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Presenting investment options in

EQUITY • DEBT • GOLD

Key Information Memorandum & Common Application Form

- | | |
|--|---|
| <p> IDBI LIQUID FUND (ILIQF)
(An open-ended liquid scheme)</p> <p> IDBI ULTRA SHORT TERM FUND (IUSTF)
(An open-ended debt scheme)</p> <p> IDBI SHORT TERM BOND FUND (ISTBF)
(An open-ended debt scheme)</p> <p> IDBI DYNAMIC BOND FUND (IDBF)
(An open-ended debt scheme)</p> <p> IDBI GILT FUND (IGF)
(an open-ended dedicated Gilt scheme)</p> | <p> IDBI MONTHLY INCOME PLAN (IMIP)
(An open ended Income Scheme. Monthly Income is not assured and is subject to availability of distributable surplus)</p> <p> IDBI NIFTY INDEX FUND (INIF)
(An open-ended passively managed equity scheme tracking the CNX Nifty Index (Total Returns Index))</p> <p> IDBI NIFTY JUNIOR INDEX FUND (INJIF)
(An open-ended passively managed equity scheme tracking the CNX Nifty Junior Index (Total Returns Index))</p> <p> IDBI INDIA TOP 100 EQUITY FUND (IIT100EF)
(An open-ended growth scheme)</p> |
| <p> IDBI GOLD FUND (IGFOF)
(An open-ended Fund of Funds scheme)</p> | |

Continuous offer for Units at NAV related prices. The Scheme(s) reopened for subscriptions/ redemptions on an ongoing basis from

IDBI Liquid Fund	12th July, 2010
IDBI Ultra Short Term Fund	6th September, 2010
IDBI Short Term Bond Fund	24th March, 2011
IDBI Dynamic Bond Fund	23rd February, 2012
IDBI Gilt Fund	27th December, 2012
IDBI Monthly Income Plan	14th March, 2011
IDBI Nifty Index Fund	30th June, 2010
IDBI Nifty Junior Index Fund	27th September, 2010
IDBI India Top 100 Equity Fund	22nd May, 2012
IDBI Gold Fund	23rd August, 2012

Name of Mutual Fund : **IDBI Mutual Fund**

Name of Asset Management Company : **IDBI Asset Management Limited**

Name of Trustee Company : **IDBI MF Trustee Company Limited**

Name of Sponsors : **IDBI Bank Limited & IDBI Capital Market Services**
(co-sponsor, wholly owned subsidiary of IDBI Bank Ltd.).

IDBI Asset Management Limited (AMC)

Registered Office : IDBI Tower, WTC Complex,
Cuffe Parade, Colaba, Mumbai – 400 005.

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

IDBI MF Trustee Company Limited

Registered Office: IDBI Tower, WTC Complex,
Cuffe Parade, Colaba, Mumbai – 400 005.

This combined Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme(s)/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & 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 Centers or distributors or from the website www.idbimutual.co.in**

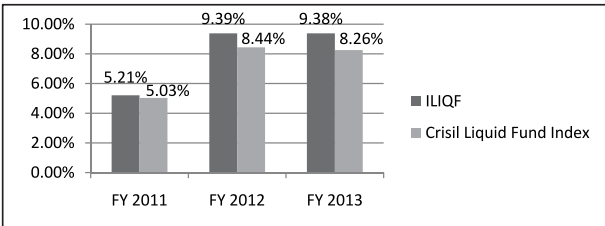
The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved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



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To invest SMS 'IDBIMF' to 09220092200 Toll free: 1800-22-4324 • www.idbimutual.co.in

IDBI Liquid Fund (ILIQF)

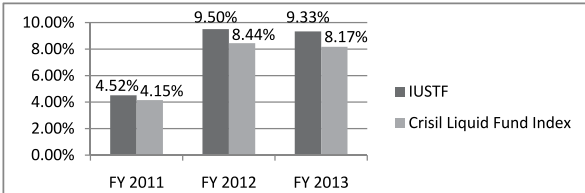
Investment Objective	The investment objective of the scheme will be to provide investors with high level of liquidity along with regular income for their investment. The scheme will endeavour to achieve this objective through an allocation of the investment corpus in a low risk portfolio of money market and debt instruments.																							
Risk Label	<div>This product is suitable for investors who are seeking*:</div> <div><div><div><div></div></div><div>High level of liquidity along with regular income for short term</div></div><div><div><div></div></div><div>Investments in Debt/ Money market instruments with maturity/residual maturity up to 91 days</div></div><div><div><div></div></div><div>Low risk <div></div> (BLUE)</div></div></div> <div>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</div> <div>Note- Risk may be represented as:</div> <div><div><div></div><div>(BLUE) Investors understand that their principal will be at low risk</div></div><div><div></div><div>(YELLOW) Investors understand that their principal will be at medium risk</div></div><div><div></div><div>(BROWN) Investors understand that their principal will be at high risk</div></div></div>																							
Asset Allocation Pattern	<div>The asset allocation pattern for the scheme is detailed in the table below:</div> <table><tr><th rowspan="2">Instrument</th><th colspan="2">Indicative allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Money market instruments with maturity/residual maturity up to 91 days</td><td>50%</td><td>100%</td><td>Low</td></tr><tr><td>Debt instruments (including floating rate debt instruments and securitized debt**) with maturity / residual maturity /interest rate resets up to 91 days</td><td>0%</td><td>50%</td><td>Low to Medium</td></tr></table> <div>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 of up to 91 days only.</div> <div>Explanation:</div> <div><div>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.</div><div>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.</div><div>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.</div></div> <div>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.</div> <div>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.</div>			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							
Instrument	Indicative allocation (% of total assets)		Risk Profile																					
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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																					
Performance of the scheme	<div>(Inception date – 9th July 2010)</div> <table><tr><th>Compounded Annualized Returns (As on 31st May 2013)</th><th>ILIQF</th><th>Crisil Liquid Fund Index</th></tr><tr><td>Returns for the last 1 year</td><td>9.07%</td><td>8.14%</td></tr><tr><td>Returns since Inception</td><td>8.81%</td><td>8.01%</td></tr></table> <div>NAV of Regular plan/ Growth option of the Scheme is considered for calculating the Scheme returns</div>		Compounded Annualized Returns (As on 31 st May 2013)	ILIQF	Crisil Liquid Fund Index	Returns for the last 1 year	9.07%	8.14%	Returns since Inception	8.81%	8.01%	<div>Absolute Returns for each financial year for the last 3 years</div> <div><table><tr><th>Financial Year</th><th>ILIQF</th><th>Crisil Liquid Fund Index</th></tr><tr><td>FY 2011</td><td>5.21%</td><td>5.03%</td></tr><tr><td>FY 2012</td><td>9.39%</td><td>8.44%</td></tr><tr><td>FY 2013</td><td>9.38%</td><td>8.26%</td></tr></table></div>	Financial Year	ILIQF	Crisil Liquid Fund Index	FY 2011	5.21%	5.03%	FY 2012	9.39%	8.44%	FY 2013	9.38%	8.26%
Compounded Annualized Returns (As on 31 st May 2013)	ILIQF	Crisil Liquid Fund Index																						
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IDBI Ultra Short Term Fund (IUSTF)

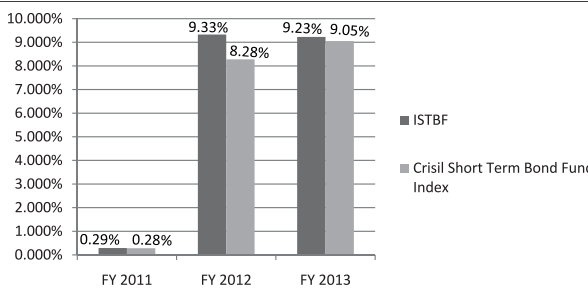
Investment Objective	The objective of the scheme will be to provide investors with regular income for their investment. The scheme will endeavour to achieve this objective through an allocation of the investment corpus in a diversified portfolio of money market and debt instruments with maturity predominantly between a Liquid Fund and a Short Term Fund while maintaining a portfolio risk profile similar to a liquid fund.		
Risk label	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> 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 Low risk (BLUE) <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p> <p>Note- Risk may be represented as:</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="display: flex; align-items: center;"> (BLUE) Investors understand that their principal will be at low risk </div> <div style="display: flex; align-items: center;"> (YELLOW) Investors understand that their principal will be at medium risk </div> <div style="display: flex; align-items: center;"> (BROWN) Investors understand that their principal will be at high risk </div> </div>		

**For additional disclosure to asset allocation pattern, please refer page 10.

IDBI Ultra Short Term Fund (IUSTF)

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.				
Performance of the scheme	(Inception date-3rd September 2010)			Absolute return for each financial year for the past 3 years
	Compounded Annualized Returns (As on 31 st May 2013)	IUSTF	Crisil Liquid Fund Index	
	Returns for the last 1 year	9.33%	8.14%	
	Returns since Inception	9.19%	8.14%	
Note- NAV of Regular plan / Growth option of the Scheme is considered for calculating the Scheme returns.				

