investment schemes and venture capital funds on or after January 1, 2012, no fresh KYC application is required to be submitted for investing in the schemes. Further, if an existing investor has already completed KYC registration with CVL for Mutual Fund investments prior to January 1, 2012, certain additional information is now required to submit latest by December 31, 2015. With effect from January 1, 2016, all financial transactions for purchase/switch of units will be processed, only if these requirements are completed, for new to IDBI Mutual Fund, but have KYC completed prior to January 1, 2012, KYC may have to undergo an in-Person verification and may be required to submit missing /not-available information as appearing in the database provided by KYC Registering Agencies. These details are required to be updated only if the KYC status as per KRA reflects as verified by the respective KRA. In case the investor has not undergone the KYC registration or investor wish to submit updated / additional information / document they may submit necessary application for KYC Registration / updation along with the application form for subscribing the units. The documents required to be submitted along with KYC application from are detailed in the KYC application form itself. Notwithstanding anything stated herein above the AMC / MF reserves absolute right and discretion to call for any additional information / document as they may require for verifying the KYC of the investor. Incase of any change please approach KRA and notify changes.

Foreign Account Tax Compliance Act (FATCA) & Common Reporting Standards (CRS) Terms and Conditions: FATCA is a tax reporting regime that obligates all financial institutions to report information to the relevant tax authorities about U.S reportable persons and certain entities in which U.S. persons hold a substantial ownership interest. India signed the Inter Governmental Agreement (IGA) with the U.S. on 9 July 2015.

CRS is the OECD' & G-20's Model Competent Authority Agreement for multilateral tax information sharing. It enables automatic exchange of tax information based on the Standard through bilateral tax treaty networks. India signed the CRS Agreement on 3 June 2015.

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which requires Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. For meeting compliance requirements, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with IDBI Asset Management Ltd. or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any question about your tax residency, please contact your tax advisor. Further, if any investor is a Citizen or resident or green card holder or tax resident of a country other than India, please include all such countries in the Tax Resident Country information field along with "Tax Identification Number" or any other relevant reference ID/ Number. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the application form.

In case customer has the following Indica pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA / CRS Indicia
U.S. place of birth	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality" ***or*** Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; ***or*** Reason the customer did not obtain U.S. citizenship at birth
Residence/mailing address in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence (refer list below)
Telephone number in a country other than India	***If no Indian telephone number is provided*** 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence (refer list below) ***If no Indian telephone number is provided along with a foreign country telephone number*** 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; **OR** 2. Documentary evidence (refer list below)
Telephone number in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body*
2. Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

**** Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.***

Uniform KYC requirements: Investors are requested to note that, pursuant to the SEBI circular dated December 26, 2013, the Common Application Form ("CAF") of the Fund has been revised to capture the additional KYC related information of the investors. The revised CAF as well as the KYC forms incorporating the changes specified in the aforesaid circular are available on the website of the Fund www.idbimutual.co.in Investors who are KRA KYC compliant as well as existing investors of the Fund, who have registered their KYC status with the Fund, are required to notify the Fund any changes to the prescribed additional KYC information by filling up the relevant details in the revised CAF or the supplementary KYC Form available in our website and submit the same at any of the Investor Services Centres of the Fund. The AMC reserves the right to reject the application and refund the invested amount, post acceptance of the application, in the event where the required KYC information is not provided or found to be inadequate.

Beneficial Ownership Details: Under the Prevention of Money Laundering Act, 2005 ("PMLA"), all intermediaries including mutual funds are required to obtain sufficient information from their clients in order to identify and verify the persons who beneficially own or control the account. SEBI circular dated January 24, 2013 on identification of Beneficial Ownership has prescribed a uniform approach to be followed for determination of beneficial owners. A 'Beneficial owner' is defined as a natural person/s who ultimately own, control or influence a client and / or persons on whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement. All categories of investors except individuals, company listed on a stock exchange or majority owned subsidiary of such company, are requested to provide details about beneficial ownership in the Application Forms for all their investments. The Fund reserves the right to reject applications / restrict further investments or seek additional information from investors who have not provided the requisite information on beneficial ownership. In the event of change in beneficial ownership, investors are requested to immediately update the details with IDBI Mutual Fund / Karvy Computershare Pvt. Ltd. (Registrar).

(5) Accounts opened on behalf Minor / Change of status from minor to major / Change of Guardian: Kindly refer addendum No.06/2011 under Notices and Addendum on the website of the AMC.

(6) Mode of Payment

a) **For Resident investors**

Cheque, demand draft shall be drawn in the name of the scheme as detailed below and crossed "Account Payee only".

a. the Specific Scheme A/c Permanent Account Number (where the investor has a PAN) e.g.: IDBI Scheme Name A/C XXXXXXX (PAN) OR

b. the Specific Scheme A/c First Investor Name* (investors from the state of Sikkim & investors without PAN).

Source of funds

If paid by cheque : Identification of third party cheques by the AMC / Mutual Fund / Registrar & Transfer Agent (R&TA) will be on the basis of matching the name / signature on the investment cheque with the name / signature of the **first named applicant** available on the application or in our records for the said folio. If the name of the bank account holder is not pre-printed on the investment cheque or the signature on the said cheque does not match with that of the first named applicant mentioned on the application / available in our records for the said folio, then the investor should submit any one of the following documents at the time of investment:

(i) A copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number. Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs / Official Points of Acceptance of IDBI Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the AMC / Mutual Fund / R&TA. The original documents will be returned across the counter to the investor after due verification.

(ii) A letter (it should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number) in original from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

If funded by pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque etc: Investors should attach any one of the following supporting documents with the purchase application where subscription for units is vide a pre - funded instrument issued by way of debit to his / her bank account:

- A Certificate (in original) from the issuing banker duly certified by the employee signing the pre-funded instrument with his / her full signature, name, employee code, bank seal and contact number, stating the Account holder's name, the Bank Account Number which has been debited for issue of the instrument (Mandatory) and PAN as per bank records, if available.
- A copy of the acknowledgement from the bank, wherein the instructions to debit / carry the bank account details and name of the investor as an account holder are available
- A copy of the passbook / bank statement evidencing the debit for issuance of the instrument.

The account number mentioned in the above supporting documents should be the same as one of the registered bank accounts or the bank details mentioned in the application form.

If paid by RTGS, Bank Account-to-Account Transfer, NEFT, ECS etc: Investors should attach to the purchase application form, an acknowledged copy of the instruction to the bank also stating the account number debited. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named applicant / investor should be one of the account holders to the bank account debited for such electronic transfer of funds.

Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India subject to a maximum limit of Rs.50000 per instrument. The AMC will not bear the bank charges for outstation demand drafts in case of investments in liquid / money market funds and such charges will have to be borne by the investor. Outstation Demand Draft has been defined

as a demand draft issued by a bank where there is no ISC / Points of Acceptance available for Investors. Investors may please further note that in case of any application made through the Demand Draft, no Demand Draft charges will be reimbursed by the AMC in any case. The same will have to be borne by investors.

Third Party Payments: The Mutual Fund shall adopt the following procedures to ascertain whether payments are Third Party Payments and investors are therefore required to comply with the requirements specified herein below.

"Third Party Payment" means payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form. In case of payment instruments issued from a joint bank account, the first named applicant / investor must be one of the joint holders of the bank account from which the payment instrument is issued to consider the payment as a non - Third Party Payment.

1. An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of C, A & B will be treated as valid application.
2. An Application submitted in joint names of A, B & C along with cheque issued from a bank account in name of A will be treated as valid application.
3. An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of B, C & Y will be considered as Third Party Payment.

As referred in above, following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.

- Payment by Parents / Grand-Parents / Related Persons (*any person investing on behalf of a minor in consideration of natural love and affection or as a gift)* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000 for each regular purchase or per SIP installment. However, this restriction of Rs. 50,000 will not be applicable for payment made by a Guardian whose name is registered in the records of Mutual Fund in that folio (i.e. Father / Mother / Court Appointed Legal Guardian).
- Payment by Employer on behalf of employee under Systematic Investment Plans or as lump sum / one-time subscription, through Payroll deductions.
- Custodian on behalf of an FII or a Client.
- Payment by an AMC to an empanelled Distributor on account of commission / incentive etc in the form of the mutual Fund units of the Schemes managed by such AMC through SIP or lumpsum / one time subscription.
- Payment by corporate to its Agent / Distributor / Dealer (similar arrangement with Principal-Agent relationship), on account of commission / incentive payable for sale of its goods / services, in the form of Mutual Fund Units through Systematic Investment Plans or lump sum / one-time subscription.

b) **For Non-Resident Indian (NRI) / PIO / FII investors**

On Repatriation Basis: In the case of NRIs including PIOs, payment may be made either by inward remittance through normal banking channels or out of funds held in his Non - Resident (External) Rupee Account (NRE) / Foreign Currency (Non- Resident) Account (FCNR). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed. FIIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non- Resident Rupee Account maintained by the FII with a designated branch of an authorized dealer in accordance with the relevant exchange management regulations.

On non-repatriation basis: In the case of NRIs / PIOs, payment may be made either by inward remittance through normal banking channels or out of funds held in his NRE / FCNR / Non-Resident Ordinary Rupee Account (NRO). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

(7) Exchange Transactions: In accordance with guidelines laid down by Securities and Exchange Board of India (SEBI) for facilitating transactions in Mutual Fund schemes through the stock exchange infrastructure and as notified vide circular SEBI/IMD/CIR No.11/183204/2009 dated November 13, 2009, IDBI AMC offers an alternate transaction platform to facilitate purchase / subscription and redemption / repurchase of units of IDBI Debt Opportunities Fund of IDBI Mutual Fund through the Stock Exchange of India Limited (NSE) - Mutual Fund Service System (MFSS) and Bombay Stock Exchange (BSE) - StAR MF. For more details please refer Section on Notices and Addendum in website of IDBI Mutual Fund.

(8) Demat: Investors have the option to hold units in dematerialized mode and the units are freely transferable. For holding units in dematerialized mode, investors should have a Depository account in their name. If the investor selects the depository mode for receiving units, no separate KYC needs to be complied. The statement of account issued by the depository participant will be sufficient and no separate statement of account indicating crediting of units by the mutual fund is required for proving allotment of units in the name of the unit holder. For redemption, investors will have to submit duly filled up delivery instruction slip to his concerned depository participant and an acknowledgement for the same along with application for redemption is required to be submitted at the POS. Investors have the responsibility in ensuring transfer of units to the designated pool account of the Mutual fund maintained with the registrar for redemption of units. The Scheme-wise ISIN is displayed in the website of the mutual Fund.

(9) Mode of Payment of Redemption / Dividend Proceeds: To the extent possible, the AMC will credit the redemption proceeds to the Bank account of the investor directly through direct credit facility / NEFT / RTGS. In order to enable the AMC to credit the funds directly to the Bank account of the investors, the investors are requested to provide all details about their bank account as required in point 5 of the application form. In all other cases, the redemption proceeds will be issued in the form of Cheque or DD in the name of the sole / first unit holder to the correspondence address registered with us.

(10) E-services Facility: The E-services facility includes IDBI MF Online, E-alerts and E-payouts.

IDBI MF online: This facility is available for New Investors and existing unit holders of IDBI Mutual Fund. This facility enables investors to transact online on www.idbimutual.co.in by using "Transact online". On "Transact online", Investor can execute transactions online for purchase*, redemption, switching of schemes within the mutual fund and other services as may be introduced by IDBI Mutual Fund from time to time. Unitholders can also view account details and portfolio valuation online, download account statements and request for documents via email, besides other options.

* facility available with select banks and through (Visa) debit card subject to submission of Permanent Account Number (PAN) and Know Your Customer (KYC) compliance proof by all Unitholders only.

E-alerts: This facility enables the Unit holder to receive SMS confirmation for purchase, redeem or switch dividend declaration details and other alerts.

E-payouts: Apart from above mentioned facilities, the facility of E-payouts comprising of mode of payment of Redemption / Dividend Proceeds if any, via Direct Credit / NEFT / ECS is covered under E-services facility.

(11) Investment Options: Options exercised at the time of application may be changed by the investor at a later date by way of a communication to the Registrar of the Scheme. Such changes would be effective from a prospective date.