IDBI Short Term Bond Fund (ISTBF)

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.																
Risk Label	<div>This product is suitable for investors who are seeking*:</div> <div><div><div></div><div>Regular income for short term</div></div><div><div></div><div>Investments in Debt/ Money market instruments with duration/maturity/residual maturity not exceeding 3 years</div></div><div><div></div><div>Low risk <div></div> (BLUE)</div></div></div> <div>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</div> <div>Note- Risk may be represented as:</div> <div><div><div></div><div>(BLUE) Investors understand that their principal will be at low risk</div></div><div><div></div><div>(YELLOW) Investors understand that their principal will be at medium risk</div></div><div><div></div><div>(BROWN) Investors understand that their principal will be at high risk</div></div></div>																
Asset Allocation pattern	<div>The asset allocation pattern for the scheme is detailed in the table below:</div> <table><tr><th rowspan="2">Instrument</th><th colspan="2">Indicative allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Money market instruments/debt instruments (including floating rate debt instruments and securitized debt) with maturity/residual maturity up to and including 2 years</td><td>65%</td><td>100%</td><td>Low</td></tr><tr><td>Debt instruments (including floating rate debt instruments and securitized debt**) with duration/ maturity/residual maturity above 2 years and not exceeding 3 years</td><td>0%</td><td>35%</td><td>Low to Medium</td></tr></table> <div>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.</div> <div>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.</div>			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
Instrument	Indicative allocation (% of total assets)		Risk Profile														
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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														
Performance of the scheme	<div>(Inception date-23rd March 2011)</div> <table><tr><th>Compounded Annualized Returns (As on 31ST May 2013)</th><th>ISTBF</th><th>Crisil Short Term Bond Fund Index</th></tr><tr><td>Returns for the last 1 year</td><td>9.93%</td><td>9.65%</td></tr><tr><td>Returns since Inception</td><td>9.76%</td><td>9.02%</td></tr></table> <div>Note- NAV of Regular plan / Growth option of the Scheme is considered for calculating the Scheme returns .</div>	Compounded Annualized Returns (As on 31 ST May 2013)	ISTBF	Crisil Short Term Bond Fund Index	Returns for the last 1 year	9.93%	9.65%	Returns since Inception	9.76%	9.02%	<div>Absolute Returns for each financial year for the past 3 years</div> <div></div>						
Compounded Annualized Returns (As on 31 ST May 2013)	ISTBF	Crisil Short Term Bond Fund Index															
Returns for the last 1 year	9.93%	9.65%															
Returns since Inception	9.76%	9.02%															

**For additional disclosure to asset allocation pattern, please refer page 10.

IDBI Dynamic Bond Fund (IDBF)

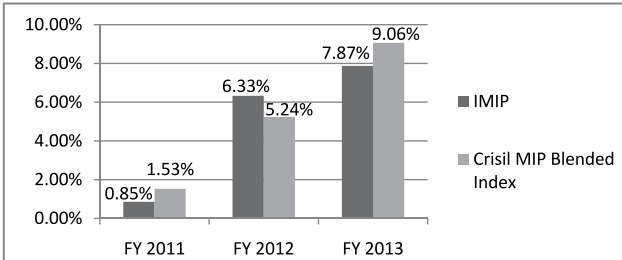
Investment Objective	The objective of the scheme is to generate regular income while maintaining liquidity through active management of a portfolio comprising of debt and money market instruments.																
Risk Label	<div>This product is suitable for investors who are seeking*:</div> <div><div><div><div></div><div>• Generate Income along with attendant liquidity through active management of portfolio with at least medium term horizon</div></div><div><div></div><div>• Investments in Debt (including Government Securities)/ Money Market Instruments</div></div><div><div></div><div>• Medium risk <div></div> (YELLOW)</div></div></div><div>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</div><div>Note- Risk may be represented as:</div><div><div><div></div><div>(BLUE) Investors understand that their principal will be at low risk</div></div><div><div></div><div>(YELLOW) Investors understand that their principal will be at medium risk</div></div><div><div></div><div>(BROWN) Investors understand that their principal will be at high risk</div></div></div></div>																
Asset Allocation Pattern	<div>The asset allocation pattern for the scheme is detailed in the table below:</div> <table><tr><th rowspan="2">Instrument</th><th colspan="2">Indicative allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Debt instruments (including fixed/floating rate debt instruments, government securities and securitized debt**)</td><td>0%</td><td>100%</td><td>Low to Medium</td></tr><tr><td>Money Market Instruments</td><td>0%</td><td>100%</td><td>Low</td></tr></table> <div>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.</div>			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
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														
Performance of the scheme	<div>Inception date - 21st February 2012</div> <table><tr><th>Compounded Annualized Returns (As on 31st May 2013)</th><th>IDBF</th><th>Crisil Composite Bond Fund Index</th></tr><tr><td>Returns for the last 1 year</td><td>12.34%</td><td>12.64%</td></tr><tr><td>Returns since Inception</td><td>11.91%</td><td>11.50%</td></tr></table> <div>Note- NAV of Regular plan / Growth option of the Scheme is considered for calculating the Scheme returns .</div>		Compounded Annualized Returns (As on 31 st May 2013)	IDBF	Crisil Composite Bond Fund Index	Returns for the last 1 year	12.34%	12.64%	Returns since Inception	11.91%	11.50%	<div><div><div><div></div><div>1.19%</div></div><div><div></div><div>0.46%</div></div></div><div><div></div><div>8.50%</div></div><div><div></div><div>9.24%</div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></div></div><div><div></div><div></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Compounded Annualized Returns (As on 31 st May 2013)	IDBF	Crisil Composite Bond Fund Index															
Returns for the last 1 year	12.34%	12.64%															
Returns since Inception	11.91%	11.50%															

IDBI Monthly Income Plan (IMIP)

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.																
Risk label	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Medium term regular income and capital appreciation Investments in fixed income securities (debt and money market) as well as equity and equity related instruments. Medium risk (YELLOW) <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p> <p>Note- Risk may be represented as:</p> <div> (BLUE) Investors understand that their principal will be at low risk (YELLOW) Investors understand that their principal will be at medium risk (BROWN) Investors understand that their principal will be at high risk </div>																
Asset Allocation pattern	<p>The asset allocation pattern for the scheme is detailed in the table below:</p> <table border="1"> <thead> <tr> <th rowspan="2">Instrument</th><th colspan="2">Indicative allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr> <tr> <th>Minimum</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td>Debt instruments (including floating rate debt instruments and securitized debt**) and money market instruments</td><td>80%</td><td>100%</td><td>Low to Medium</td></tr> <tr> <td>Equity and equity related instruments[^]</td><td>0%</td><td>20%</td><td>Medium to High</td></tr> </tbody> </table> <p>[^] 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.</p> <p>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.</p> <p>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.</p>			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
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	Minimum	Maximum															
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Equity and equity related instruments [^]	0%	20%	Medium to High														

**For additional disclosure to asset allocation pattern, please refer page 10.

IDBI Monthly Income Plan (IMIP)

Regular Cash Flow Plan (RCFP)	<p>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-</p> <ul style="list-style-type: none">• Continuous investment or SIP for minimum period of 5 years and in multiples of a completed year thereafter OR• Accumulating corpus of Rs. 5 lakhs and in multiples of Rs. 1 lakh thereafter <p>Under the RCFP facility the investor can choose either of the following to receive regular cash flows</p> <ul style="list-style-type: none">• 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. <p>This facility will be activated only on receipt of specific request from investors/ unit holders. If the investor/unit holder decides to discontinue the RCFP, they will have to submit a separate request to the AMC/MF for the same.</p>																							
Performance of the scheme	<p>(Inception date - 7th March 2011)</p> <table><tr><th>Compounded Annualized Returns (As on 31st May 2013)</th><th>IMIP (%)</th><th>Crisil MIP Blended Index (%)</th></tr><tr><td>Returns for the last 1 year</td><td>13.09%</td><td>14.06%</td></tr><tr><td>Returns since Inception</td><td>9.18%</td><td>9.35%</td></tr></table> <p>Note- NAV of Regular plan / Growth option of the Scheme is considered for calculating the Scheme returns.</p>		Compounded Annualized Returns (As on 31st May 2013)	IMIP (%)	Crisil MIP Blended Index (%)	Returns for the last 1 year	13.09%	14.06%	Returns since Inception	9.18%	9.35%	<p>Absolute Returns for each financial year for the past 3 years</p>  <table><tr><th>Financial Year</th><th>IMIP (%)</th><th>Crisil MIP Blended Index (%)</th></tr><tr><td>FY 2011</td><td>0.85%</td><td>1.53%</td></tr><tr><td>FY 2012</td><td>6.33%</td><td>5.24%</td></tr><tr><td>FY 2013</td><td>7.87%</td><td>9.06%</td></tr></table>	Financial Year	IMIP (%)	Crisil MIP Blended Index (%)	FY 2011	0.85%	1.53%	FY 2012	6.33%	5.24%	FY 2013	7.87%	9.06%
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IDBI Gilt Fund (IGF)

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.																		
Risk Label	<div>This product is suitable for investors who are seeking*:</div> <div><div><div></div><div>Long term regular income along with capital appreciation with at least medium term horizon</div></div><div><div></div><div>Investments in dated Central & State Government securities/T-Bills/ Money Market Instrument</div></div><div><div></div><div>Medium risk <div></div> (YELLOW)</div></div></div> <div>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</div> <div>Note- Risk may be represented as:</div> <div><div><div></div><div>(BLUE) Investors understand that their principal will be at low risk</div></div><div><div></div><div>(YELLOW) Investors understand that their principal will be at medium risk</div></div><div><div></div><div>(BROWN) Investors understand that their principal will be at high risk</div></div></div>																		
Asset Allocation Pattern	<div>The asset allocation pattern for the scheme is detailed in the table below:</div> <table><tr><th rowspan="2">Instrument</th><th colspan="2">Normal allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Government of India dated Securities/ State Government dated Securities/ Government of India Treasury Bills/ Cash Management Bills of Government of India</td><td>65%</td><td>100%</td><td>Sovereign/Low</td></tr><tr><td>CBLO and repo/reverse repo in Central Government or a State Government securities</td><td>0%</td><td>35%</td><td>Low</td></tr></table> <div>The cumulative gross investment in securities permitted under the scheme will not exceed 100% of the net assets of the scheme.</div>					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 a State Government securities	0%	35%	Low
Instrument	Normal allocation (% of total assets)		Risk Profile																
	Minimum	Maximum																	
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CBLO and repo/reverse repo in Central Government or a State Government securities	0%	35%	Low																
Fixed Tenor Trigger Plan (FTT)	<div>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).</div> <div>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.</div> <div>FTT Plan will not offer separate NAV. Expense ratio of the FTT plan will be the same as that of the scheme.</div>																		
Performance of the scheme	<div>(Inception date- 21st Dec 2012)</div> <div>(Since the scheme has been in existence for less than a year absolute returns since inception is provided)</div> <table><tr><td>Absolute Returns (As on 31st May 2013)</td><td>IGF</td><td>Crisil Gilt Index</td></tr><tr><td>Returns since inception</td><td>7.72%</td><td>9.43%</td></tr></table> <div>Note- NAV of Regular plan / Growth option of the scheme is considered for calculating the scheme returns.</div>					Absolute Returns (As on 31 st May 2013)	IGF	Crisil Gilt Index	Returns since inception	7.72%	9.43%								
Absolute Returns (As on 31 st May 2013)	IGF	Crisil Gilt Index																	
Returns since inception	7.72%	9.43%																	





IDBI Nifty Index Fund (INIF)

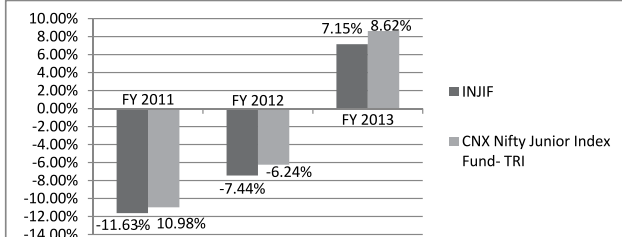
Investment Objective	<p>The investment objective of the scheme is to invest only in and all the stocks comprising the CNX Nifty Index in the same weights of these stocks as in the Index with the objective to replicate the performance of the Total Returns Index of CNX Nifty index. The scheme may also 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.</p>
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IDBI Nifty Index Fund (INIF)

Risk Label	This product is suitable for investors who are seeking*:																
	<ul style="list-style-type: none">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)High risk <div></div> (BROWN) <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p> <p>Note- Risk may be represented as:</p> <div><div><div></div> (BLUE) Investors understand that their principal will be at low risk</div><div><div></div> (YELLOW) Investors understand that their principal will be at medium risk</div><div><div></div> (BROWN) Investors understand that their principal will be at high risk</div></div>																
Asset Allocation Pattern	The asset allocation pattern for the scheme is detailed in the table below:																
	<table><thead><tr><th rowspan="2">Instrument</th><th colspan="2">Indicative allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr></thead><tbody><tr><td>Stocks in the CNX Nifty Index and derivative instruments linked to the CNX Nifty Index</td><td>95%</td><td>100%</td><td>Medium to High</td></tr><tr><td>Cash and Money Market Instruments including money at call but excluding Subscription and Redemption Cash Flow</td><td>0%</td><td>5%</td><td>Low to Medium</td></tr></tbody></table>		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	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>
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														
Performance of the scheme	(Inception date – 25th June 2010)		Absolute return for each financial year for the past 3 years														
	<table><thead><tr><th>Compounded Annualized Returns (As on 31st May 2013)</th><th>INIF</th><th>CNX Nifty Index - TRI</th></tr></thead><tbody><tr><td>Returns for the last 1 year</td><td>21.83%</td><td>23.24%</td></tr><tr><td>Returns since Inception</td><td>4.25%</td><td>5.66%</td></tr></tbody></table> <p>Note- NAV of Regular plan / Growth option of the scheme is considered for calculating the scheme returns .</p>	Compounded Annualized Returns (As on 31 st May 2013)	INIF	CNX Nifty Index - TRI	Returns for the last 1 year	21.83%	23.24%	Returns since Inception	4.25%	5.66%							
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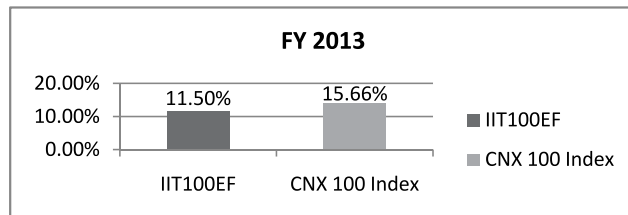
IDBI Nifty Junior Index Fund (INJIF)

Investment Objective	<p>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.</p>
Risk Label	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> 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) High risk  (BROWN) <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p> <p>Note- Risk may be represented as:</p> <div>  (BLUE) Investors understand that their principal will be at low risk  (YELLOW) Investors understand that their principal will be at medium risk  (BROWN) Investors understand that their principal will be at high risk </div>

IDBI Nifty Junior Index Fund (INJIF)																
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.																
Performance of the scheme	(Inception date – 20 th September 2010)															
	Compounded Annualized Returns (As on 31 st May 2013)	INJIF	CNX Nifty Junior Index – TRI													
	Returns for the last 1 year	29.29%	30.33%													
	Returns since Inception	-1.26%	-0.15%													
Note- NAV of Regular plan / Growth option of the scheme is considered for calculating the scheme returns.																
<div>Absolute Returns for each financial year for the last 3 years</div> <div><table><thead><tr><th>Financial Year</th><th>INJIF</th><th>CNX Nifty Junior Index Fund- TRI</th></tr></thead><tbody><tr><td>FY 2011</td><td>-11.63%</td><td>10.98%</td></tr><tr><td>FY 2012</td><td>-7.44%</td><td>-6.24%</td></tr><tr><td>FY 2013</td><td>7.15%</td><td>8.62%</td></tr></tbody></table></div>					Financial Year	INJIF	CNX Nifty Junior Index Fund- TRI	FY 2011	-11.63%	10.98%	FY 2012	-7.44%	-6.24%	FY 2013	7.15%	8.62%
Financial Year	INJIF	CNX Nifty Junior Index Fund- TRI														
FY 2011	-11.63%	10.98%														
FY 2012	-7.44%	-6.24%														
FY 2013	7.15%	8.62%														

IDBI India Top 100 Equity Fund (IIT100EF)					
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.				
Risk Label	This product is suitable for investors who are seeking*:				
	<ul style="list-style-type: none">Long term capital growthInvestments in equity stocks and equity related instruments of companies that are constituents of CNX 100 IndexHigh risk  (BROWN)				
	<p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p> <p>Note- Risk may be represented as:</p> <table><tr><td> (BLUE) Investors understand that their principal will be at low risk</td><td> (YELLOW) Investors understand that their principal will be at medium risk</td><td> (BROWN) Investors understand that their principal will be at high risk</td></tr></table>			 (BLUE) Investors understand that their principal will be at low risk	 (YELLOW) Investors understand that their principal will be at medium risk
 (BLUE) Investors understand that their principal will be at low risk	 (YELLOW) Investors understand that their principal will be at medium risk	 (BROWN) Investors understand that their principal will be at high risk			
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		
Investment in Derivatives will be up to 50% of the net assets of the scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time. 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.					

IDBI India Top 100 Equity Fund (IIT100EF)			
Performance of the scheme	(Inception date - 15th May 2012)		Absolute Returns for each financial year for the last 1 Year
	Compounded Annualized Returns (As on 31 st May 2013)	IIT100EF	
		CNX 100 Index	
	Returns for the last 1 year	20.44%	
	Returns since Inception	19.85%	
Note- NAV of Regular plan / Growth option of the scheme is considered for calculating the scheme returns .		<div><div><div>FY 2013</div><div><div><div>20.00%</div><div>10.00%</div><div>0.00%</div></div><div><div><div>11.50%</div><div>15.66%</div></div></div><div><div>IIT100EF</div><div>CNX 100 Index</div></div></div><div><div>IIT100EF</div><div>CNX 100 Index</div></div></div></div>	



IDBI Gold Fund (IGFOF)			
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.		
Risk Label	This product is suitable for investors who are seeking*:		
	<ul style="list-style-type: none"> To replicate returns of IDBI Gold ETF with at least medium term horizon Investments in units of IDBI Gold ETF/ Money Market Instruments/ IDBI Liquid Fund Scheme Medium risk (YELLOW) 		
	*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. Note- Risk may be represented as:		
	 (BLUE) Investors understand that their principal will be at low risk	 (YELLOW) Investors understand that their principal will be at medium risk	 (BROWN) Investors understand that their principal will be at high risk
Asset Allocation Pattern	The asset allocation pattern for the scheme is detailed in the table below:		
	Instrument	Indicative allocation (% of total assets)	
		Minimum	Maximum
	Units of IDBI Gold Exchange Traded Fund	95%	100%
	Reverse repo/ short-term fixed deposits/ Money market instruments and in IDBI Liquid Fund Scheme of IDBI Mutual Fund	0%	5%
	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 and 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.		

IDBI Gold Fund (IGFOF)

Risk Profile of the Scheme (IGFOF)	<p>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:</p> <ol style="list-style-type: none">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.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.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.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.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.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.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. 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. <p>Risk Factors specific to IDBI Gold Exchange Traded Fund (IDBIGOLD)</p> <ol style="list-style-type: none">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.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.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.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.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.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.						
Performance of the scheme	<p>(Inception date- 14th August 2012). Since the scheme has been in existence for less than a year absolute returns since inception is provided.</p> <table><tr><th>Absolute Returns (As on 31st May 2013)</th><th>IGFOF</th><th>Domestic Price of Gold</th></tr><tr><td>Returns since Inception</td><td>-11.62%</td><td>-9.78%</td></tr></table> <p>Note- NAV of Regular plan / Growth option of the scheme is considered for calculating the scheme returns.</p>	Absolute Returns (As on 31 st May 2013)	IGFOF	Domestic Price of Gold	Returns since Inception	-11.62%	-9.78%
Absolute Returns (As on 31 st May 2013)	IGFOF	Domestic Price of Gold					
Returns since Inception	-11.62%	-9.78%					

APPLICABLE TO ALL SCHEMES

Asset Allocation Pattern (Further considerations)

Additional disclosure to Asset allocation pattern (Applicable to all Schemes)

The scheme(s) proposes to invest in following:

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

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

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

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. 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.
3. 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.
4. 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 couldn't be completed within the 30 days, the details of such instances will be reported to the Trustees for taking necessary remedial measures.

APPLICABLE TO ALL SCHEMES

Risk Factors	<p>Common Scheme Specific Risk Factors</p> <ol style="list-style-type: none"> 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. The tax benefits described in the SID 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. 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. The Mutual Fund is not assuring any dividend nor is it assuring that it will make any dividend distributions. All dividend distributions are 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. 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. 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. <p>7. Risks associated with investments in Money Market instrument / Bonds / Debt / Gilt Securities</p> <ul style="list-style-type: none"> 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. IDBI Gilt Fund is a dedicated Gilt Scheme; the scheme is not exposed to credit risk. <p>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.</p> <ul style="list-style-type: none"> 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. <p>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.</p> <ul style="list-style-type: none"> 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. <p>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.</p> <ul style="list-style-type: none"> 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. <p>The AMC will endeavor to manage this risk by diversifying investments in instruments with appropriate maturity baskets.</p> <p>8. Risks associated with Investing in Derivatives (not applicable to IGFOF & IGF)</p> <p>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.</p> <p>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.</p> <p>There are certain risks inherent in derivatives. These are</p> <ul style="list-style-type: none"> 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 derivatives may be exposed to liquidity risk (when the sellers outnumber buyers) which may impact returns while exiting opportunities. <p>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.</p>
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APPLICABLE TO ALL SCHEMES

9. Risks associated with Short Selling and Securities Lending (not applicable to INIF, INJIF, IGFOF & IGF)

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.

Securities lending: 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.

10. Risks associated with investing in Securitized Debt (Applicable only to IMIP, ILIQF, IUSTF, IDBF & ISTBF)

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.

11. 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 Manager 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.

12. Risks associated with investment in equity (Applicable to INIF, INJIF, IIT100EF & IMIP)

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 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.

11. 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.