(12) Switchover Facility: Unit holders will have the facility of switchover between Options in the scheme or to other schemes. Switchover between the Growth and Dividend Options of the same scheme will be at the applicable NAV and switchovers to other schemes will be at NAV related prices.

(13) Nomination Facility:

i. Nomination is mandatory for new folios / accounts opened by individual especially with sole holding. Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate. Nomination is not allowed in a folio held on behalf of a minor.

ii. The applicant / unit holders can nominate a person / persons (upto two) in whom the units held by him shall vest in the event of his death. Where the units are held by more than one person jointly, the joint Unit holders may together nominate a person / persons (upto two) in whom all the rights in the units shall vest in the event of death of all the joint Unit holders. If the units are held jointly, all joint holders will sign the nomination form.

iii. The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non individuals including society, trust, body corporate, partnership firm, Karta of Hindu undivided family (HUF), holder of Power of Attorney cannot nominate.

iv. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit holder.

v. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

vi. The Nominee shall not be a Trust, other than a religious or charitable trust, society, body corporate, partnership firm, Karta of HUF or a Power of Attorney holder.

vii. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.

viii. Nomination in respect of the units stands rescinded upon the transfer of units.

ix. Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.

x. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.

xi. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee. Investors should note that where the Units are transferred in favour of the nominee, the KYC formalities, as applicable, shall have to be completed by the nominee.

xii. Every new nomination for a folio / account will overwrite the existing nomination.

(14) Declaration and Signatures:

a) All signatures should be in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public under his / her official seal.

b) In case of applications under a Power of Attorney, the relevant Power of Attorney or the certified and duly notarized copy thereof must be lodged along with the application.

CHECKLIST (Please submit the following documents with your application (where applicable). All documents should be original / true copies certified by a Director / Trustee / Company Secretary / Authorized signatory / Notary Public / AMC or R&T Officials)

Documents	Individual (RI)	Companies	Societies	Partnership Firms	Investment through POA	Trusts	NRI	FIIs	PIO
Copy of the PAN Card	✓	✓	✓	✓	✓	✓	✓	✓	✓
Copy of the KYC acknowledgement	✓	✓	✓	✓	✓	✓	✓	✓	✓
Resolution / Authorisation to invest		✓	✓					✓	
List of authorised signatories with specimen signatures		✓	✓	✓		✓		✓	
Trust Deed						✓			
Bye-laws			✓						
Partnership Deed				✓					
Overseas Auditor Certificate and SEBI registration certificate								✓	
Notarised POA					✓				
Proof of Address									✓
PIO Card									✓
Foreign Inward Remittance Certificate								✓	
Foreign Account Tax Compliance Act (FATCA)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Utimate Beneficial Owner (UBO)		✓	✓	✓	✓	✓		✓	

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IDBI mutual

Mafatlal Centre, 5th Floor, Nariman Point, Mumbai - 400 021
Website: www.idbimutual.co.in

Common Application Form

Name & ARN Code	Sub Distributor ARN	Internal code for sub Agent / Branch Code	EUIN@	Bank Serial No. / Bank Stamp / Receipt Date

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. In case purchase/subscription amount is Rs. 10,000/- or more and the investor's Distributor has opted to receive "Transaction Charges" the same are deductable as applicable from the purchase/ subscription amount and payable to the distributor. Units will issued against the balance amount invested.
@ ☐ I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

Signatures	First / Sole Applicant / Guardian	Second Applicant	Third Applicant

1. EXISTING UNIT HOLDER INFORMATION Folio No. **[Please fill in Folio No. & name of 1st unit holder and proceed to Investment Details]**

2. APPLICANT'S PERSONAL DETAILS (MANDATORY)

Mode of holding (Please ✓) ☐ Anyone or Survivor ☐ Single ☐ Joint (Default option is Anyone or Survivor for Joint holding)

Name of First/Sole Applicant/Minor*
(as appearing in ID proof) Gender (Please ✓) ☐ Male ☐ Female ☐ Other Date of Birth D D M M Y Y Y Y
PAN (Attach Proof) Nationality
Place/City of Birth
Country of Birth
Father's Name KYC (Please ✓) ☐ Proof Attached

Status (Please ✓) ☐ **Individual** ☐ **Non-Individual [Please attach mandatory "Ultimate Beneficial Ownership (UBO) including additional FATCA & CRS information" Form]**
☐ Resident Individual ☐ NRI / PIO ☐ Trust ☐ HUF ☐ Bank / FIs ☐ Sole Proprietorship ☐ Minor ☐ Company/Body Corporate
☐ FIIs ☐ Partnership Firm ☐ AOP / BOI ☐ Society ☐ Other _____ (Please Specify)

Type of address given at KRA ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office *(In case of any change please approach KRA and notify changes.)*

Permissible documents are ☐ Passport ☐ Election ID Card ☐ PAN Card ☐ Govt. ID Card ☐ Driving License ☐ UIDAI Card ☐ NREGA Job Card ☐ Other _____ (Please Specify)
Identification Number _____

Occupation (Please ✓) ☐ Private Sector Service ☐ Public Sector ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Other _____ (Please Specify)

Gross Annual Income Details (Please ✓) ☐ Below 1 Lac ☐ 1-5 Lacs ☐ >5-10 Lacs ☐ >10-25 Lacs ☐ >25-1 Crore ☐ >1 Crore
Net-worth in ₹ _____ (Net worth should not be older than 1 year) as on (date) D D / M M / Y Y Y Y (Not older than 1 year)

Politically Exposed Person (PEP) Status (Also applicable for authorised signatories/Promoters/Karta/Trustee/Whole time Directors) ☐ I am PEP ☐ I am Related to PEP ☐ Not Applicable

Non-Individual Investors involved / providing any of the mentioned services ☐ Foreign Exchange/Money Changer Services ☐ Money Lending/Pawning ☐ Gaming/Gambling/Lottery/Casino Services ☐ None of the above

Correspondence Address (Please provide full Address)		Overseas Address (Mandatory for NRI / FII Applicants)	
HOUSE FLAT NO.		HOUSE FLAT NO.	
STREET ADDRESS		STREET ADDRESS	
CITY/TOWN	STATE	CITY/TOWN	STATE
COUNTRY	PINuCODE	COUNTRY	PINCODE

Tel. (Off.) Tel. (Res.)
EMail: Mobile

Name of the Guardian#/contact person for non-individual
PAN (Attach proof) Nationality KYC (Please ✓) ☐ Proof Attached
Relationship with Minor Please (✓) ☐ Mother ☐ Father ☐ Legal Guardian

* If the first/sole applicant is a Minor, then please provide details of Natural / Legal Guardian. # In case first applicant is a minor

Name of Second Applicant
(as appearing in ID proof) Gender (Please ✓) ☐ Male ☐ Female ☐ Other Date of Birth D D M M Y Y Y Y
PAN (Attach Proof) Nationality
Place/City of Birth
Country of Birth
Father's Name KYC (Please ✓) ☐ Proof Attached

Status (Please ✓) ☐ Resident Individual ☐ NRI / PIO
Type of address given at KRA ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office
Permissible documents are ☐ Passport ☐ Election ID Card ☐ PAN Card ☐ Govt. ID Card ☐ Driving License ☐ UIDAI Card ☐ NREGA Job Card ☐ Other _____ (Please Specify)
Occupation (Please ✓) ☐ Private Sector Service ☐ Public Sector ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Other _____ (Please Specify)
Gross Annual Income Details (Please ✓) ☐ Below 1 Lac ☐ 1-5 Lacs ☐ >5-10 Lacs ☐ >10-25 Lacs ☐ >25-1 Crore ☐ >1 Crore
Politically Exposed Person (PEP) Status ☐ I am PEP ☐ I am Related to PEP ☐ Not Applicable

Name of Third Applicant
(as appearing in ID proof) Gender (Please ✓) ☐ Male ☐ Female ☐ Other Date of Birth D D M M Y Y Y Y
PAN (Attach Proof) Nationality
Place/City of Birth
Country of Birth
Father's Name KYC (Please ✓) ☐ Proof Attached

Status (Please ✓) ☐ Resident Individual ☐ NRI / PIO
Type of address given at KRA ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office
Permissible documents are ☐ Passport ☐ Election ID Card ☐ PAN Card ☐ Govt. ID Card ☐ Driving License ☐ UIDAI Card ☐ NREGA Job Card ☐ Other _____ (Please Specify)
Occupation (Please ✓) ☐ Private Sector Service ☐ Public Sector ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Other _____ (Please Specify)
Gross Annual Income Details (Please ✓) ☐ Below 1 Lac ☐ 1-5 Lacs ☐ >5-10 Lacs ☐ >10-25 Lacs ☐ >25-1 Crore ☐ >1 Crore
Politically Exposed Person (PEP) Status ☐ I am PEP ☐ I am Related to PEP ☐ Not Applicable

Acknowledgement slip

Scheme Name : _____ Option: _____ Sub Option: _____
Received from Mr. / Ms. /M/s. _____
Cheque / DD No. : _____ Date : _____ Amount Rs.: _____

Stamp, Signature & Date

3. FATCA INFORMATION / FORIEGN TAX LAWS (for Individual Including Sole Proprietor) (Self Certification) This information is required for all applicant(s)/guardian

Is the applicant(s)/guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? ☐ Yes ☐ No If Yes, please provide the following information [mandatory]
Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Number below:

Category	First Applicant (including Minor)	Second Applicant/ Guardian	Third Applicant
Country of Tax Residency - 1**			
Tax Payer Ref. ID No. - 1^			
Tax Identification Type - 1			
Country of Tax Residency - 2**			
Tax Payer Ref. ID No. - 2^			
Tax Identification Type - 2			
Country of Tax Residency - 3**			
Tax Payer Ref. ID No. - 3^			
Tax Identification Type - 3			

(**) To also include USA, where the individual is a citizen / green card holder of the USA. (^) In case Tax Identification Number is not available, kindly provide its functional equivalent. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

4. BANK ACCOUNT DETAILS OF FIRST / SOLE APPLICANT - MANDATORY (For multiple banks registration please submit the Multiple Bank Registration Form)

Name of the Bank | Branch Address
Bank Branch City
State | Pin Code
Account No. | A/C. Type (Please ✓) ☐ Savings ☐ NRE ☐ Current ☐ NRO ☐ FCNR
9 digit MICR Code | 11 digit IFSC Code
Please attach a cancelled cheque OR a clear photo copy of a cheque | (Mandatory for credit via NEFT/RTGS)

5. ☐ UNITS IN DEMAT MODE (Please ✓) ☐ NSDL ☐ CDSL

DP ID | Beneficiary Account No./Client ID
DP Name

Note: Please attach the depository transaction statement or DP master data indicating the DP account number of the applicant. Please ensure that sequence of Names as mentioned in the Application Form and matches with that of the account held with the DP.

6. POWER OF ATTORNEY (PoA) POA Name

PAN | KYC ☐ Yes ☐ No - if investment is being made by a constitutional Attorney, please submit the notarized copy of the POA

7. INVESTMENT DETAILS AND PAYMENT DETAILS - Cheque/DD/RTGS/NEFT/Transfer (investors are requested to not to submit outstation cheque to avoid delay in processing the application). Please ✓ wherever applicable.