APPLICABLE TO ALL SCHEMES

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.

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)

INIF / INJIF is 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 or any member of the public regarding the advisability of investing in securities generally or in the INIF / INJIF particularly or the ability of the CNX Nifty Index / CNX Nifty Junior Index to track general stock market performance in India. The relationship of IISL to IDBI Asset Management Limited is only in respect of the licensing of certain trademarks and trade names of its Index which is determined, composed and calculated by IISL without regard to the IDBI Asset Management Limited or the INIF/ INJIF. IISL does not have any obligation to take the needs of the IDBI Asset Management Limited or the owners of the INIF / INJIF into consideration in determining, composing or calculating the CNX Nifty Index/ CNX Nifty Junior Index. IISL is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the INIF / INJIF to be issued or in the determination or calculation of the equation by which INIF/ INJIF be converted into cash. IISL has no obligation or liability in connection with the administration, marketing or trading of the INIF / INJIF

IISL do not guarantee the accuracy and/or the completeness of the CNX Nifty Index / CNX Nifty Junior Index or any data included therein and they shall have no 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, or any other person or entity from the use of the CNX Nifty Index / CNX Nifty Junior 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 damages or losses arising out of or related to the INIF / INJIF, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

An Investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in clauses above and will be bound by it.

Prudential limits and disclosure on portfolio concentration risk (applicable to ILIQF, IUSTF, ISTBF, IDBF & 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

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/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
5	IMIP	Regular & Direct	Dividend	Monthly/ Quarterly	Reinvestment / Payout/ Sweep
			Growth / Growth with Regular Cash Flow Plan (RCFP)	NA	NA
6	IGF	Regular & Direct	Dividend	Quarterly/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
7	INIF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
8	INJIF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
9	IIT100EF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
10	IGFOF	Regular & Direct	Growth	NA	NA

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

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

Dividends declared in the Daily dividend sub-option will be compulsorily reinvested irrespective of amount of dividend declared. Under all equity schemes and IMIP, IDBF, and IGF, dividend will be compulsorily re-invested in case dividend payout amount is less than Rs.100/- . For ILIF, IUSTF and ISTBF the dividend will be compulsorily re-invested in case dividend payout amount is less than Rs.1000/- .

For all schemes, Sweep facility is allowed only if dividend amount is Rs.1000/- & above.

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 cases where investors do not opt for a particular Plan at the time of investment and where this investment is also not routed through a distributor, the default Plan will be the Direct Plan.

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. 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
IDBI Monthly Income Plan	Monthly dividend
IDBI Liquid Fund	Daily dividend
IDBI Ultra Short Term Fund	Daily dividend
IDBI Short Term Bond Fund	Monthly dividend
IDBI Dynamic Bond Fund	Quarterly dividend
IDBI Gilt Fund	Quarterly dividend

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.

APPLICABLE TO ALL SCHEMES			
Special Facilities Available	Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Dividend Sweep Plan (DSP), 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)		
Cut off timing for subscriptions/redemptions/switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	<p>Subscription (For ILIQF)</p> <p>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:</p> <ol style="list-style-type: none"> 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; 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 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. <p>Subscription (For all schemes other than ILIQF)</p> <p>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:</p> <ol style="list-style-type: none"> 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. 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. 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. <p>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:</p> <ol style="list-style-type: none"> 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; 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 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. <p>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.</p> <p>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.</p> <p>Redemption (For ILIQF)</p> <p>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:</p> <ol style="list-style-type: none"> Where the application is received up to 3.00 PM on a business day- closing NAV of the day immediately preceding next business day. Where the application is received after 3.00 pm on a business day – closing NAV of the next business day. <p>Redemption (For all schemes other than ILIQF)</p> <p>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:</p> <ol style="list-style-type: none"> 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 Where the application is received after 3.00 pm on a business day – closing NAV of the next business day. <p>Switches (For all schemes)</p> <p>Switch-in: In case of switch-in transactions also the aforesaid cutoff time for receipt of application shall be applicable.</p> <p>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.</p> <p>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).</p>		
Minimum Application Amount/ Number of Units	<p align="center">Purchase</p> <p>For new purchases Rs. 5000 and in multiples of Re. 1 thereafter</p> <p>For Systematic Investment Plan</p> <ul style="list-style-type: none"> 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. <p>Investments above minimum amount mentioned shall be made in multiples of Re. 1 for all SIP in both Options irrespective of frequency of SIP</p>	<p align="center">Additional Purchase</p> <p>Rs. 1000 and in multiples of Re. 1 thereafter</p>	<p align="center">Repurchase</p> <p>Rs. 1000 or 100 units whichever is lower</p>

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. 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	<table><tr><th>Scheme Name</th><th>Benchmark</th></tr><tr><td>IDBI Liquid Fund</td><td>Crisil Liquid Fund Index</td></tr><tr><td>IDBI Ultra Short Term Fund</td><td>Crisil Liquid Fund Index</td></tr><tr><td>IDBI Short Term Bond Fund</td><td>Crisil Short Term Bond Fund Index</td></tr><tr><td>IDBI Dynamic Bond Fund</td><td>Crisil Composite Bond Fund Index</td></tr><tr><td>IDBI Nifty Index Fund</td><td>CNX Nifty Index (Total Returns Index)</td></tr><tr><td>IDBI Nifty Junior Index Fund</td><td>CNX Nifty Junior Index (Total Returns Index)</td></tr><tr><td>IDBI India Top 100 Equity Fund</td><td>CNX 100 Index</td></tr><tr><td>IDBI Monthly Income Plan</td><td>CRISIL MIP Blended Index</td></tr><tr><td>IDBI Gold Fund</td><td>Domestic price of Gold</td></tr><tr><td>IDBI Gilt Fund</td><td>CRISIL Gilt Index</td></tr></table>	Scheme Name	Benchmark	IDBI Liquid Fund	Crisil Liquid Fund Index	IDBI Ultra Short Term Fund	Crisil Liquid Fund Index	IDBI Short Term Bond Fund	Crisil Short Term Bond Fund Index	IDBI Dynamic Bond Fund	Crisil Composite Bond Fund Index	IDBI Nifty Index Fund	CNX Nifty Index (Total Returns Index)	IDBI Nifty Junior Index Fund	CNX Nifty Junior Index (Total Returns Index)	IDBI India Top 100 Equity Fund	CNX 100 Index	IDBI Monthly Income Plan	CRISIL MIP Blended Index	IDBI Gold Fund	Domestic price of Gold	IDBI Gilt Fund	CRISIL Gilt Index	
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IDBI Gilt Fund	CRISIL Gilt Index																							
Dividend Policy (Not applicable to IGFOF)	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. The trustees also reserve the right to declare bonus units subject to availability of distributable surplus.																							
Name of the Fund Manager	<table><tr><th>Mr. Gautam Kaul</th><th>Mr. V. Balasubramanian</th></tr><tr><td>IDBI Liquid Fund</td><td>IDBI Nifty Index Fund</td></tr><tr><td>IDBI Ultra Short Term Fund</td><td>IDBI Nifty Junior Index Fund</td></tr><tr><td>IDBI Short Term Bond Fund</td><td>IDBI Monthly Income Plan (Equity component)</td></tr><tr><td>IDBI Fixed Maturity Plan</td><td>IDBI Gold Exchange Traded Fund</td></tr><tr><td>IDBI Monthly Income Plan (Debt component)</td><td>IDBI India Top 100 Equity Fund</td></tr><tr><td>IDBI Dynamic Bond Fund</td><td>IDBI Gold Fund</td></tr><tr><td>IDBI Gilt Fund</td><td>IDBI Rajiv Gandhi Equity Savings Scheme- Series I- Plan A</td></tr></table>	Mr. Gautam Kaul	Mr. V. Balasubramanian	IDBI Liquid Fund	IDBI Nifty Index Fund	IDBI Ultra Short Term Fund	IDBI Nifty Junior Index Fund	IDBI Short Term Bond Fund	IDBI Monthly Income Plan (Equity component)	IDBI Fixed Maturity Plan	IDBI Gold Exchange Traded Fund	IDBI Monthly Income Plan (Debt component)	IDBI India Top 100 Equity Fund	IDBI Dynamic Bond Fund	IDBI Gold Fund	IDBI Gilt Fund	IDBI Rajiv Gandhi Equity Savings Scheme- Series I- Plan A							
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Name of the Trustee Company	IDBI MF Trustee Company Limited																							
Expenses of the Scheme Load Structure	<p>Entry Load (For normal transactions / Switch-in and SIP) – Not applicable</p> <p>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.</p> <p>Exit Load (Redemption/ Switch-out/ Transfer/ SWP):</p> <p>For ILIQF & IUSTF : Nil</p> <p>For ISTBF: 0.5% for exit within 2 months from the date of allotment</p> <p>For IDBF, IMIP, INIF, INJIF, IIT100EF and IGFOF- 1% for exit within 12 months from the date of allotment</p> <p>For IDBI Gilt Fund: 0.5% for exit within 30 days from the date of allotment.</p> <p>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.</p> <p>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.</p>																							
Recurring Expenses	<p>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 :—</p> <p>(i) On the first Rs.100 crores of the daily net assets 2.50%;</p> <p>(ii) On the next Rs.300 crores of the daily net assets 2.25%;</p> <p>(iii) On the next Rs.300 crores of the daily net assets 2.00%;</p> <p>(iv) On the balance of the assets 1.75%:</p> <p>Provided that in respect of a scheme investing in bonds such recurring expenses shall be lesser by at least 0.25% of the daily net assets outstanding in each financial year.</p> <p>Provided further that in case of an index fund scheme, the total expense including the investment and advisory fee shall not exceed 1.5% of the net assets.</p> <p>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.</p> <p>As per regulation 52(2) the AMC may charge the mutual fund with investment and advisory fees which shall not exceed the total recurring expense including the additional expense as stated above. Provided that in case of an index funds scheme, the investment and advisory fee shall not exceed 0.75% of the daily net assets.</p> <p>The scheme may charge additional expense not exceeding of 0.30 per cent 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 per cent of daily net assets of the scheme.</p> <p>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.</p>																							

APPLICABLE TO ALL SCHEMES

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	Estimated Annual recurring expense including additional expense towards distribution of assets in cities beyond Top 15 cities	Actual expenses for the previous financial year ended March 2013
IDBI Liquid Fund	0.60%	0.90%	0.05%
IDBI Ultra Short Term Fund	0.70%	1.00%	0.60%
IDBI Short Term Bond Fund	2.45%	2.75%	1.06%
IDBI Dynamic Bond Fund	2.45%	2.75%	2.25%
IDBI Gilt Fund	2.45%	2.75%	1.33%
IDBI Monthly Income Plan	2.45%	2.75%	2.48%
IDBI Nifty Index Fund	1.70%	2.00%	1.59%
IDBI Nifty Junior Index Fund	1.70%	2.00%	1.82%
IDBI India Top 100 Equity Fund	2.70%	3.00%	2.88%
IDBI Gold Fund#	1.70%	2.00%	1.71% **

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

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.

Waiver of Load for Direct Applications

Not applicable

Tax treatment for the Investors (Unitholders)

Liquid & Debt Schemes

	Resident investors **	Mutual Fund **
Tax on Dividend	Nil	Dividend distribution Tax (DDT) Individual / HUF – 25% (plus applicable surcharge & cess) Others - 30% (plus applicable surcharge & cess)
Capital Gain		
• Long Term	10% p.a without indexation / 20% p.a with indexation whichever is lower (plus applicable surcharge & cess)	Nil
• Short Term	Rates applicable to Unit holders as per their income slabs (plus applicable surcharge & cess)	Nil

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, and IIT100EF will be charged securities transaction tax (STT) @ applicable rate on value of redemption of units or at applicable rates. Switch- out from the aforesaid equity schemes or switches between Options within the same equity schemes will attract Securities Transaction Tax as applicable.

IDBI Gold Fund

	Resident investors **	Mutual Fund **
Tax on Dividend Not Applicable to IDBI Gold Fund as it does not offer a dividend plan	Dividend not proposed	Dividend not proposed
Capital Gain		
• Long Term	10% p.a without indexation / 20% p.a with indexation whichever is lower (plus applicable surcharge & cess)	Nil
• Short Term	Rates applicable to Unit holders as per their income slabs (plus applicable surcharge & cess)	Nil

** For further details on taxation please refer to the Section on Taxation in the SAI

APPLICABLE TO ALL SCHEMES

Daily Net Asset Value (NAV) Publication	<p>The NAV, Sale Price and Repurchase price will be declared and will be published in 2 newspapers on all business days. NAV can also be viewed on www.idbimutual.co.in and www.amfiindia.com. In the case of Gold FOF, if the NAV is published with one day lag, the same will be indicated with an asterisk to indicate the one day time lag.</p> <p>The NAV of the Scheme(s) will be rounded off to 4 decimal places except IIT100EF. The NAV of IIT100EF will be rounded off to 2 decimal places. Units in the Scheme(s) will be rounded off to 3 decimals.</p>	
Daily Net Asset Value (NAV) Publication	<p>The NAV, Sale Price and Repurchase price will be declared and will be published in 2 newspapers on all business days. NAV can also be viewed on www.idbimutual.co.in and www.amfiindia.com. In the case of Gold FOF, if the NAV is published with one day lag, the same will be indicated with an asterisk to indicate the one day time lag.</p> <p>The NAV of the Scheme(s) will be rounded off to 4 decimal places except IIT100EF. The NAV of IIT100EF will be rounded off to 2 decimal places. Units in the Scheme(s) will be rounded off to 3 decimals.</p>	
For Investor Grievances, please contact	<p>Registrar</p> <p>Computer Age Management Services Private Limited (CAMS) SEBI Registration Number: INR000002813 New No. 10, Old No. 178, MGR Salai, Nungambakkam, Chennai – 600034 Tel: 044-30407000 Fax: 044-24581750 Email: enq_id@camsonline.com</p>	<p>IDBI Mutual Fund</p> <p>Mr. S.V. Durga Prasad Asst. Vice President & Investor Relations Officer IDBI Asset Management Ltd., 5th Floor, Mafatlal Centre, Nariman Point, Mumbai- 400021 Phone: 022-66442800; Fax: 022-66442801 Email: contactus@idbimutual.co.in</p>
Unitholders' Information	<ol style="list-style-type: none"> 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. A consolidated account statement detailing the allotment of units will be issued, on or before tenth day of succeeding month of allotment. The said 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. However, no monthly statements will be issued to the unit holders of the schemes 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, on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds. 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. 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. 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 may opt to send the portfolio statement to all unit holders in lieu of the advertisement (if applicable). The portfolio statements will also be displayed on the website of AMFI. 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, upload 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. 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 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. 	

APPLICABLE TO ALL SCHEMES

Transaction Charges	<p>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:</p> <ul style="list-style-type: none"> 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 scheme level. <p>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.</p>
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Date: 27th June, 2013

GENERAL INFORMATION AND GUIDELINES

GENERAL INFORMATION

- a. It must be understood clearly that all applicants are deemed to have accepted the terms 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. Please complete the Application Form legibly in black ink or blue ink, in the English language only, in BLOCK CAPITALS. Please strike out with a line across 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. Applications not complete in any respect 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 persons 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 (EUIIN): SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, 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 EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

Overseas Distributors: Overseas Distributors are exempt 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 fillup their email ID. 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, across all schemes of the 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.
- (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 authorised 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 this scheme. Further if the investor has already completed KYC registration with CVL for Mutual Fund investments, no fresh KYC application is required to be submitted. In case the investor

has not undergone the KYC registration as aforesaid 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 form 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.

New to IDBI Mutual Fund: Investors who are registering with IDBI Mutual Fund for the first time but have completed KYC from CVL 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 CVL-KRA reflects as "MF - VERIFIED BY CVLMF"

In-Person Verification: With effect from January 1, 2012 in person verification is compulsory for obtaining KYC registration for all securities market investment including Mutual fund. In view of the same, investors submitting KYC application form shall undergo in-person verification by the AMC/MF. KYD compiled distributors, employees of IDBI Asset Management Ltd and employees of Registrar and Transfer agent appointed by IDBI mutual Fund are authorized to perform the in-person verification on behalf of IDBI Mutual Fund.

- (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 XXXXXXXX (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 Also 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.

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) **Regular Cash Flow Plan (applicable only 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

- Continuous investment or SIP for min period of 5 years and in multiples of a completed year thereafter OR
 - 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 IMIP scheme.

(8) Fixed Tenor Trigger (FTT) Plan:

- i. This facility will allow investors to invest for a predetermined tenor. Tenor available under this plans are 1 year, 3 years, 5 years, 7 years & 10 years.
- ii. In case of subscriptions along with the FTT request, the tenor will be considered from the date of allotment (including the date of allotment).

- iii. FTT Plan facilitates automatic redemption at NAV on completion of pre-specified tenor, unless the investor opts for a rollover.
- iv. Under this plan, rollover facility will be provided to Unitholders of the Scheme. Investors shall be intimated at least 7 business days before completion of investment tenor to facilitate rollover. In the absence of response from investor at least 2 business days before the last date of the tenor, the investments will be redeemed as indicated in the application form by the investor and no roll over will be processed.
- v. If investor redeems partial units, the FTT will continue on remaining units.
- vi. If the maturity date falls on a non-business day, then the maturity date shall be the next Business Day.
- vii. Investors wishing to Switch/ re-invest the maturity proceeds under the Scheme into any other scheme of the Fund need to submit an application for Switch upto 3.00 p.m. on the maturity date and would be subject to the applicable cut-off time of the “Switch-in Scheme”.
- viii. Applicants must use separate Forms for investing simultaneously in different tenor. Applicants can indicate only one tenor in one purchase form, and existing Unitholders will have an option of multiple FTT registrations in same folio. Separate written request needs to be submitted by mentioning number of units in each tenor.
- ix. All FTT requests registered in the name of the concerned unitholder will be automatically terminated if all units are pledged or upon receipt of intimation of death of the Unitholder. In case of partial pledging, the balance units will continue in FTT. For further inclusion in FTT after the release of pledge, investors will have to submit fresh FTT registration request.
- x. Unit holders will have the right to discontinue the Plan at any time by sending a written request to the ISC. Notice of such discontinuance shall be made effective within 7 calendar days from the date of receipt of the said request. Triggers, which may get activated until the effective date of discontinuation shall be processed in accordance with the terms, laid herein above.
- xi. The Trustee reserves the right to change the terms and conditions of FTT Plan. The Trustee also reserves the right to withdraw the Plan.
- xii. Existing Unitholder under the scheme can avail the facility by submitting a written request for registering FTT and these FTT requests will be registered within 7 business days from the date of receipt of request. Such FTT request tenor will be calculated from the date of registration of FTT with the Mutual Fund and not from the date of submission of application form for registering FTT or allotment date.

- (9) **MFSS:** For trading in MFSS platform, investors are advised to approach trading members of National Stock Exchange. Detailed procedure regarding MFSS transactions is available in the SID of respective schemes.

- (10) **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.

- (11) **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/RGESS. 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.

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

IDBI online: This facility is available only for 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 IDBI MF Unitholders 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 any type (Visa/Master) of debt card subject to submission of Permanent Account Number (PAN) and Know Your Customer (KYC) compliance proof by all Unitholders(s) 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.

(13) Investment Options: If the direct option is ticked, irrespective of any ARN code filled/ written in the application form, the application will be treated as direct application. 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.

(14) 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 this scheme will be at the applicable NAV and switchovers to other schemes will be at NAV related prices.

(15) 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.

(16) 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	FILs	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								✓	

COMMON APPLICATION FORM

Application No. | 0007896

ARN Code & Name	Sub Distributor / Branch Code	Internal code for sub Agent/Employee	EUIN	Bank Serial No. / Bank Stamp / Receipt Date
ARN- 2111				

☐ I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

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 deductible as applicable from the purchase/subscription amount and payable to the distributor. Units will issued against the balance amount invested.