Scheme Name#: _____ **Plan:** ☐ Regular ☐ Direct **Option:** ☐ Growth ☐ Dividend

Sub-option / Frequency of Dividend: _____ **Mode of dividend:** ☐ Payout ☐ Re-investment ☐ Sweep

Sweep: To Scheme _____ Plan _____ Option _____

If you wish to choose Growth with Regular Cash Flow Plan (RCFP) option under IDBI Monthly Income Plan, please also fill in the separate form available on our website www.idbimutual.co.in

Only for IDBI Gilt Fund: Fixed Tenor Trigger (FTT) Plan : Automatic redemption after ☐ 1 year ☐ 3 years ☐ 5 years ☐ 7 years ☐ 10 years

Investment Amount (Rs.)	DD Charges if any (Rs.)	Net Amount (in words)	Mode of Payment (Please ✓)
_____	_____	_____	☐ Cheque ☐ DD ☐ Funds Transfer ☐ RTGS/NEFT

Drawn on Bank
Branch & City | Account No.
Chq. /DD No. | Date D D M M Y Y Y Y | IFSC Code

A/c Type - ☐ S/B ☐ NRE ☐ Current ☐ NRO ☐ FCNR* *Kindly provide photocopy of the payment Instrument or Foreign Inward Remittance Certificate (FIRC) evidencing source of funds

Cheque / D.D. to be crossed "Account Payee" only and should be drawn payable to: - "IDBI Scheme Name A/C XXXXXXX" (Investor PAN) or "IDBI Scheme Name A/C XXXXXXX" (Name of the First holder)

8. NOMINATION DETAILS [Minor / HUF / POA Holder / Non Individuals Cannot Nominate]

I / We _____ do hereby nominate the undermentioned Nominee(s) to receive the units to my / our credit in this folio no. in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

No.	Nominee(s) Name	% of Share*	Date of Birth (in case of Minor)	Nominee(s) Signature
1			D D M M Y Y Y Y	
2			D D M M Y Y Y Y	

No.	Name of the Guardian (In case Nominee is Minor)	Nominee(s) Signature
1		
2		

* If the percentage of share is not mentioned then the claim will be settled equally amongst all the indicated nominee(s)

☐ I/We do not wish to nominate anybody on my/our behalf. | **Signature of the Declarant**

9. DECLARATION

I / We have read and understood the contents of the SID, SAI and Key Information Memorandum of the Scheme and information requirements of this Form (read along with FATCA&CRS instructions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete. I/We also confirm that I/We have read and understood the FATCA & CRS Terms and Conditions mentioned under section for General Information and Guidelines forming part of this application form and hereby accept the same. I/We hereby apply to IDBI Mutual Fund for allotment of units of the Scheme, as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I /We hereby confirm and certify that the source of these funds is not directly / indirectly a result of "proceeds of crime" as defined in "The Prevention of Money Laundering Act, 2002" and I/we undertake to provide all necessary proof / documentation, if any, required to substantiate the facts of this undertaking. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We authorize the Fund to disclose details of my/our account and all my/our transactions to Registrar and Transfer Agent whose stamp appears on the application form. I/We also authorize the Fund to disclose details as necessary, to the Fund's and investor's bankers for the purpose of effecting payments to me / us.

Applicable to NRIs only : I/We confirm that I am/we are Non-Resident of Indian Nationality/Origin and I/we hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non-Resident External / Ordinary Account / FCNR / NRSR Account.

Investment in the Scheme is made by me / us on: ☐ Repatriation basis ☐ Non Repatriation basis.

Applicable to Non Direct Investors only (investments routed through ARN Holders): The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Signature

First / Sole Applicant / Guardian

Second Applicant

Third Applicant

IDBI mutual

Mafatlal Centre, 5th Floor, Nariman Point, Mumbai - 400 021
SMS 'IDBIMF' to 09220092200 ● Tollfree: 1800-419-4324 ● Website : www.idbimutual.co.in

REGISTRAR & TRANSFER AGENTS
Karvy Computershare Pvt. Limited, SEBI Registration Number: INR000000221
Unit: IDBI Mutual Fund, KARVY SELENIUM, Plot No.31 & 32, Tower B, Survey No.115/22, 24 & 25, Financial Dist., Gachibowli, Nanakramguda, Serlingampally Mandal, Hyderabad - 500 032, Ranga Reddy Dist., Telengana State. Phone: 040-3321 5121 to 040-3321 5123.
Email: idbimf.customercare@karvy.com

Application Form For Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP)/Systematic Withdrawal Plan (SWP)

IDBI mutual

Mafatlal Centre, 5th Floor, Nariman Point, Mumbai - 400 021 Website: www.idbimutual.co.in

Name & ARN Code	Sub Distributor ARN	Internal code for sub Agent / Branch Code	EUIN*	Bank Serial No. / Bank Stamp / Receipt Date

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. In case purchase/subscription amount is Rs. 10,000/- or more and the investor's Distributor has opted to receive "Transaction Charges" the same are deductable as applicable from the purchase/ subscription amount and payable to the distributor. Units will issued against the balance amount invested.

***☐ I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.**

Signatures	First / Sole Applicant / Guardian	Second Applicant	Third Applicant

Please ✓ any one only ☐ SIP ☐ Micro SIP ☐ Change in Bank Mandate ☐ SIP Cancellation

1. Investor and Investment details. Please ✓ wherever applicable.

Sole / First Investor Name (as appearing in ID proof)

PAN No. **Folio No. (For Existing Investor)**

Scheme Name: _____

Plan: ☐ Regular ☐ Direct

Option: ☐ Growth ☐ Dividend

Sub-option / Frequency of Dividend: _____

Mode of dividend: ☐ Payout ☐ Re-investment ☐ Sweep

Sweep: To Scheme_____Plan_____Option_____

If you wish to choose Growth with Regular Cash Flow Plan (RCFP) option under IDBI Monthly Income Plan, please also fill in the separate form available on our website www.idbimutual.co.in

Only for IDBI Gilt Fund:

Fixed Tenor Trigger (FTT) Plan :

Automatic redemption after ☐ 1 year ☐ 3 years ☐ 5 years ☐ 7 years ☐ 10 years

2. Systematic Investment Plan (SIP). Refer point no. I of SIP/SWP/STP instruction.

Each SIP Amount (Rs.)_____ Frequency: ☐ Daily (only for IDBI Ultra Short Term Fund)^ ☐ Monthly / ☐ Quarterly

SIP Frequency Date: ☐ 1st / ☐ 5th / ☐ 10th / ☐ 15th / ☐ 20th / ☐ 25th of the month (1st month of the quarter for quarterly frequency)

From D D M M Y Y Y Y To D D M M Y Y Y Y **or** No. of installments _____ **or** ☐ perpetual.

(Direct Debit /ECS instructions will take minimum 30 days for registration with the Bank and hence the first auto debit will be carried out after 30 days on the SIP date. The AMC reserve the right to modify the SIP registration period)

^ The minimum investment per day is Rs. 500/- for a minimum of 30 installments continuously for all business days.

3. Systematic Transfer Plan (STP). Refer point no. II of SIP/SWP/STP instruction.

I/We would like to switch: From Scheme _____ Plan _____ Option _____

switch: To Scheme _____ Plan _____ Option _____

Each STP Amount (Rs.) Frequency: ☐ Daily (All business days)# ☐ Weekly (1st business day of the week)

Date: ☐ 1st / ☐ 5th / ☐ 10th / ☐ 15th / ☐ 20th / ☐ 25th of the month / quarter ☐ Monthly ☐ Quarterly

Enrolment Start D D - M M - Y Y Y Y End D D - M M - Y Y Y Y or No. of installments _____

Daily STP facility will be available for transferring the fixed amount from IDBI Liquid Fund / IDBI Ultra Short Term Fund / IDBI Short Term Bond Fund to any open-ended Schemes of IDBI Mutual Fund.

4. Systematic Withdrawal Plan (SWP). Refer point no. III of SIP/SWP/STP instruction.

Each SWP Amount Rs.

Enrolment Start Month D D M M Y Y Y Y End Month D D M M Y Y Y Y or No. of installments _____

5. Particulars of bank account

Accountholder Name as in Bank Account

Bank Name Branch

City PIN code

Account Type ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR Account No.

9 Digit MICR Code (Please enter the 9 digit number that appears after your cheque number)

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

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

First Account Holder's Signature | Second Account Holder's Signature | Third Account Holder's Signature

TERMS & CONDITIONS FOR SIP / SWP / STP

I. **SYSTEMATIC INVESTMENT PLAN (SIP):**

The Scheme offers SIP facility subject to following terms and conditions:

1. SIP is offered on Daily (only IDBI Ultra Short Term Fund), monthly and quarterly frequency.

   Unit holders can opt to invest in monthly or quarterly frequency on the following dates - 1st, 5th, 10th, 15th, 20th and 25th of each month / first month of the quarter.

   In case the frequency is not specified in the application / enrollment form, it will be deemed as an application for monthly frequency and will be processed accordingly. In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed as of 15th of every month / first month of the every quarter. In case the end date is not specified, the Fund would continue the SIP till it receives termination notice from the investor.

   Please refer the "Minimum Application / Number of units" mentioned in the KIM under the section "Applicable to all schemes" for minimum subscription amount and frequency.

2. IDBI Mutual Fund is offering SIP Payment through Auto Debit facility with below mentioned core banking bank branches:

   1. IDBI Bank 2. ICICI Bank, 3. State Bank of India, 4. Punjab National Bank, 5. Bank of India, 6. Bank of Baroda, 7.Kotak Mahindra Bank, 8. Indusind Bank, 9. Axis Bank, 10. Union Bank of India, 11. HDFC Bank, 12. CITI Bank, 13. Federal Bank, 14. Corporation Bank, 15. Allahabad Bank, 16. UCO Bank, 17. ING Vysya Bank, 18. State Bank of Patiala, 19. United Bank of India, 20. Syndicate Bank.

3. If investor is having an account in other than the above mentioned banks then this facility is offered to the Investors in select cities mentioned below. The cities in the list may be modified / updated / changed / removed at any time in future entirely at the discretion of IDBI Mutual Fund without assigning any reason or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. By submitting this form, the Investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI). The bank account provided for ECS (Debit) should participate in local MICR clearing:

   Agra, Ahmedabad, Allahabad, Amritsar, Aurangabad, Asansol, Anand, Bengaluru, Belgaum, Bhilwara, Bhopal, Bhubaneswar, Bikaner, Burdwan, Bhavnagar, Kozhikode, Chandigarh, Chennai, Coimbatore, Cuttack, Dehradun, Dhanbad, Durgapur, Davangere, Erode, Gorakhpur, Guwahati, Gwalior, Gadag, Gulbarga, Gangtok, Haldia, Hubli, Hyderabad, Hasan, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kanpur, Kolkata, Kakinada, Kota, Kolhapur, Kochi, Lucknow, Ludhiana, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, New Delhi, Panjim, Patna, Pondicherry, Pune, Rajkot, Ranchi, Raipur, Raichur, Salem, Shimla, Shimoga, Sholapur, Siliguri, Surat, Tirupati, Tirupur, Thrissur, Trichy, Thiruvananthapuram, Tirunalveli, Udaipur, Udupi, Vadodara, Varanasi, Vijayawada, Vishakapatnam

4. Completed Application Form, SIP Form and the first cheque (if any) should be submitted at least 30 Days before the 1st SIP execution date.

   In case, it is not possible for the AMC / Registrar to start the SIP from the opted start date due to the insufficiency of time given by the investor, the AMC / Registrar will automatically process the first SIP on the opted date from the next month after the opted starting month e.g. In case investor applies for SIP on 18th Jan 2013 for effecting 1st SIP from 5th February, 2013, AMC / Registrar may process the same from.5th of March, 2013. In such a case, the ending period will be extended automatically by another month.

5. Investor can avail SIP facility by submission of SIP form to enroll for SIP facility along with current dated local cheque for first SIP installment (no post dated cheque will be accepted). First SIP installment cheque is not mandatory.

   Unit holder has a right to discontinue the SIP facility at any time by sending written request to any Official Points of Acceptance, at least 21 calendar days prior to the next ECS debit / Direct debit. On receipt of such request, the SIP enrollment will be terminated.

   In case any payment instruction for SIP installment is dishonored by the Bankers for the reason of account of investor is closed, the AMC would discontinue the SIP immediately and reserves the right to redeem the outstanding units at applicable NAV related prices if total investment is below Rs. 5000/- or 500 units in the Scheme(s).

6. The AMC reserves the right to discontinue the SIP enrolment in case payment instruction on submitted by Unit holder is not honored by Banker on 3 (three) consecutive occasions and reserves the right to redeem the outstanding units at applicable NAV related prices if total investment is below Rs.5,000/- or 500 units.
7. The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
8. Each SIP installment will be treated as a fresh transaction and shall be subject to applicable exit load structure prevailing on the date of each investment.