Signatures	First / Sole Applicant / Guardian	Second Applicant	Third Applicant
-------------------	-----------------------------------	------------------	-----------------

1. EXISTING UNIT HOLDER INFORMATION [Please fill in your Folio Number and proceed to Investment Details]

Folio No.									The details in our records under the folio number mentioned will apply for this application.
-----------	--	--	--	--	--	--	--	--	--

2. APPLICANT'S PERSONAL DETAILS

Name of First / Sole Applicant / Minor* (as appearing in ID proof)																																		
																			Date of Birth (Mandatory in case of Minor)						D	D	/	M	M	/	Y	Y	Y	Y
PAN (Attach Proof)													KYC Compliance Status (if yes, attach proof. If No, attach KYC Application form)												<input type="checkbox"/> Yes	<input type="checkbox"/> No								
Name of Second Applicant																																		
PAN (Attach Proof)													KYC Compliance Status (if yes, attach proof. If No, attach KYC Application form)												<input type="checkbox"/> Yes	<input type="checkbox"/> No								
Name of Third Applicant																																		
PAN (Attach Proof)													KYC Compliance Status (if yes, attach proof. If No, attach KYC Application form)												<input type="checkbox"/> Yes	<input type="checkbox"/> No								
Name of the Guardian [#]																																		
PAN (Attach proof)													KYC Compliance Status (if yes, attach proof. If No, attach KYC Application form)												<input type="checkbox"/> Yes	<input type="checkbox"/> No								

Refer point (2) & (3) on page 15 for PAN & KYC

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)/contact person name (in case of non-individual)

KYC Is mandatory for all investors except investors residing in the state of Sikkim and Micro SIP applicants

Mode of Holding (Please ✓)	<input type="checkbox"/> Anyone or Survivor <input type="checkbox"/> Single <input type="checkbox"/> Joint (Default option is Anyone or Survivor)							Please specify	
Occupation (Please ✓)	<input type="checkbox"/> Business <input type="checkbox"/> Service <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Others								
Status (Please ✓)	<input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI / PIO <input type="checkbox"/> Trust <input type="checkbox"/> HUF <input type="checkbox"/> Bank / FIs <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Minor <input type="checkbox"/> Company/Body Corporate <input type="checkbox"/> FIs <input type="checkbox"/> Partnership Firm <input type="checkbox"/> AOP / BOI <input type="checkbox"/> Society							<input type="checkbox"/> Others Please specify	

3. MAILING ADDRESS [Please provide Full Address. P. O. Box No. may not be sufficient. Overseas Investors will have to provide Indian Address]

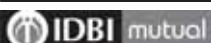
[illegible]

4. COMMUNICATION (Please ✓) Refer point (2) & (12) on page 21 & 22 respectively

- ☐ I/We wish to receive Account Statements/Annual Reports/Quarterly Statements/Newsletter/Updates or any other Statutory Information via E- mail/SMS alerts in lieu of Physical Documents.

5. BANK ACCOUNT DETAILS - 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 ✓) <input type="checkbox"/> Savings <input type="checkbox"/> NRE <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> FCNR																							
9 digit MICR Code											11 digit IFSC Code										(Mandatory for credit via NEFT/RTGS)																							
Please attach a cancelled cheque OR a clear photo copy of a cheque																																												

ACKNOWLEDGEMENT SLIP (To be filled in by the Sole/First Applicant)

COMMON APPLICATION FORM

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

Application No. | 0007896

Date / /

Stamp, Signature & Date

Received from Mr. / Ms. /M/s. _____
an application for purchase of units of IDBI _____ for Rs. _____ on date

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

6. ■ UNITS IN DEMAT MODE (Please ✓) ■ NSDL ■ CDSL [Refer point (10) on page 22]	
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 mention in the Application Form match with that of the account held with the DP.	

7. POWER OF ATTORNEY (PoA)	
POA Name	
PAN	KYC <input type="checkbox"/> Yes <input type="checkbox"/> No - if investment is being made by a constitutional Attorney, please submit the notarized copy of the POA

8. IDBIMF PERSONAL IDENTIFICATION NUMBER (IPIN) (Please ✓)	
<input type="checkbox"/> I / We being unit holder(s) of IDBI Mutual Fund scheme(s) do hereby apply for the facility for effecting online transactions over the internet with respect to my investment with IDBI Mutual Fund. Please send me the PIN agreement form.	

9. 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) [Refer point (5) to (8) on page 21 & 22]. Please ✓ wherever applicable.	
Scheme Name: _____	
Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct	
Option: <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Sub-option / Frequency of Dividend: _____	
Mode of dividend: <input type="checkbox"/> Payout <input type="checkbox"/> Re-investment <input type="checkbox"/> Sweep	
Sweep: To Scheme _____ Plan _____ Option _____	
<div style="border: 1px solid black; padding: 5px;"> <input type="checkbox"/> IDBI Monthly Income Plan </div>	
<input type="checkbox"/> Growth <input type="checkbox"/> Growth with Regular Cash Flow Plan (RCFP) <input type="checkbox"/> On completion of _____ Years (Minimum of 5 years and in multiples of 1 year thereafter) <input type="checkbox"/> On reaching the target amount of Rs. _____ (Minimum of Rs. 5 lakhs and in multiples of Rs. 1 lakh thereafter)	<div style="display: flex; align-items: center;"> <div style="font-size: 3em; margin-right: 10px;">}</div> <div> <input type="radio"/> Monthly Dividend Payout <input type="radio"/> Quarterly Dividend Payout <input type="radio"/> SWP Rs. _____ Per Month (Minimum Rs. 1000/- per month and in multiples of Re. 1 thereafter for a minimum of period 6 months) </div> </div> <div style="display: flex; align-items: center; margin-top: 10px;"> <div style="margin-right: 20px;"> <input type="checkbox"/> Dividend <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment <input type="checkbox"/> Sweep </div> </div>

Only for IDBI Gilt Fund: [Refer point (8) on page 22]			
Fixed Tenor Trigger (FTT) Plan : Automatic redemption after <input type="checkbox"/> 1 year <input type="checkbox"/> 3 years <input type="checkbox"/> 5 years <input type="checkbox"/> 7 years <input type="checkbox"/> 10 years			
Investment Amount (Rs.)	DD Charges if any (Rs.)	Net Amount (in words) _____	Mode of Payment (Please ✓) <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> Funds Transfer <input type="checkbox"/> RTGS/NEFT
Drawn on Bank			
Branch & City		Account No.	
Chq. / DD No.		Date	IFSC Code
A/c Type - <input type="checkbox"/> S/B <input type="checkbox"/> NRE <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> 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 XXXXXXXX" (Investor PAN) or "IDBI Scheme Name A/C XXXXXXXX" (Name of the First holder)			

10. NOMINATION DETAILS [Minor / HUF / POA Holder / Non Individuals Cannot Nominate] Refer point (15) on page 23				
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)				
<input type="checkbox"/> I/We do not wish to nominate anybody on my/our behalf.			Signature of the Declarant	

11. Declaration	
I / We have read and understood the contents of the SID and Key Information Memorandum of the Scheme. I/We hereby apply to the 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 the intermediary 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: <input type="checkbox"/> Repatriation basis <input type="checkbox"/> Non Repatriation basis. 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 <div style="border: 1px solid black; padding: 5px; margin: 5px 0;">First / Sole Applicant / Guardian</div> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;">Second Applicant</div> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;">Third Applicant</div>

Scheme Name : _____ Option: _____ Sub Option: _____	
Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct (Please ✓ any one).	
Cheque / DD No. : _____ Date : _____ Amount Rs.: _____	
Bank and Branch: _____	



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

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

Form No. I 0007897

ARN Code & Name	Sub Distributor / Branch Code	Internal code for sub Agent/Employe	EUIN	Bank Serial No. / Bank Stamp / Receipt Date
ARN- 2111			E-029541	

☐ I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.
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 deductible as applicable from the purchase/subscription amount and payable to the distributor. Units will issued against the balance amount invested.

Signatures	First / Sole Applicant / Guardian	Second Applicant	Third Applicant

Please <input checked="" type="checkbox"/> any one only	<input type="checkbox"/> SIP	<input type="checkbox"/> Micro SIP	<input type="checkbox"/> Change in Bank Mandate	<input type="checkbox"/> 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 _____

<input type="checkbox"/> IDBI Monthly Income Plan	
<input type="checkbox"/> Growth	<input type="checkbox"/> Growth with Regular Cash Flow Plan (RCFP) <input type="checkbox"/> On completion of _____ Years (Minimum of 5 years and in multiples of 1 year thereafter) <input type="checkbox"/> On reaching the target amount of Rs. _____ (Minimum of Rs. 5 lakhs and in multiples of Rs. 1 lakh thereafter)
<input type="radio"/> Monthly Dividend Payout <input type="radio"/> Quarterly Dividend Payout <input type="radio"/> SWP Rs. _____ Per Month (Minimum Rs. 1000/- per month and in multiples of Re. 1 thereafter for a minimum of period 6 months)	
<input type="checkbox"/> Dividend <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment <input type="checkbox"/> Sweep	

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: ☐ 5th / ☐ 15th / ☐ 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)

Photo identification proof in case of Micro SIP _____ (Note: Please allow minimum one month for auto debit to register and start)

^ 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: ☐ 5th / ☐ 15th / ☐ 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 units from IDBI Liquid Fund / IDBI Ultra Short Term 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.

TERMS & CONDITIONS FOR SIP / SWP / STP

I. SYSTEMATIC INVESTMENT PLAN (SIP):

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

- SIP is offered on Daily (only IDBI Ultra Short Term Fund), monthly and quarterly frequency. Unit holders can opt to invest on monthly or quarterly frequency on the following dates - 5th, 15th, 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 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.
- 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.

- 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, Bhiwara, 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, Tirunelveli, Udaipur, Udupi, Vadodara, Varanasi, Vijayawada, Vishakapatnam
- 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.

- 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).
- The AMC reserves the right to discontinue the SIP enrolment in case payment instruction submitted by Unit holder is not honored by Banker on 3 (three) consecutive occasions for either insufficiency of funds or as a result of a stop payment instructions issued by the Unit holder 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.
- The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
- 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, investment in Micro Systematic Investment Plans (Micro SIPs) shall be exempted from the requirement of PAN subject to other operational guidelines.

Any investment through Systematic Investment Plans (SIPs) by investors, where aggregate of installments in a rolling 12 months period or in a financial year i.e April to March, which does not exceed Rs 50,000/- per investor will be treated as Micro SIP for above purpose. Micro SIP will not be subject to common KYC process through CVL. This exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs. The exemption is applicable to joint holders also. In case of first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will cease for future installments. 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. The Minimum Investment criteria and the minimum remaining balance criteria will not be applicable for Micro SIP investors. Investors may submit any one of the PHOTO IDENTIFICATION documents (please refer paragraph titled PAN under the General instructions), along with Micro SIP application and proof of address (self attested). No separate address proof is required for Photo ID with address mentioned on it.

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 along with appropriate ref. no. 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.

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

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

- STP facility is offered with - daily (all Business days), weekly (1st Business day of the week), monthly and quarterly (5th 15th or 25th) frequency. For e.g. an Unitholder opting for quarterly STP commencing February in a calendar year will have the following cycle for STP installments February, May, August and November. In case the date specified is a non Business Day, the transaction will be effected on next Business Day.
- 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.
- Minimum balance in the source (transferor) scheme should be Rs. 25,000 at the time of enrollment for STP.
- Minimum amount for each transfer for daily STP is Rs. 200 and in multiple of Re.1/- there after. Minimum amount for each transfer should be Rs. 1000 and in multiples of Re.1 thereafter for weekly & Monthly frequency or Rs. 2,500 and in multiples of Re.1 thereafter for quarterly frequency
- The minimum term / duration of daily STP will be 30 days, 12 for weekly & monthly frequency and 4 for quarterly frequency.
- The transaction through STP will be subject to applicable exit load in the transferor scheme.
- In case the Unitholder purchases additional units in the transferor scheme, the STP facility would be extended to such additional units also.
- Units marked under lien or pledge in the source scheme will not be eligible for STP.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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 rupee 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:

- 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.
- Minimum balance in the Scheme should be Rs. 25,000 at the time of enrollment for SWP.
- Minimum amount for each withdrawal should be Rs. 1,000 and in multiples of Re.1 thereafter for a minimum period of 6 months
- In case the Unitholder purchases additional Units in the Scheme under the same folio, the SWP facility would be extended to such units also.
- The facility will be automatically terminated if the units in the Scheme are pledged or upon receipt of intimation of death of the Unitholder.
- The redemption under SWP will be subject to applicable Exit Load.
- The application for start of SWP should be submitted to Official Point(s) of Acceptance at least 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 at least 7 days prior to next SWP execution date.
- 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.
- If the balance under scheme falls below Rs. 5000, then the AMC reserve the right to redeem the balance units.
- 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.

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

Application No. :

Please fill in ENGLISH and in BLOCK LETTERS with black ink

A. Identity Details (please see guidelines overleaf)

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

Name

Father's/Spouse Name

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 (Please specify)

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

Unique Identification Number (UID)/Aadhaar, if any:

6. Proof of Identity submitted for PAN exempt cases Please Tick (✓)

☐ UID (Aadhaar) ☐ Passport ☐ Voter ID ☐ Driving Licence ☐ Others

PHOTOGRAPH

Please affix
the recent passport
size photograph and
sign across it

(Please see guideline 'D' overleaf)

B. Address Details (please see guidelines overleaf)

1. Address for Correspondence

City / Town / Village

State

Country

Pin Code

2. Contact Details

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

Mobile (ISD) (STD)

E-Mail Id.

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

Fax (ISD) (STD)

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

State

Country

Pin Code

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 |

C. Other Details (please see guidelines overleaf)

1. Gross Annual Income Details (Please tick (✓): ☐ Below 1 Lac ☐ 1-5 Lac ☐ 5-10 Lac ☐ 10-25 Lac ☐ > 25 Lacs

OR

Net-worth in ₹. (*Net worth should not be older than 1 year) as on (date) | d | d | / | m | m | / | y | y | y | y |

2. Occupation (Please tick (✓) any one and give brief details):

☐ Private Sector Service ☐ Public Sector ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired

☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others (Please specify)

3. Please tick, if applicable: ☐ Politically Exposed Person ☐ Related to a Politically Exposed Person

For definition of PEP, please refer guideline overleaf

4. Any other information:

DECLARATION

I hereby declare that 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

☐ (Originals Verified) Self Certified Document copies received

☐ (Attested) True copies of documents received

Main Intermediary

Seal/Stamp of the intermediary should contain

Staff Name

Designation

Name of the Organization

Signature

Date

Seal/Stamp of the intermediary should contain

Staff Name

Designation

Name of the Organization

Signature

Date

"Please note that the KYC Application Form and overleaf instructions should be printed on the same page (back to back), if printed separately then both the pages should be attached and signed by the applicant."

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/PIOCard/OCICard 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.
11. 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.

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/Multinational 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 apostilled 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. SIP of Mutual Funds upto Rs 50,000/- p.a.
5. In case of institutional clients, namely, FIIs, MFs, VCFs, FVCI, 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.

COMMON LOCATIONS FOR ALL SCHEMES

Agra: No. 8, II Floor, Maruti Tower, Sanjay Place, Agra-282002, Uttarpradesh. **Ahmedabad:** 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad-380 006, Gujarat. **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad-431001, Maharashtra. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore-560 042, Karnataka. **Belgaum:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum-590006, Karnataka. **Bhopal:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal-462011, Madhya Pradesh. **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh-160 017, Punjab. **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai-600 034, Tamil Nadu. **Cochin:** Ittoop's Imperial Trade Center , Door No. 64/5871 – D, 3rd Floor, M. G. Road (North), Cochin-682 035, Kerala. **Coimbatore:** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore-641 002, Tamil Nadu. **Durgapur:** City Plaza Building, 3rd floor, City Centre, Durgapur-713 216, West Bengal. **Guntur:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur-522002, Andhra Pradesh. **Guwahati:** A.K. Azad Road, Rehbari, Guwahati-781008, Assam. **Gwalior:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior-474002, Madhya Pradesh. **Hyderabad:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003, Andhra Pradesh. **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore-452 001, Madhya Pradesh. **Jabalpur:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001, Madhya Pradesh. **Jaipur:** R-7, Yudhisthir Marg ,C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Rajasthan. **Jamshedpur:** Millennium Tower, “R” Road, Room No:15 First Floor, Bistupur, Jamshedpur-831001, Jharkhand. **Kanpur:** I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur-208 001, Uttarpradesh. **Kolkata:** Saket Building, 44 Park Street, 2nd Floor, Kolkata-700016, West Bengal. **Lucknow:** Off # 4,1st Floor,Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow-226 001, Uttarpradesh. **Ludhiana:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141 002, Punjab. **Madurai:** Ist Floor,278, North Perumal Maistry street, Nadar Lane, Madurai-625 001, Tamil Nadu. **Mangalore:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore-575 003, Karnataka. **Mumbai:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai-400 023, Maharashtra. **Mysore:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore-570009, Karnataka. **Nagpur:** 145 Lendra, New Ramdaspath, Nagpur-440 010, Maharashtra. **Nasik:** Ruturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik-422005, Maharashtra. **New Delhi:** 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi -110 055, New Delhi. **Pune:** Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehendale Garage Road, Erandawane, Pune-411 004, Maharashtra. **Raipur:** HIG,C-23 , Sector - 1, Devendra Nagar, Raipur-492004, Chhattisgarh. **Ranchi:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi-834001, Jharkhand. **Trivandrum:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum-695004, Kerala. **Vadodara:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara -390 007, Gujarat. **Varanasi:** C-28/142-2A, Near Teliya Bagh Crossing, Teliya Bagh, Varanasi-221002, Uttarpradesh. **Visakhapatnam:** 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam-530 016, Andhra Pradesh