The AMC reserves right to change the frequency, date(s) or other terms and conditions of SIP

MICRO SYSTEMATIC INVESTMENT PLANS (MICRO SIPs)

As per SEBI guidelines, Lumpsum and SIP investments in mutual funds upto Rs. 50,000 per year, per investor, per mutual fund shall be exempted from the requirement of PAN subject to other operational guidelines. Any investment, lumpsum or through Systematic Investment Plans (SIPs) by investors, where aggregate of investments/instalments in a rolling 12 months period , does not exceed Rs. 50,000/- per investor will be treated as Micro investments for the above purpose. Micro investments will be accepted subject to PAN exemption in KYC process. This exemption will be applicable ONLY to investments by individuals (not NRI & PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro Investments. The exemption is applicable to joint holders also. In case under MICRO SIP, the first SIP Instalment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will cease for future instalments. No refund to be made for the units already allotted. However redemptions will be allowed based on the submission of normal prescribed Redemption Transaction Slip. Investors may submit any one of the PHOTO IDENTIFICATION documents (please refer paragraph titled PAN under the General instructions) along with KYC form and proof of address (self attested). No separate address proof is required if Photo ID with address mentioned on it is submitted. The photo identification documents have to be current and valid and also to be either self attested or attested by ARN holder (AMFI Registered Distributor). All the applicants including second and third applicant (if any) is mandated to submit any of the above documents.

Systematic Investment Plan for Corporate Employees: In this case, the concerned employer is required to forward to the AMC the Scheme application cum SIP registration mandate form of the corporate employee who desires to invest in the Scheme. The application amount for the corporate employees would also be forwarded by the employer on specific request from the concerned employee. The concerned employee has to authorize the employer to deduct the application amount from his salary and remit the same to the Fund at regular intervals to ensure receipt of funds by the AMC on or before the next due date.

All other terms and conditions applicable to regular SIP investment shall be applicable for Micro SIP also.

Please refer the general guidelines for more details on KYC, Particulars of Bank Account payment mode etc.

II. **SYSTEMATIC TRANSFER PLAN (STP):**

This facility allows Unitholders to transfer specified fixed sums on periodic basis from one scheme to other schemes launched by the Mutual Fund from time to time by giving a single instruction.

A Unitholder may effect a Systematic Transfer Plan (STP) by redeeming units of the transfer-out (transferor) Scheme at the prevailing NAV, subject to Exit Load, if any and investing the same amount in the transfer-in (transferee) scheme at prevailing NAV of the transfer-in Scheme. To seamlessly facilitate STP between two Schemes of the Mutual Fund, the Unitholder must comply with the redemption requirements of the transferor scheme and subscription requirements of the transferee scheme.

STP facility is offered subject to following terms & conditions:

Daily STP facility will be available only for transferring funds from IDBI Liquid Fund, IDBI Ultra Short Term Fund and IDBI Short Term Bond Fund to the Equity Schemes of IDBI Mutual Fund and IDBI Gold Fund (FOF).

1. STP facility is offered with daily (only offered under ILIQF, IUSTF & ISTBF; on all Business days), weekly (1st Business day of the week), monthly and quarterly (1st, 5th, 10th, 15th, 20th or 25th of the month under monthly / 1st month of each quarter under quarterly) frequency.
2. In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case the STP date is not specified or in case of ambiguity, the STP transaction will be processed on 15th of month / quarter. In case the end date is not specified, the Fund would continue the STP till it receives termination notice from the Unitholder.
3. Minimum balance in the source (transferor) Scheme should be Rs.25,000 at the time of enrollment for STP.
4. Minimum amount for each transfer for daily STP is Rs.200. Minimum amount for each transfer should be Rs.1000 for weekly and Monthly frequency and Rs.2,500 for quarterly frequency. Any STP over and above the minimum amounts mentioned above shall be in multiples of Rs.1 thereafter.
5. **Minimum term/duration: For daily STP:** Minimum Rs.200 but less than Rs.500 per transfer - 30 business days; Rs.500 to less than Rs.1000 per transfer - 12 business days; Rs.1000 and above per transfer - 6 business days. **For Weekly & Monthly Frequency** - Minimum 12 Installments. **For Quarterly Frequency** - Minimum 4 Installments.
6. In case the Unitholder purchases additional units in the transferor scheme, the STP facility would be extended to such additional units also.
7. Units marked under lien or pledge in the source Scheme will not be eligible for STP.
8. The Unitholder who has opted for STP under a specific scheme can also redeem or switch his units to any other eligible scheme provided he has sufficient balance in his account on the date of such a request.
9. In case the unit balance in the transferor scheme is lesser than amount specified by the Unitholders for STP, the AMC will transfer remaining unit balance to transferee scheme.
10. The facility will be automatically terminated if the units under the transferor scheme are pledged or upon receipt of intimation of death of the Unitholder.
11. The application for start of STP should be submitted to Official Point(s) of Acceptance at least 7 days before the date of commencement / start date of STP. Unitholder may change the amount (but not below the minimum specified) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next transfer / STP execution date.
12. Unitholder can discontinue STP facility at any time by sending a written notice to any of the Official Point(s) of Acceptance, at least 7 days prior to next transfer / STP execution date.
13. The details, including mode of holding, of Unitholders' in the transferee scheme will be as per the existing folio in the transferor scheme. Units in the transferee scheme will be allotted in the same folio.

    The AMC reserves the right to change the frequency, date(s) or other terms and conditions of STP. The AMC further reserves the right to add new Schemes to the list of Schemes offering STP, as and when made available for subscription or delete Schemes from the list of Schemes offering STP. Please contact the nearest Investor Service Centre (ISC) of IDBI Mutual Fund for more information on STP.
14. If STP date is a Non-Business Day, then the next Business Day shall be the STP date and the same will be considered for the purpose of determining the applicability of NAV.
15. STP will be terminated automatically in case of a Zero balance in the respective Scheme-Folio on the run-date or expiry of the enrolment period whichever is earlier.

III. **SYSTEMATIC WITHDRAWAL PLAN (SWP):**

This facility allows Unitholders to withdraw a fixed amount (subject to deduction of tax at source, if applicable) on monthly basis by redemption of units in the Unitholders' account. Withdrawal will be both from the unit capital and appreciation (if any) on the invested capital.

The Scheme offers SWP facility subject to following terms & conditions:

a. Unitholder can withdraw the amount on the 25th of each month. In case the 25th of the month is a non Business Day, the transaction would be effected on the next Business Day.
b. Minimum balance in the Scheme should be Rs.25,000 at the time of enrollment for SWP.
c. Minimum amount for each withdrawal should be Rs.1,000 and in multiples of Rs.1 thereafter for a minimum period of 6 months.
d. In case the Unitholder purchases additional Units in the Scheme under the same folio, the SWP facility would be extended to such units also.
e. The facility will be automatically terminated if the units in the Scheme are pledged or upon receipt of intimation of death of the Unitholder.
f. The redemption under SWP will be subject to applicable Exit Load.
g. The application for start of SWP should be submitted to Official Point(s) of Acceptance atleast 7 days before the date of commencement / start date of SWP. Unitholder may change the amount (but not below the minimum specified) / frequency by giving written notice to any of the Official Point(s) of Acceptance atleast 7 days prior to next SWP execution date.
h. Unitholder can discontinue SWP facility at any time by sending a written notice to any of the Official Point(s) of Acceptance, at least 7 days prior to next SWP execution date.
i. If the balance under scheme falls below Rs.5000, then the AMC reserve the right to redeem the balance units.
J. SWP will be terminated automatically in case of a Zero balance in the respective Scheme-Folio on the run-date or expiry of the enrolment period whichever is earlier.

The AMC reserves right to change the frequency, date(s) or other terms and conditions of SWP. Please contact the nearest Investor Service Centre (ISC) of IDBI Mutual Fund for more information on SWP.

Mandate Registration Form for SIP
(Form for NACH)

IDBI Asset Management Ltd.
CIN: U65100MH2010PLC199319
Registered Office: IDBI Tower, WTC Complex, Cuffe parade Colaba, Mumbai - 400 005.
Corporate Office: 5th Floor, Mafatlal Centre, Nariman Point, Mumbai - 400 021.
Tel: (022) 66442800 Fax: 66442801 Website: www.idbimutual.co.in Email: contactus@idbimutual.co.in

Form No.

Name & ARN Code	Sub Distributor ARN	Internal code for sub Agent / Branch Code	EUIN*	Bank Serial No. / Bank Stamp / Receipt Date

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. In case purchase/subscription amount is Rs. 10,000/- or more and the investor's Distributor has opted to receive "Transaction Charges" the same are deductable as applicable from the purchase/ subscription amount and payable to the distributor. Units will issued against the balance amount invested.

***☐ I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.**

Signatures	First / Sole Applicant / Guardian	Second Applicant	Third Applicant

1. Investor and Investment details. Please ✓ wherever applicable.

Sole / First Investor Name (as appearing in ID proof)

PAN No. **Folio No. (For Existing Investor)**

Scheme Name: _____

Plan: ☐ Regular ☐ Direct

Option: ☐ Growth ☐ Dividend

Sub-option / Frequency of Dividend: _____

Mode of dividend: ☐ Payout ☐ Re-investment ☐ Sweep

Sweep: To Scheme_____ Plan_____ Option_____

2. Systematic Investment Plan (SIP).

Each SIP Amount (Rs.)_____ Frequency: ☐ Daily (only for IDBI Ultra Short Term Fund)^ ☐ Monthly / ☐ Quarterly

SIP Frequency Date: ☐ 1st / ☐ 5th / ☐ 10th / ☐ 15th / ☐ 20th / ☐ 25th of the month (1st month of the quarter for quarterly frequency)

From D D M M Y Y Y Y To D D M M Y Y Y Y **or** No. of installments _____ **or** ☐ perpetual.

^ The minimum investment per day is Rs. 500/- for a minimum of 30 installments continuously for all business days.

3. Particulars of bank account

Accountholder Name as in Bank Account

Bank Name Branch

City PIN code

Account Type ☐ Savings ☐ Current ☐ SB NRE ☐ SB NRO ☐ FCNR Account No.

9 Digit MICR Code (Please enter the 9 digit number that appears after your cheque number)

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

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Auto Debit Facility and that my payment towards my investment in IDBI Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorize IDBI Mutual Fund/Service Providers of IDBI Mutual Fund carrying this ECS/Auto Debit to account mandate Form to get it verified and executed.

First Account Holder's Signature | Second Account Holder's Signature | Third Account Holder's Signature

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A005228

MANDATE INSTRUCTION FORM - (Refer Instruction over leaf before filling)

1 UMRN 2 Date D D M M Y Y Y Y

Tick(✓)
- CREATE ☐
- MODIFY ☐
- CANCEL ☐

3 Sponsor Bank Code Y E S B A 0 0 5 2 2 8 4 Utility Code

5 I/We hereby authorize IDBI Mutual Fund 6 to debit (tick✓) SB / CA / ~~CC~~ / SB-NRE / SB-NRO / ~~Other~~

8 Bank A/c Number

9 With Bank Name of customers bank 10 IFSC 11 or MICR

12 an amount of Rupees 13 ₹

14 FREQUENCY ☐ Mthly ☐ Qtly ☒ H-Yrly ☒ Yrly ☒ As & When presented 15 DEBIT TYPE ☐ Fixed Amount ☒ Maximum Amount

16 Reference-1 18 Mobile

17 Reference-2 19 E-Mail ID

20 PERIOD
From
To
Or ☐ Until Cancelled

21 Signature of the account holder | Signature of the account holder | Signature of the account holder

22 Name of the account holder | Name of the account holder | Name of the account holder

I/We hereby declare that the particulars given on this mandate are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the Utility / Service provider / Participating Banks responsible. I/We have read the option invitation letter and agree to discharge the responsibility expected of me / us as participant/s under the scheme. I/We authorise use of above mentioned contact details for the purpose of this specific mandate instruction processing. I/We hereby confirm adherence to terms on this mandate.

General Guidelines

This mandate registration form will be submitted through National Automated Clearing House (NACH).

1. This facility is offered to investors having Bank accounts in select banks mentioned in the link http://www.npci.org.in/. The Banks in the list may be modified/updated/changed/ removed at any time in future entirely at the discretion of National Payments Corporation of India without assigning any reasons or prior notice. Standing instructions for investors in such Banks will be discontinued. We will inform you on such discontinuation.
2. Investor/Unitholder(s) should mandatorily provide their **mobile number and email id** on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
3. Investor/Unitholder(s) should submit original Cancelled Cheque (or a copy) along with mandate form with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unitholder(s) cheque/bank account details are subject to third party verification.
4. IDBI Mutual Fund will not liable for any transaction failures due to rejection by the investors bank/branch.
5. The investor agrees to abide by the terms and conditions of NACH facility of NPCI.
6. Investor will not hold IDBI Mutual Fund and its service providers responsible if the transaction is delayed or not effected by the Investor's Bank or if debited in advance or after the specific date due to various reasons or for any bank charges debited by his banker in his account towards NACH Registration/Cancellation/Rejections.
7. IDBI Mutual Fund reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever.
8. IDBI Mutual Fund shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the Auto Debit facility of NACH and takes full responsibility for the same.
9. IDBI Mutual Fund/IDBI MF Trustee Co. Ltd./IDBI Asset Management Ltd. reserves the right to discontinue or modify this facility at any time in future on a prospective basis. This right also includes the right to discontinue this facility in case Direct Debit through NACH routes are rejected by the investor's bank for any reasons.
10. IDBI Mutual Fund reserves the right to reject any application without assigning any reason thereof.
11. This facility cancellation can be done separately by submitting the request atleast 15 Business days in advance; however the associated NACH mandate can be retained for future investments.
12. For intimating the change in bank particulars, please use separate form to modify transaction limit or add/remove banks from the NACH facility. Also fill-up all the relevant details as applicable.
13. Requests for any changes/cancellation in the NACH Bank Mandate request should be submitted atleast 15 Business days in advance.
14. Investors are required to ensure adequate funds in their bank account on the date of investment transaction. IDBIMF will endeavor to debit the investor bank account on the date of investment transaction, however if there is any delay all such transactions are debited subsequently IDBIMF or its authorized banker or agent will initiate the Auto Debit form registrations/debit transactions.
15. Investments made through Auto Debit mode are subject to realization of funds from investor bank accounts and the NAV guidelines will be applicable for the transactions which are connected with realization of funds.
16. The payment towards investment can happen only from the bank account of 1st holder and therefore the 1st holder need to be one of the holder in the bank account.
17. The transactions are liable to rejection incase Investor has Multiple Auto Debit Mandate at folio level and Bank Name & Account not mentioned in the request form.
18. IDBI Mutual Fund/Sponsor Bank/NPCI are not liable for the bank charges, if any debited from investor's bank account by the destination bank, on account of payment through NACH.
19. For further details of the Scheme features like minimum amounts, risk factors etc, investors should, before investment, refer to the Scheme Information Document(s), Key Information Memorandum and Addenda issued available free of cost at any of the Investor Service Centers or distributors or from the website www.idbimutual.co.in

I. SIP and MICRO SIP:

1. Unitholders can opt to invest SIP on monthly or quarterly frequency on the following dates - 1st, 5th, 10th, 15th, 20th and 25th of each month/first month of the quarter. In case the day specified is a non Business Day, the transaction will be effected on the next Business Day. In case the SIP frequency is not specified in NACH form, it will be deemed as an application for monthly SIP frequency and will be processed accordingly. In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed as of 15th of every month/first month of the every quarter. In case the end date is not specified, the Fund would continue the SIP till it receives termination notice from the investor.
2. Please refer the "Minimum Application/Number of units" mentioned in the KIM under the section "Applicable to all schemes" for minimum subscription amount and frequency.
3. Please submit the NACH mandate registration form not less than 15 business days before the first installment date. Such of the forms that are received within the period of 15 business days before the 1st installment date, will be considered from the date of following month/quarter, as per the date (1st, 5th, 10th, 15th, 20th and 25th) opted by investor.
4. If investor is having an account in other than the above mentioned banks then fill normal SIP auto debit form.
5. Unitholder has a right to discontinue the SIP facility at any time by sending written request to any Official Points of Acceptance, at least 15 calendar days prior to the next debit. On receipt of such request, the SIP enrollment will be terminated.
6. In case any payment instruction for SIP installment is dishonored by the Bankers for the reason of account of investor is closed, the AMC would discontinue the SIP immediately and reserves the right to redeem the outstanding units at applicable NAV related prices if total investment is below Rs.5,000/- or 500 units in the Scheme(s).
7. The AMC reserves the right to discontinue the SIP enrollment in case payment instruction on submitted by Unitholder is not honored by Banker on 3 (three) consecutive occasions and reserves the right to redeem the outstanding units at applicable NAV related prices if total investment is below Rs.5,000/- or 500 units.
8. The facility will be automatically terminated upon receipt of intimation of death of the Unitholder.
9. Each SIP installment will be treated as a fresh transaction and shall be subject to applicable exit load structure prevailing on the date of each investment.

Additional for MICRO Systematic Investment Plans (MICRO SIPs)

As per SEBI guidelines, Lumpsum and SIP investments in mutual funds upto Rs. 50,000 per year, per investor, per mutual fund shall be exempted from the requirement of PAN subject to other operational guidelines. Any investment, lumpsum or through Systematic Investment Plans (SIPs) by investors, where aggregate of investments/instalments in a rolling 12 months period, does not exceed Rs. 50,000/- per investor will be treated as Micro investments for the above purpose. Micro investments will be accepted subject to PAN exemption in KYC process. This exemption will be applicable ONLY to investments by individuals (not NRI & PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro Investments. The exemption is applicable to joint holders also. In case under MICRO SIP, the first SIP Instalment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will cease for future instalments. No refund to be made for the units already allotted. However redemptions will be allowed based on the submission of normal prescribed Redemption Transaction Slip. Investors may submit any one of the PHOTO IDENTIFICATION documents (please refer paragraph titled PAN under the General instructions) along with KYC form and proof of address (self attested). No separate address proof is required if Photo ID with address mentioned on it is submitted. The photo identification documents have to be current and valid and also to be either self attested or attested by ARN holder (AMFI Registered Distributor). All the applicants including second and third applicant (if any) is mandated to submit any of the above documents.

Systematic Investment Plan for Corporate Employees: In this case, the concerned employer is required to forward to the AMC the Scheme application cum SIP registration mandate form of the corporate employee who desires to invest in the Scheme. The application amount for the corporate employees would also be forwarded by the employer on specific request from the concerned employee. The concerned employee has to authorize the employer to deduct the application amount from his salary and remit the same to the Fund at regular intervals to ensure receipt of funds by the AMC on or before the next due date.

All other terms and conditions applicable to regular SIP investment shall be applicable for Micro SIP also. Please refer the general guidelines for more details on KYC, Particulars of Bank Account payment mode etc.

Instructions to fill Mandate:

1. UMRN - To be left blank.
2. Date in DD/MM/YYYY format
3. Sponsor Bank IFSC / MICR code, left padded with zeroes where necessary. (Maximum length - 11 Alpha Numeric Characters).
4. Utility Code: Unique code of the entity to whom mandate is being given - To be provided by the entity.
5. Name of the entity to whom the mandate is being given.
6. Account type - SB / CA / ~~CC~~ / SB-NRE / SB-NRO / ~~OTHER~~
7. Tick - Select your appropriate Action
   a. Create - For New Mandate
   b. Modify - For Changes / Amendment on existing Mandate
   c. Cancel - For cancelling the existing registered Mandate
8. Your Bank Account Number for debiting the amount.
9. Name of your bank and branch.
10. Your Bank branch IFSC code OR
11. Your Bank branch MICR code
12. Amount in words.
13. Amount in figures.
14. Frequency at which the debit should happen.
15. Whether the amount is fixed or variable.
16. Reference - 1: Any details requested by the entity to whom the mandate is being given.
17. Reference - 2: Any details requested by the entity to whom the mandate is being given.
18. Your phone number.
19. Your email-id.
20. Period for which the debit mandate is valid
    a. Start date
    b. End date
    c. Or until cancelled
21. Signatures of the account holder.
22. Name of the account holder.

Know Your Client (KYC)
Application Form (For Individuals Only)

Application No.:

Please fill in ENGLISH and in BLOCK LETTERS

A. Identity Details (please see guidelines overleaf)

1. Name of Applicant (As appearing in supporting identification document).

Name

Father's/Spouse Name

Please affix the recent passport size photograph and sign across it

2. Gender ☐ Male ☐ Female **B. Marital status** ☐ Single ☐ Married **C. Date of Birth** d d / m m / y y y y

3. Nationality ☐ Indian ☐ Other _____

4. Status Please tick (✓) ☐ Resident Individual ☐ Non Resident ☐ Foreign National (Passport Copy Mandatory for NRIs & Foreign Nationals)

5. PAN _____ Please enclose a duly attested copy of your PAN Card

Aadhaar Number, if any: _____

6. Proof of identity submitted for PAN exempt cases Please tick (✓)

☐ UID (Aadhaar) ☐ Passport ☐ Voter ID ☐ Driving Licence ☐ Others _____ (Please see guideline 'D' overleaf)

B. Address Details (please see guidelines overleaf)

1. Address for Correspondence

City / Town / Village | Pin Code

State | Country

2. Contact Details

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

Mobile (ISD) (STD)

E-Mail Id

3. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.

☐ Passport ☐ Ration Card ☐ Registered Lease/Sale Agreement of Residence ☐ Driving License ☐ Voter Identity Card ☐ *Latest Bank A/c Statement/Passbook

☐ *Latest Telephone Bill (only Land Line) ☐ *Latest Electricity Bill ☐ *Latest Gas Bill ☐ Others (Please specify) _____

*Not more than 3 Months old. **Validity/Expiry date of proof of address submitted** d d / m m / y y y y

4. Permanent Address of Resident Applicant if different from above B1 OR Overseas Address (Mandatory) for Non-Resident Applicant

City / Town / Village | Pin Code

State | Country

5. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.

☐ Passport ☐ Ration Card ☐ Registered Lease/Sale Agreement of Residence ☐ Driving License ☐ Voter Identity Card ☐ *Latest Bank A/c Statement/Passbook

☐ *Latest Telephone Bill (only Land Line) ☐ *Latest Electricity Bill ☐ *Latest Gas Bill ☐ Others (Please specify) _____

*Not more than 3 Months old. **Validity/Expiry date of proof of address submitted** d d / m m / y y y y

DECLARATION

I hereby declare the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it.

Place: _____ Date: _____

SIGNATURE OF APPLICANT

FOR OFFICE USE ONLY

IPV Done ☐ **on** d d / m m / y y y y

AMC/Intermediary name **OR** code

_____

☐ (Original Verified) Self Certified Document copies received

☐ (Attested True copies of documents received Main Intermediary

Seal / Stamp of the Intermediary should contain	Seal / Stamp of the Intermediary should contain
Staff Name	Staff Name
Designation	Designation
Name of the Organization	Name of the Organization
Signature	Signature
Date	Date

INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

1. Self attested copy of PAN card is mandatory for all clients.
2. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent address are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OCI Card and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.

B. Proof of Identity(POI): List of documents admissible as Proof of Identity:

1. PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Unique Identification Number (UID) (Aadhaar) / Passport /Voter ID card/ Driving license.
3. Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

C. Proof of Address (POA): List of documents admissible as Proof of Address: (*Documents having an expiry date should be valid on the date of submission.)

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of Residence/Driving License/Flat Maintenance bill/ Insurance Copy.
2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill Not more than 3 months old.
3. Bank Account Statement/Passbook - Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/ Multinationa Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
6. Identity card/document with address, issued by any of the following:

   Central/State Government and its Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
7. For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostiled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

D. Exemptions/clarifications to PAN

(*Sufficient documentary evidence in support of such claims to be collected.)

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. Lumpsum/SIP in mutual funds upto Rs. 50,000 per year, per investor, per mutual fund.
5. In case of institutional clients, namely, FIIs, Mfs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

E. List of people authorized to attest the documents:

1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation &Seal should be affixed on the copy).
2. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.

Please Submit the KYC Documents on A4 Size Paper Only.

Details of Ultimate Beneficial Owner including additional FATCA & CRS information
(For Non Individual)

IDBI Asset Management Limited
CIN: U65100MH2010PLC199319
Registered Office: IDBI Tower, WTC Complex, Cuffe parade Colaba, Mumbai - 400 005. Corporate Office: 5th Floor, Mafatlal Centre, Nariman Point, Mumbai - 400 021.
Tel: (022) 66442800 Fax: 66442801 Website: www.idbimutual.co.in Email: contactus@idbimutual.co.in

Name of the entity

Type of address given at KRA ☐ Business ☐ Registered Office

"Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

Customer ID / Folio Number

PAN Date of Incorporation D D / M M / Y Y Y Y

City of Incorporation

Country of Incorporation

Entity Constitution Type
Please tick as appropriate

☐ *Partnership Firm* ☐ *HUF* ☐ *Private Limited Company* ☐ *Public Limited Company* ☐ *Society* ☐ *AOP/BOI*
☐ *Trust H Liquidator* ☐ *Limited Liability Partnership* ☐ *Artificial Juridical Person* ☐ *Other* _____*please specify*_____

Please tick the applicable tax resident declaration -

1. Is "Entity" a tax resident of any country other than India ☐ Yes ☐ No

(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number Below.)

Country/ies	Tax Identification Number[%]	Identification Type *(TIN or Other, Please specify)*

[%] In case Tax Identification Number is not available, kindly provide its functional equivalent.
It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. In such case please provide Company Identification Number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code[5] here

FATCA & CRS Declaration
(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

PART A *(to be filled by Financial Institutions or Direct Reporting NFEs)*

1. We are a,
Financial institution[6] ☐
or
Direct reporting NFE[7] ☐
(please tick as appropriate)

GIIN

Note : *If you do not have GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below*

Name of Sponsoring Entity

GIIN not available *(please tick as applicable)*

If the entity is a financial institution,

☐ **Applied for**
☐ Not required to apply for - please specify 2 digits sub-category[8]
☐ Not obtained - Non-participating FI

PART B *(Please fill any one as appropriate "to be filled by NFE other than Direct Reporting NFEs")*

1.	Is the Entity a *publicly traded company*[1] *(that is, a company whose shares are regularly traded on an established securities market)*	Yes ☐ *(If yes, please specify any one stock exchange on which the stock is regularly traded)* Name of stock exchange _____
2.	Is the Entity a *related entity*[2] *of a publicly traded company (a company whose shares are regularly traded on an established securities market)*	Yes ☐ *(If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)* Name of listed company _____ Nature of relation ☐ Subsidiary of the Listed Company or ☐ Controlled by a Listed Company Name of stock exchange _____
3.	Is the Entity an *active*[3] NFE	Yes ☐ *(If yes, please fill UBO declaration in the next section)* Nature of Business _____ Please specify the sub-category of active NFE ☐☐ (Mention code - refer 2c of Part D)
4.	Is the Entity an *passive*[4] NFE	Yes ☐ *(If yes, please fill UBO declaration in the next section)* Nature of Business _____

[1]Refer 2a of Part D | [2]Refer 2b of Part D | [3]Refer 2c of Part D | [4]Refer 3(ii) of Part D | [5]Refer 3(viii) of Part D | [6]Refer 1 of Part D | [7]Refer 3(vii) of Part D | [8]Refer 1A of Part D

UBO Declaration

Category *(Please tick applicable category)* ☐ Unlisted Company ☐ Partnership Film ☐ Limited Liability Partnership Company

☐ Unincorporated association / body of individuals ☐ Public Charitable Trust ☐ Religious Trust ☐ Private Trust

☐ Others _____ *please specify* _____

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s).

Name - *Beneficial owner / Controlling person* **Country -** *Tax Residency#* **Tax ID No -** *Or functional equivalent for each country#*	**Tax ID No -** *TIN or Other, please specify* **Beneficial Interest -** *In percentage* **Type Code[9] -** *of Controlling person*	**Address -** *Include State, Country, PIN/ ZIP Code & Contact Details* **Address Type -**

1. Name
   Country
   Tax ID No.#
   Tax ID Type
   Type Code
   Address Type ☐ Residence ☐ Business ☐ Registered office
   Address
   ZIP
   State
   Country

2. Name
   Country
   Tax ID No.#
   Tax ID Type
   Type Code
   Address Type ☐ Residence ☐ Business ☐ Registered office
   Address
   ZIP
   State
   Country

3. Name
   Country
   Tax ID No.#
   Tax ID Type
   Type Code
   Address Type ☐ Residence ☐ Business ☐ Registered office
   Address
   ZIP
   State
   Country

Note: If passive NFE, please provide below additional details. *(Please attached additional sheets if necessary)*

PAN / Any other Identification Number - *(PAN, Aadhar, Passport, Election ID, Govt. ID, Driving License, NREGA Job Card, Others)* **City of Birth - Country of Birth**	**Occupation Type -** *Service, Business, Others* **Nationality** **Father's Name -** *Mandatory if PAN is not available*	**DOB -** *Date of Birth* **Gender -** *Male, Female, Other*

1. PAN
   City of Birth
   Country of Birth
   Occupation Type
   Nationality
   Father's Name
   DOB D D M M Y Y Y Y
   Gender ☐ Male ☐ Female ☐ Others

2. PAN
   City of Birth
   Country of Birth
   Occupation Type
   Nationality
   Father's Name
   DOB D D M M Y Y Y Y
   Gender ☐ Male ☐ Female ☐ Others

3. PAN
   City of Birth
   Country of Birth
   Occupation Type
   Nationality
   Father's Name
   DOB D D M M Y Y Y Y
   Gender ☐ Male ☐ Female ☐ Others

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India;
To include US, where controlling person is a US citizen or green card holder
In case Tax Identification Number is not available, kindly provide functional equivalent

[9]Refer 3(iv) (A) of Part D

FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian Financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and doucmentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information in you have multiple relationships with *IDBI Asset Management Ltd.* or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor, if any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

*It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

Certification

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/ us on this Form is true, correct, and complete. I/ We also confirm that I/ We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Name

Designation

First / Sole Applicant / Guardian Signature	Second Applicant Signature	Third Applicant Signature

Place : _____

Date : ___/ ___/ _____

PART D *FATCA Instructions & Definitions*

1. ***Financial Institution (FI) –*** The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository Institution : is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial Institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of –
  - (i) The three financial years preceding the year in which determination is made; or
  - (ii) The period during which the entity has been in existence, whichever is less.
- Investment entity is any entity :
  - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
    - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange interest rate and index instruments; transferable securities; or commodity futures trading; or
    - (ii) Individual and collective portfolio management; or
    - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

Or

  - The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

- (iv) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (v) The period during which the entity has been in existence.

The term **"Investment Entity"** does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 – refer point 2c.

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
- FI not required to apply for *GIIN :*

A. *Reasons why FI not required to apply for GIIN:*

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI (*Owner-documented FFI's' should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E)*

2. ***Non-financial entity (NFE) – Foreign entity that is not a financial institution***

Types of NFEs that are regarded as excluded NFE are:

a. *Publicly traded company (listed company)*

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has meaningful annual value of shares traded on the exchange)

b. *Related entity of a publicly traded company*

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

c. *Active NFE : (is any one of the following):*

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial years passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income
02	The NFE is a Governmental Entity, an International Organisation, a Central bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes.
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE;
05	The NFE was not a financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution.
07	Any NFE that that fulfils all of the following requirements : ● It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of comer, labour organization, agricultural or horticultural organization, civil league or an organization operated exclusively for the promotion of social welfare; ● It is exempt from income tax in India; ● It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit or, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable comprensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof. Explanation – For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely :- (I) An Investor Protection Fund referred to in clause (23EA) (II) A Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) An Investor Protection Fund referred to in clause (23EC), Of section 10 of the Act.

3. ***Other definitions***

(i) *Related entity*

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) *Passive NFE*

The term passive NFE means

- (i) Any non financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company;

or

- (ii) An investment entity defined in clause (b) of these instructions
- (iii) A withholding foreign partnership or withholding foreign trust.

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) *Passive Income*

The term passive income includes income by way of:

(1) Dividends,
(2) Interest
(3) Income equivalent to interest
(4) Rents and royalties, other than rents and royalties derived in the active conduct of business conducted, at least in part, by employees of the NFE
(5) Annuities
(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
(7) The excess of gains over losses from transaction (including futures, forwards, options and similar transactions) in any financial assets,
(8) The excess of foreign currency gains over foreign currency losses
(9) Net income from swaps
(10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) *Controlling persons*

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settler, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body or individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.
Where no natural person is identified the identity of the relevant natural person who holds the prostitution of senior managing official.

(A) *Controlling Person Type:*

Code	Sub-Category
01	CP of legal person-ownership
02	CP of legal person-other mean
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settler
05	CP of legal arrangement-trust-trustee
06	CP of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	CP of legal arrangement-Other-settler equivalent
10	CP of legal arrangement-Other-trustee equivalent
11	CP of legal arrangement-Other-protector equivalent
12	CP of legal arrangement-Other-beneficiary equivalent
13	CP of legal arrangement-Other-other equivalent
14	Unknown

(v) *Specified U.S. person – A U.S person other than following:*

(i) a corporation the stock of which is regularly traded on one or more established securities markets;
(ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
(iii) the United States or any wholly owned agency or instrumentality thereof;
(iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
(v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
(vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
(vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
(viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
(ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
(x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
(xi) a dealer in securities, commodities, or derivative financial instruments (including national principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
(xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
(xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) *Owner documented FFI*

An FFI meets the following requirements:

(a) The FFI is an FFI solely because it is an investment entity;
(b) The FFI is not owned by or related to any FFI that is a depository institution, or specified insurance company
(c) The FFI does not maintain a financial account for any non participating FFI;
(d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
(e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2), Not with standing the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) *Direct reporting NFE*

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(viii) *Exemption code for U.S. persons*

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including national principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

POINTS OF ACCEPTANCE FOR APPLICATION FORM

OUR BRANCHES (INVESTOR SERVICE CENTRES)

Ahmedabad: IDBI Mutual Fund, IDBI Complex, 1st Floor, Near Lal Bunglow, Off CG Road, Ahmedabad - 380 006. **Bengaluru:** IDBI Mutual Fund, IDBI House, 3rd Floor, No.58, Mission Road, Bengaluru - 560 027. **Chennai:** IDBI Mutual Fund, No: 6/11, Pattery Square, 1st Floor, Balfour Road, Kellys Kilpauk, Chennai - 600 010. **Chandigarh:** IDBI Mutual Fund, IDBI Bank Ltd., First Floor, SCO 162 - 163, Sector - 9C, Chandigarh - 160009. **Delhi**: IDBI Mutual Fund, IDBI Bank, 5th Floor, Red Cross Building, Red Cross Road, Parliament Street, New Delhi-110 001. **Hyderabad:** IDBI Mutual Fund, 3rd Floor 5-9-89/1 Chapel Road, Hyderabad - 500001. **Indore:** IDBI Mutual Fund, IDBI Bank Ltd., Ground Floor, 16-C, Omni Palace, Ratlam Kothi Main Road, Indore - 452 001. **Kolkata:** IDBI Mutual Fund, IDBI House, 6th Floor, 44, Shakespeare Sarani, Kolkata - 700 017. **Kochi:** IDBI Mutual Fund, IDBI Bank Corporate Office, Near Passport Office, Panampally Nagar, P. B. No. 4253, Kochi - 680 366. **Lucknow:** IDBI Mutual Fund, IDBI Bank, 2 M G Marg, Kisan Sekhari Bhawan, Hazratganj, Lucknow - 226001. **Mumbai:** IDBI Mutual Fund, 5th Floor, Mafatlal Centre**,** Nariman Point, Mumbai - 400 021. **Pune:** IDBI Mutual Fund, IDBI House, 4th Floor, Dnayaneshwar Paduka Chowk, SC Road, Shivaji Nagar, Pune - 411 004.

KARVY INVESTOR SERVICE CENTRES

Agartala: Bidurkarta Chowmuhani, J. N. Bari Road, Tripura (West), Agartala, Tripura - 799001. **Agra:** 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra, Uttar Pradesh - 282002. **Ahmedabad:** 201/202, Shail Complex, Opp. Madhusudan House, B/H Girish Cold Drink, Off C. G. Road, Navrangpura, Ahmedabad, Gujarat - 380006. **Ajmer:** 302, 3rd Floor, Ajmer Auto Building, Opp. City Power House, Jaipur Road; Ajmer, Rajasthan - 305001. **Akola:** Yamuna Tarang Complex, Shop No.30, Ground Floor, N. H. No.06, Murtizapur Road, Opp. Radhakrishna Talkies, Akola, Maharashthra - 444004. **Aligarh:** 1st Floor, Kumar Plaza, Ramghat Road, Aligarh, Uttar Pradesh - 202001. **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S. P. Marg, Civil Lines, Allahabad, Uttar Pradesh - 211001. **Alleppy:** X1V 172, JP Towers, Mullackal, KSRTC Bus Stand, Alleppy, Kerala - 688011. **Alwar:** 101, Saurabh Tower, Opp. UIT, Near Bhagat Singh Circle, Road No.2, Alwar, Rajasthan - 301001. **Amaravathi:** Shop No.21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi, Maharashthra - 444601. **Ambala:** 6349, Nicholson Road, Adjacent KOS Hospitalambala Cant, Ambala, Haryana - 133001. **Amritsar:** 72-A, Taylor's Road, Opp. Aga Heritage Club, Amritsar, Punjab - 143001. **Anand:** B-42, Vaibhav Commercial Center, Nr. TVS Down Town Shrow Room, Grid Char Rasta, Anand, Gujarat - 380001. **Ananthapur:** #15/149, 1st Floor, S. R. Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur, Andhra Pradesh - 515001. **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Gujarat - 393002. **Asansol:** 114/71, G. T. Road, Near Sony Centre, Bhanga Pachil, Asansol, West Bengal - 713303. **Aurangabad:** Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad, Maharashthra - 431005. **Azamgarh:** 1st Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh, Uttar Pradesh - 276001. **Balasore:** M. S. Das Street, Gopalgaon, Balasore, Orissa - 756001. **Bangalore:** 59, Skanda Puttanna Road, Basavanagudi, Bangalore, Karnataka - 560004. **Bankura:** Ambika Market Complex, Ground Floor, Nutanganj, Post & Dist. Bankura, West Bengal - 722101. **Bareilly:** 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Railway Station, Bareilly, Uttar Pradesh - 243001. **Barhampore (WB):** Thakur Market Complex, Gorabazar, Post Berhampore, Dist. Murshidabad, No.72, Nayasarak Road, Barhampore (WB), West Bengal - 742101. **Baroda:** SB-5, Mangaldeep Complex, Opp. Masonic Hall, Productivity Road, Alkapuri, Baroda, Gujarat - 390007. **Begusarai:** Near Hotel Diamond, Surbhi Complex, O.C. Township Gate, Kapasiya Chowk, Begusarai, Bihar - 851117. **Belgaum:** CTS No.3939/A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum, Karnataka - 590001. **Bellary:** No.1, KHB Colony, Gandhi Nagar, Bellary, Karnataka - 583103. **Berhampur (OR):** Opp. Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (OR), Orissa - 760001. **Betul:** 107, 1st Floor, Hotel Utkarsh, J. H. College Road, Betul, Madhya Pradesh - 460001. **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur, Bihar - 812001. **Bharuch:** Shop No.147-148, Aditya Complex, Near Kasak Circle, Bharuch, Gujarat - 392001. **Bhatinda:** #2047-A 2nd Floor, The Mall Road, Above Max New York Life Insurance New Delhi, Punjab - 151001. **Bhavnagar:** Krushna Darshan Complex, Parimal Chowk, Office No.306-307, 3rd Floor, Above Jed Blue Show Room, Bhavnagar, Gujarat - 364002. **Bhilai:** Shop No.1, 1st Floor, Old Sada Office Block, Plot No.1, Commercial Complex, Nehru Nagar - East, Bhilai, Chatisgarh - 490020. **Bhilwara:** Shop No.27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara, Rajasthan - 311001. **Bhopal:** Kay Kay Business Centre, 133, Zone I, MP Nagar, Above City Bank, Bhopal, Madhya Pradesh - 462011. **Bhubaneswar:** A/181, Back Side of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar, Orissa - 751007. **Bikaner:** 70-71, 2nd Floor, Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner, Rajasthan - 334001. **Bilaspur:** Shop No.201 & 202, 1st Floor, V. R. Plaza, Link Road, Bilaspur, C. G. Bilaspur, Chatisgarh - 495001. **Bokaro:** B-1, 1st Floor, City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro, Jharkhand - 827004. **Burdwan:** 63 G. T. Road, Halder Complex 1st Floor, Burdwan, West Bengal - 713101. **Calicut:** 2nd Floor, Soubhagya Shopping Complex, Arayidathpalam, Mavoor Road, Calicut, Kerala - 673004. **Chandigarh:** SCO 2423-2424, Sector 22-C, 1st Floor, Chandigarh, Union Territory - 160022. **Chandrapur:** Rauts Raghuvanshi Complex, Shop No.1 , Office No.2, 1st Floor, Beside Azad Garden Main Road, Chandrapur, Maharashthra - 442402. **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp. to Chief Metropolitan Court, Chennai, Tamil Nadu - 600002. **Chinsura:** J. C. Ghosh Saranu, Bhanga Gara, Chinsurah, Hooghly, Chinsurah, West Bengal - 712101. **Cochin:** Ali Arcade, 1st Floor,Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakualm, Kerala - 682036. **Coimbatore:** 3rd Floor, Jaya Enclave, 1057, Avinashi Road, Coimbatore, Tamil Nadu - 641018. **Cuttack:** PO - Buxi Bazar, Cuttack, Opp. Dargha Bazar Police Station, Dargha Bazar, Cuttack, Orissa - 753001. **Darbhanga:** Jaya Complex, 2nd Floor, Above Furniture Planet, Donar Chowk, Darbhanga, Bihar - 846003. **Davangere:** D. No.376/2, 4th Main, 8th Cross, P. J. Extension, Opp. Byadgishettar School, Davangere, Karnataka - 577002. **Dehradun:** Kaulagarh Road, Near Sirmaur Marg, Above Reliance Webworld, Dehradun, Uttaranchal - 248001. **Deoria:** 1st Floor, Opp. Zila Panchayat, Civil Lines, Deoria, Uttar Pradesh - 274001. **Dewas:** 27, RMO House, Station Road, Above Maa Chamunda Gaes Agency, Dewas, Madhya Pradesh - 455001. **Dhanbad:** 208, New Market, 2nd Floor, Bank More, Dhanbad, Jharkhand - 826001. **Dharwad:** 307/9-A, 1st Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony, P. B. Road, Dharwad, Karnataka - 580001. **Dhule:** Ground Floor, Ideal Laundry, Lane No.4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule, Maharashthra - 424001. **Dindigul:** No.9, Old No.4/B, New Agraharam, Palani Road, Dindigul, Tamil Nadu - 624001. **Durgapur:** MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, 16 Dt Burdwan, Durgapur, West Bengal - 713216. **Eluru:** D. No.23B-5-93/1, Savithri Complex, Edaravari Street, Near Dr. Prabhavathi Hospital, R. R. Pet, Eluru, Andhra Pradesh - 534002. **Erode:** No.4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode, Tamil Nadu - 638003. **Faridabad:** A-2B, 3rd Floor, Neelam Bata Road, NIT, Faridabad, Haryana - 121001. **Ferozpur:** The Mall Road, Chawla Bulding, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur, Punjab - 152002. **Gandhidham:** 204, 2nd Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham, Gujarat - 382007. **Gandhinagar:** Plot No.945/2, Sector - 7/C, Opp. Pathika, Gandhinagar, Gujarat - 382007. **Gaya:** 1st Floor, Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya, Bihar - 823001. **Ghaziabad:** 1st Floor, C-7, Meerut Road, Lohia Nagar, Ghaziabad, Uttar Pradesh - 201001. **Ghazipur:** 2nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghazipur, Uttar Pradesh - 233001. **Gonda:** Shri Market, Sahabgunj, Station Road, Gonda, Uttar Pradesh - 271001. **Gorakhpur:** Above V. I. P. House, Ajdacent to A. D. Girls College, Bank Road, Gorakpur. Uttar Pradesh - 273001. **Gulbarga:** CTS No.2913 1st Floor, Asian Towers , Jagath Station Main Road, Next to Adithya Hotel, Gulbarga, Karnataka - 585105. **Guntur:** D No.6-10-27, Srinilayam, Arundelpet, 10/1, Guntur, Andhra Pradesh - 522002. **Gurgaon:** Shop No.18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon, Haryana - 122001. **Guwahati:** 1st Floor, Bajrangbali Building, Near Bora Service Station, G. S. Road, Guwahati, Assam - 781007. **Gwalior:** 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior, Madhya Pradesh - 474009. **Haldwani:** Above Kapilaz, Sweet House, Opp. LIC Building, Pilikothi, Haldwani, Uttaranchal - 263139. **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar, Uttaranchal - 249401. **Hassan:** SAS No.212, Ground Floor, Sampige Road, 1st Cross, Near Hotel Souther Star, K. R. Puram, Hassan, Karnataka - 573201. **Hissar:** SCO-71, 1st Floor, Red Square Market, Hissar, Haryana - 125001. **Hoshiarpur:** 1st Floor, The Mall Tower, Opp. Kapila Hospital, Sutheri Road, Hoshiarpur, Punjab - 146001. **Hubli:** CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli, Karnataka - 580029. **Hyderabad:** Karvy Centre, 8-2-609/K, Avenue 4, Street No.1, Banjara Hills, Hyderabad, Telangana - 500034. **Hyderabad (Gachibowli):** Karvy Selenium, Plot No.31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilimgampally Mandal, Hyderabad, Telangana - 500032. **Indore:** 2nd Floor, 203-205, Balaji Corporates, Above ICICI Bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square Indore, Indore, Madhya Pradesh - 452001. **Jabalpur:** Grover Chamber, 43, Naya Bazar Malviya Chowk, Opp. Shyam Market, Jabalpur, Madhya Pradesh - 482002. **Jaipur:** S16/A 3rd Floor, Land Mark Building, Opp. Jai Club, Mahaver Marg, C Scheme, Jaipur, Rajasthan - 302001. **Jalandhar:** 1st Floor, Shanti Towers, SCO No.37, PUDA Complex, Opp. Tehsil Complex, Jalandhar, Punjab - 144001. **Jalgaon:** 269, Jaee Vishwa, 1st Floor, Baliram Peth, Above United Bank of India, Near Kishor Agencies, Jalgaon, Maharashthra - 425001. **Jalpaiguri:** D. B. C. Road, Opp. Nirala Hotel, Opp. Nirala Hotel, Jalpaiguri, West Bengal - 735101. **Jammu:** 5 A/D Extension 2, Near Panama Chowk Petrol Pump, Panama Chowk, Jammu, Jammu & Kashmir - 180012. **Jamnagar:** 136-137-138, Madhav Palaza, Opp. SBI Bank, Near Lal Bunglow, Jamnagar, Gujarat - 361001. **Jamshedpur:** 2nd Floor, R. R. Square, SB Shop Area, Near Reliance Foot Print & Hotel, BS Park Plaza, Main Road, Bistupur, Jamshedpur, Jharkhand - 831001. **Jaunpur:** R. N. Complex, 1-1-9-G, In Front of Pathak Honda, Ummarpur, Jaunpur, Uttar Pradesh - 222002. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi, Uttar Pradesh - 284001. **Jodhpur:** 203, Modi Arcade, Chopasni Road, Jodhpur, Rajasthan - 342001. **Junagadh:** 124-125, Punit Shopping Center, M. G. Road, Ranavav Chowk, Junagadh, Gujarat - 362001. **Kannur:** 2nd Floor, Prabhath Complex, Fort Road, Nr.ICICI Bank, Kannur, Kerala - 670001. **Kanpur:** 15/46, B, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur, Uttar Pradesh - 208001. **Karaikudi:** No.2, Gopi Arcade, 100 Feet Road, Karaikudi, Tamil Nadu - 630001. **Karimnagar:** H. No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar, Telangana - 505001. **Karnal:** 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal, Haryana - 132001. **Karur:** No.6, Old No.1304, Thiru-vi-ka Road, Near G. R. Kalyan Mahal, Karur, Tamil Nadu - 639001. **Kharagpur:** 180, Malancha Road, Beside Axis Bank Ltd., Kharagpur, West Bengal - 721304. **Kolhapur:** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur, Maharashthra - 416001. **Kolkata:** 166, A Rashbihari Avenue, 2nd Floor, Opp. Fortish Hospital, Kolkata, West Bengal - 700029. **Kollam:** Sree Vigneswara Bhavan, Shastri Junction, Kadapakada, Kollam, Kerala - 691001. **Korba:** 1st Floor, City Centre, 97 IRCC, Transport Nagar, Korba, Chatisgarh - 495677. **Kota:** 29, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota, Rajasthan - 324007. **Kottayam:** 1st Floor, Csiascension Square, Railway Station Road, Collectorate PO, Kottayam, Kerala - 686002. **Kurnool:** Shop No.43, 1st Floor, S. V. Complex, Railway Station Road, Near SBI Main Branch, Kurnool, Andhra Pradesh - 518004. **Lucknow:** 1st Floor, A. A.

Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow, Uttar Pradesh - 226001. **Ludhiana:** SCO - 136, 1st Floor, Above Airtel Showroom, Feroze Gandhi Market, Ludhiana, Punjab - 141001. **Madurai:** Rakesh Towers, 30-C, 1st Floor, Bye Pass Road, Opp. Nagappa Motors, Madurai, Tamil Nadu - 625010. **Malappuram:** 1st Floor, Peekay's Arcade, Down Hill, Malappuram – 676519. **Malda:** Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda, West Bengal - 732101. **Mandi:** 149/11, School Bazaar, Mandi, Uttar Pradesh - 175001. **Mangalore:** Mahendra Arcade, Opp. Court Road, Karangal Padi, Mangalore, Karnataka - 575003. **Margoa:** 2nd Floor, Dalal Commercial Complex, Pajifond, Margao, Goa - 403601. **Mathura:** Ambey Crown, 2nd Floor, In Front of BSA College, Gaushala Road, Mathura, Uttar Pradesh - 281001. **Meerut:** 1st Floor, Medi Centreopp Icici Bank, Hapur Road, Near Bachha Park, Meerut, Uttar Pradesh - 250002. **Mehsana:** Ul/47, Apollo Enclave, Opp. Simandhar Temple, Modhera Cross Road, Mehsana, Gujarat - 384002. **Mirzapur:** Above HDFC Bank, Dankeenganj, Mirzapur, Uttar Pradesh - 231001. **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga, Punjab - 142001. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad, Uttar Pradesh - 244001. **Morena:** Moti Palace, Near Ramjanki Mandir, Near Ramjanki Mandir, Morena, Madhya Pradesh - 476001. **Mumbai (Fort):** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg., Fort, Maharashtra - 400001. **Mumbai (Borivali):** A-1, Himanshu Building, Sodawala Cross Lane, Near Chamunda Circle, Borivali (West), Mumbai - 400092. **Muzaffarpur:** 1st Floor, Uma Market, Thana Gumtimoti Jheel, Muzaffarpur, Bihar - 842001. **Mysore:** L-350, Silver Tower, Ashoka Road, Opp. Clock Tower, Mysore, Karnataka - 570001. **Nadiad:** 104/105, Near Paras Cinema, City Point Nadiad, Nadiad, Gujarat - 387001. **Nagerkoil:** 3A, South Car Street, Parsans Complex, 1st Floor near LVB, Nagercoil, Tamil Nadu - 629001. **Nagpur:** Plot No.2/1, House No.102/1, Mata Mandir Road, Mangaldeep Appartment, Opp. Khandelwal Jewelers, Dharampeth, Nagpur, Maharashthra - 440010. **Namakkal:** 105/2, Arun Towers, Paramathi Road, Namakkal, Tamil Nadu - 637001. **Nanded:** Shop No.4, Santakripa Market, G. G. Road, Opp. Bank of India, Nanded, Maharashthra - 431601. **Nasik:** F-1, Suyojit Sankul, Sharanpur Road, Nasik, Maharashthra - 422002. **Navsari:** 1/1, Chinmay Aracade, Opp. Sattapir Road, Tower Road, Navsari, Gujarat - 396445. **Nellore:** 16-2-230, Room No.207 , 2nd Floor, Keizen Heights, Gandhi Nagar, Pogathota, Nellore, Andhra Pradesh - 524001. **New Delhi:** 305, New Delhi House, 27, Barakhamba Road, New Delhi - 110001. **Nizamabad:** H. No.5-6-430, Above Bank of Baroda, 1st Floor, Beside HDFC Bank, Hyderabad Road, Nizamabad, Telangana - 503003. **Noida:** 405, 4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida, Uttar Pradesh - 201301. **Palghat:** No.20 & 21, Metro Complex, H. P. O. Road, Palakkad, Kerala - 678001. **Panipat:** 1st Floor, Krishna Tower, Above Amertex, G. T. Road, Panipat, Haryana - 132103. **Panjim:** Flat No.1-A, H. No. 13/70, Timotio Bldg, Heliodoro Salgado Rd., Next to Navhind Bhavan (Market Area), Panjim, Goa - 403001. **Pathankot:** 1st Floor, 9 A, Improvement Trust Building, Patel Chowk, Pathankot, Punjab - 145001. **Patiala:** SCO 27 D, Chotti Baradari, Near Car Bazaar, Patiala, Punjab - 147001. **Patna:** 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp. ICICI Bank, Patna, Bihar - 800001. **Pollachi:** 146/4, Ramanathan Building, 1st Floor, New Scheme Road, Pollachi, Tamil Nadu - 642002. **Pondicherry:** No.7, Thiayagaraja Street, Pondicherry - 605001. **Proddatur:** Shop No.4, Araveti Complex, Mydukur Road, Beside Syndicate Bank, Proddatur, Andhra Pradesh - 516360. **Pudukottai:** Sundaram Masilamani Towers, TS No.5476-5479, P. M. Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai, Tamil Nadu - 622001. **Pune:** Mozaic Bldg., CTS No.1216/1, Final, Plot No.576/1 TP, Scheme No.1, F. C. Road, Bhamburda, Shivaji Nagar, Pune, Maharashtra - 411004. **Raipur:** Shop No.31 , 3rd Floor, Millenium Plaza, Above Indian House, Behind Indian Coffee House, Raipur, Chatisgarh - 492001. **Rajahmundry:** D. No.6-1-4, Rangachary Street, T. Nagar, Near Axis Bank Street, Rajahmundry, Andhra Pradesh - 533101. **Rajapalayam:** Sri Ganapathy Complex, 14B/5/18, T. P. Mills Road, Virudhungar Dist., Rajapalayam, Tamil Nadu - 626117. **Rajkot:** 104, Siddhi Vinyak Com. Opp. Ramkrishna Ashram, Dr. Yagnik Road, Rajkot, Gujarat - 360001. **Ranchi:** Room No.307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi, Jharkhand - 834001. **Ratlam:** 1, Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care, Ratlam, Madhya Pradesh - 457001. **Renukoot:** Radhika Bhavan, Opp. Padmini Hotel, Murdhwa, Renukoot, Uttar Pradesh - 231217. **Rewa:** 1st Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa, Madhya Pradesh - 485001. **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak, Haryana - 124001. **Roorkee:** Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal - 247667. **Rourkela:** 1st Floor, Sandhu Complex, Kachery Road, Uditnagar, Rourekla, Orissa - 769012. **Sagar:** Satyam Complex, 1st Floor, Opp. Cantt. Mall, 5 Civil Lines, Sagar - 470002. **Saharanpur:** 18, Mission Market, Court Road, Saharanpur, Uttar Pradesh - 247001. **Salem:** No.40, Brindavan Road, Fairlands, Near Perumal Koil, Fair Lands, Salem, Tamil Nadu - 636016. **Sambalpur:** Ground Floor, Quality Massion, Infront of Bazaar Kolkata, Nayapara, Sambalpur, Orissa - 768001. **Satna:** 1st Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satna, Madhya Pradesh - 485001. **Shaktinagar:** 1st/A-375, V. V. Colony, Dist. Sonebhadra, Shaktinagar, Uttar Pradesh - 231222. **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R. K. M. L. P. School, Shillong, Meghalaya - 793001. **Shimla:** Triveni Building, By Pas Chowkkhallini, Shimla, Himachal Pradesh - 171002. **Shimoga:** Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, LLR Road, Durgigudi, Shimoga, Karnataka - 577201. **Shivpuri:** 1st Floor, M.P.R.P. Building, Near Bank of India, Shivpuri, Madhya Pradesh - 473551. **Sikar:** 1st Floor, Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar, Rajasthan - 332001. **Silchar:** N. N. Dutta Road, Chowchakra Complex, Premtala, Silchar, Assam - 788001. **Siliguri:** Nanak Complex, Sevoke Road, Siliguri, West Bengal - 734001. **Sitapur:** 12/12-A, Sura Complex, Arya Nagar, Opp. Mal Godam, Sitapur, Uttar Pradesh - 261001. **Sivakasi:** 363, Thiruthangal Road, Opp. TNEB, Sivakasi, Tamil Nadu - 626123. **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan, Himachal Pradesh - 173212. **Solapur:** Block No 06, Vaman Nagar, Opp. D-Mart, Jule Solapur, Solapur, Maharashthra - 413004. **Sonepat:** 205, R Model Town, Above Central Bank of India, Sonepat, Haryana - 131001. **Sri Ganganagar:** 35, E Block, Opp. Sheetla Mata Vaateka Sri Ganganagar, Sri Ganganagar, Rajasthan - 335001. **Srikakulam:** D. No.4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam, Andhra Pradesh - 532001. **Sultanpur:** 1077/3, Civil Lines Opp Bus Stand, Civil Lines, Sultanpur, Uttar Pradesh - 228001. **Surat:** G-5, Empire State Buliding, Nr. Udhna Darwaja, Ring Road, Surat, Gujarat - 395002. **Thanjavur:** No.70, Nalliah Complex, Srinivasam Pillai Road, Tanjore, Tamil Nadu - 613001. **Thodupuzha:** 1st Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha, Kerala - 685584. **Tirunelveli:** 55/18, Jeney Building, S. N. Road, Near Aravind Eye Hospital, Tirunelveli, Tamil Nadu - 627001. **Tirupathi:** H.No.10-13-425, 1st Floor, Tilak Road, Opp. Sridevi Complex, Tirupathi, Andhra Pradesh - 517501. **Tirupur:** 1st Floor, 244 A, Above Selvakumar Dept., Palladam Road, Opp. to Cotton Market Complex, Tirupur, Tamil Nadu - 641604. **Tiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank, Thiruvalla, Kerala - 689107. **Trichur:** 2nd Floor, Brothers Complex Naikkanal Junction,Shornur Road, Near Dhanalakshmi Bank H O, Thrissur, Kerala - 680001. **Trichy:** 60, Sri Krishna Arcade, Thennur High Road, Trichy, Tamil Nadu - 620017. **Trivandrum:** 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum, Kerala - 695010. **Tuticorin:** 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin, Tamil Nadu - 628003. **Udaipur:** 201-202, Madhav Chambers, Opp. GPO, Chetak Circle, Udaipur, Rajasthan - 313001. **Ujjain:** 101, Aashta Tower, 13/1, Dhanwantri Marg, Freeganj, Ujjain, Madhya Pradesh - 456010. **Valsad:** Shop No.2 , Phiroza Corner, Opp. Next Show Room, Tithal Road, Valsad, Gujarat - 396001. **Vapi:** Shop No.12, Ground Floor, Sheetal Appartment, Near K. P. Tower, Vapi, Gujarat - 396195. **Varanasi:** D-64/132, 1st Floor, Anant Complex, Sigra, Varanashi, Uttar Pradesh - 221010. **Vellore:** 1, M N R Arcade, Officers Line, Krishna Nagar, Vellore, Tamil Nadu - 632001. **Vijayanagaram:** Soubhagya, 19-6-1/3, 2nd Floor, Near Fort Branch, Opp. Three Temples, Vizianagaram, Andhra Pradesh - 535002. **Vijayawada:** 39-10-7, Opp. Municipal Water Tank, Labbipet, Vijayawada, Andhra Pradesh - 520010. **Visakhapatnam:** Door No.48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam, Andhra Pradesh - 530016. **Warangal:** 5-6-95, 1st Floor, Opp. B.Ed Collage, Lashkar Bazar, Chandra Complex,Hanmakonda, Warangal, Telangana - 506001. **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near D. A. V. Girls College, Yamuna Nagar, Haryana - 135001.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

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