ADDITIONAL LOCATIONS FOR SCHEMES OTHER THAN IDBI LIQUID FUND

Agartala: Advisor Chowmuhan (Ground Floor), Krishnanagar, Agartala, Agartala - 799001, Tripura. **Agra:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra - 282002, Uttarpradesh. **Ahmedabad:** 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380 006, Gujarat. **Ahmednagar:** 203-A,Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar , Ahmednagar - 414 001 , Maharashtra. **Ajmer:** AMC No. 423/30, Near Church, Brahmapuri,Opp T B Hospital ., Jaipur Road, Ajmer - 305001, Rajasthan. **Akola:** Opp. RLT Science College, Civil Lines, Akola - 444001, Maharashtra. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001, Uttar Pradesh. **Allahabad:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad - 211001, Uttarpradesh. **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey - 688011, Kerala. **Alwar:** 256A, Scheme No:1, Arya Nagar, Alwar - 301001, Rajasthan. **Amaravathi:** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444601, Maharashtra. **Ambala:** Opposite PEER, Bal Bhavan Road, Ambala, Ambala - 134003, Haryana. **Amritsar:** SCO - 18J, 'C', BLOCK RANJIT AVENUE, Amritsar - 140001, Punjab. **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand - 388001, Gujarat. **Anantapur:** 15-570-33, I Floor, Pallavi Towers, Anantapur , Anantapur - 515 001, Andhra Pradesh. **Andheri:** CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri, Andheri - 400069, Maharashtra. **Ankleshwar:** Shop No - F-56, First Floor,Omkar Complex, Opp Old Colony,Nr Valia Char Rasta, GIDC, Ankleshwar- Bhauruch - 393002, Gujarat. **Asansol:** Block – G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol - 713303, West Bengal. **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad - 431001, Maharashtra. **Balasure:** B C Sen Road, Balasure - 756001, Orissa. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore - 560 042, Karnataka. **Bareilly:** F-62-63, Butler Plaza, Civil Lines, Bareilly, Bareilly - 243001, Uttar Pradesh. **Belgaum:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum - 590006, Karnataka. **Bellary:** 60/5, Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), Bellary - 583101, Karnataka. **Berhampur:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur - 760001, Orissa. **Bhagalpur:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur - 812002, Bihar. **Bharuch:** F-108, Rangoli Complex, Station Road, Bharuch, Bharuch - 392001, Gujarat. **Bhatinda:** 2907 GH,GT Road, Near Zila Parishad, BHATINDA, BHATINDA - 151001, Punjab. **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar - 364002, Gujarat. **Bhilai:** 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai - 490020, Chhattisgarh. **Bhilwara:** Indraparastha tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhilwara - 311001, Rajasthan. **Bhopal:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal - 462011, Madhya Pradesh. **Bhubaneswar:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar,Unit 3, Bhubaneswar - 751 001, Orissa. **Bhuj:** Data Solution, Office No:17, I st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch - 370001, Gujarat. **Bhusawal:** 3, Adelade Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal - 425201, Maharashtra. **Bikaner:** F 4,5 Bothra Complex, Modern Market, Bikaner, Bikaner - 334001, Rajasthan. **Bilaspur:** Beside HDFC Bank, Link Road, Bilaspur, Bilaspur - 495 001, Chattisgarh. **Bokaro:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro - 827004, Jharkhand. **Burdwan:** 399, G T Road, Basement of Talk of the Town, Burdwan - 713101, West Bengal. **Calicut:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut - 673016, Kerala. **Chandigarh:** Deepak Tower, SCO 154-155,1st Floor, Sector 17-C, Chandigarh - 160 017, Punjab. **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600 034, Tamil Nadu. **Chhindwara:** Office No - 1, Parasia Road, Near Mehta Colony, Chhindwara - 480 001, Madhya Pradesh. **Chittorgarh:** 3 Ashok Nagar, Near Heera Vatika, Chittorgarh - 312001, Rajasthan. **Cochin:** Ittoop's Imperial Trade Center , Door No. 64/5871 – D, 3rd Floor, M. G. Road (North), Cochin - 682 035, Kerala. **Coimbatore:** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore - 641 002, Tamil Nadu. **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001, Orissa. **Darbhangha:** Shahi Complex,1st Floor, Near RB Memorial hospital,V.I.P. Road, Benta, Laheriasarai, Darbhanga, Darbhanga - 846001, Bihar. **Davangere:** 13, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere - 577002, Karnataka. **Dehradun:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248001, Uttaranchal. **Deoghar:** S S M Jalan Road, Ground floor, Opp. Khat Ashoke, Caster Town, Deoghar - 814112 , Jharkhand. **Dhanbad:** Urmila Towers, Room No: 111(1st floor), Bank More, Dhanbad - 826001, Jharkhand. **Dharmapuri:** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri - 636 701, Tamil Nadu. **Dhule:** H. No. 1793 / A , J.B. Road, Near Tower Garden, Dhule - 424 001, Maharashtra. **Durgapur:** City Plaza Building, 3rd floor, City Centre, Durgapur - 713 216, West Bengal. **Erode:** 197, Seshaiyer Complex, Agharam Street, Erode - 638001, Tamil Nadu. **Faizabad:** 64 Cantonment, Near GPO, Faizabad, Faizabad - 224001, Uttar Pradesh. **Faridabad:** B-49, Ist Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad - 121001, Haryana. **Gandhidham:** Plot No. 261, 1st Floor, Sector 1A, Om Mandap Galli, Gandhidham - 370 201, Gujarat. **Ghaziabad:** 113/6 I Floor, Navyug Market, Gazhiabad - 201001, Uttarpradesh. **Gorakhpur:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur - 273001, Uttarpradesh. **Gulbarga:** Pal Complex, Ist Floor, Opp. City Bus Stop,SuperMarket, Gulbarga, Gulbarga - 585 101, Karnataka. **Gurgaon:** SCO - 16, Sector - 14, First floor, Gurgaon - 122001, Haryana. **Guwahati:** A.K. Azad Road, Rehbari, Guwahati - 781008, Assam. **Gwalior:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office,City Centre., Gwalior - 474002, Madhya Pradesh. **Haldia:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office,Purba Medinipur District, Haldia, Haldia - 721 602, West Bengal. **Haldwani:** Durga City Centre, Nainital Road, Haldwani, Haldwani - 263139, Uttarakhand. **Hazaribag:** Municipal Market, Annanda Chowk, Hazaribagh, Hazaribagh - 825301, Jharkhand. **Himmatnagar:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar - 383 001, Gujarat. **Hisar:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar - 125001, Haryana. **Hoshiarpur:** Near Aeries Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur - 146 001, Punjab. **Hosur:** Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Hosur - 635109, Tamil Nadu. **Hubli:** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029, Karnataka. **Hyderabad:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad - 500 003, Andhra Pradesh. **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore - 452 001, Madhya Pradesh. **Jabalpur:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001, Madhya Pradesh. **Jaipur:** R-7, Yudhisthir Marg ,C-Scheme, Behind Ashok Nagar Police Station, Jaipur - 302 001, Rajasthan. **Jalandhar:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar - 144001, Punjab. **Jalgaon:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon - 425001, Maharashtra. **Jalna:** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar,Shivaji Putla Road, Jalna, Jalna - 431 203, Maharashtra. **Jammu:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu - 180004, J & K. **Jamnagar:** 217/218, Manek Centre, P.N. Marg, Jamnagar - 361008, Gujarat. **Jamshedpur:** Millennium Tower, “R” Road, Room No:15 First Floor, Bistupur, Jamshedpur - 831001, Jharkhand. **Jaunpur:** 248, FORT ROAD, Near AMBER HOTEL, Jaunpur - 222001, UTTAR PRADESH. **Jhansi:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi - 284001, Uttarpradesh. **Jodhpur:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur - 342003, Rajasthan. **Junagadh:** Circle Chowk , Near Choksi Bazar Kaman , Gujarat, Junagadh - 362001, Gujarat. **Kadapa:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Kadapa - 516 001, Andhra Pradesh. **Kakinada:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada,

Kakinada - 533 001, Andhra Pradesh. **Kalyani:** A - 1/50, Block - A, Dist Nadia, Kalyani - 741235, West Bengal. **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur - 670004, Kerala. **Kanpur:** I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur - 208 001, Uttarpradesh. **Karimnagar:** H.No.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar - 505 001, Andhra Pradesh. **Karnal:** 7, 1st Floor, Opp Bata Showroom, Kunjapura Road, Karnal - 132001, Haryana. **Karur:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur - 639002, Tamil Nadu. **Katni:** 1st FLOOR, GURUNANAK DHARMAKANTA, Jabalpur Road, BARGAWAN, KATNI - 483 501, Madhya Pradesh. **Kestopur:** 148, Jessore Road, Block -B (2nd Floor), Kolkata, Kestopur - 700101, West Bengal. **Khammam:** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, KHAMMAM - 507 001, Andhra Pradesh. **Kharagpur:** H.NO.291/1, WARD NO-15, MALANCH MAIN ROAD, OPPOSITE UCO BANK, Kharagpur, Kharagpur - 721301, West Bengal. **Kolhapur:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001, Maharashtra. **Kolkata:** Saket Building, 44 Park Street, 2nd Floor, Kolkata - 700016, West Bengal. **Kollam:** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam - 691001, Kerala. **Kota:** B-33 'Kalyan Bhawan, Triangle Part ,Vallabh Nagar, Kota - 324007, Rajasthan. **Kottayam:** KMC IX / 1331 A, Opp.: Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam - 686001, Kerala. **Kumbakonam:** Jailani Complex, 47, Mutt Street, Kumbakonam - 612001, Tamil Nadu. **Kurnool:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool, Kurnool - 518 004, Andhra Pradesh. **Lucknow:** Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow - 226 001, Uttarpradesh. **Ludhiana:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana - 141 002, Punjab. **Madurai:** 1st Floor, 278, North Perumal Maistry street., Nadar Lane, Madurai - 625 001, Tamil Nadu. **Malda:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda - 732 101, West Bengal. **Mangalore:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575 003, Karnataka. **Manipal:** Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Manipal - 576104, Karnataka. **Margao:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao, Margao - 403 601, Goa. **Mathura:** 159/160 Vikas Bazar, Mathura - 281001, Uttarpradesh. **Meerut:** 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut - 250002, Uttarpradesh. **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana - 384 002, Gujarat. **Moga:** Gandhi Road, Opp Union Bank of India, Moga, Moga - 142001, Punjab. **Moradabad:** B-612 'Sudhakar', Lajpat Nagar, Moradabad - 244001, Uttarpradesh. **Mumbai:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400 023, Maharashtra. **Muzaffarpur:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur - 842001, Bihar. **Mysore:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570009, Karnataka. **Nadiad:** 8, Ravi Kiran Complex, Ground Floor Nanakumbh Nath Road, Nadiad, Nadiad - 387001, Gujarat. **Nagpur:** 145 Lendra, New Ramdaspath, Nagpur - 440 010, Maharashtra. **Namakkal:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal - 637001, Tamil Nadu. **Navsari:** Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chimmabai Road, Navasari - 396445, Gujarat. **Nellore:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001, Andhra Pradesh. **New Delhi:** 7-E, 4th Floor, Deen Daya Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi - 110 055, New Delhi. **Noida:** C-81, 1st floor, Sector - 2, Noida - 201301, Uttar Pradesh. **Palakkad:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad - 678 001, Kerala. **Palanpur:** 3rd Floor, T - 11, Opp. Government Quarter, College Road, Palanpur, Palanpur - 385001, Gujarat. **Panipat:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat - 132103, Haryana. **Patiala:** 35, New Lal Bagh Colony, Patiala - 147001, Punjab. **Patna:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna - 800 001, Bihar. **Pondicherry:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605001, Pondicherry. **Pune:** Nirmitti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehendale Garage Road, Erandawane, Pune - 411 004, Maharashtra. **Rae Bareilly:** 17, Anand Nagar Complex, Rae Bareilly - 229001, Uttar Pradesh. **Raipur:** HIG-C-23, Sector - 1, Devendra Nagar, Raipur - 492004, Chhattisgarh. **Rajamundry:** Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajamundry - 533 101, Andhra Pradesh. **Rajapalayam:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam - 626117, Tamil Nadu. **Rajkot:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot - 360001, Gujarat. **Ratlam:** Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam - 457001, Madhya Pradesh. **Ratnagiri:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri - 415 639, Maharashtra. **Rohtak:** 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak - 124001, Haryana. **Roorkee:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee - 247667, Uttarakhand. **Rourkela:** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela - 769001, Orissa. **Sagar:** Opp. Somani Automobiles, Bhagwananj, Sagar, Sagar - 470 002, Madhya Pradesh. **Saharanpur:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur - 247001, Uttar Pradesh. **Salem:** No.2, I Floor Vivekananda Street, New Fairlands, Salem - 636016, Tamil Nadu. **Sambalpur:** C/o Raj Tibrewal & Associates, Opp.Town High School, Sansarak, Sambalpur - 768001, Orissa. **Sangli:** Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli, Sangli - 416416, Maharashtra. **Satara:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002, Maharashtra. **Shimla:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla - 171001, Himachal Pradesh. **Shimoga:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Shimoga - 577 201, Karnataka. **Siliguri:** No 7, Swamiji Sarani, Ground Floor, Ground Floor, Hakimpara, Siliguri - 734001, West Bengal. **Sirsa:** Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, Sirsa - 125055, Haryana. **Sitapur:** Arya Nagar, Near Arya Kanya School, Sitapur, Sitapur - 261001, Uttar Pradesh. **Solan:** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan - 173 212, Himachal Pradesh. **Solapur:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001, Maharashtra. **Sriganganagar:** 18 L Block, Sri Ganganagar, Sri Ganganagar - 335001, Rajasthan. **Srikakulam:** Door No 5 - 6 - 2, Punyapu Street, Palakonda Road, Near Krishna Park, Srikakulam, Srikakulam - 532 001, Andhra Pradesh. **Sultanpur:** 967, Civil Lines, Near Pant Stadium, Sultanpur - 228 001, Uttar Pradesh. **Surat:** Plot No.629, 2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat - 395 001, Gujarat. **Surendranagar:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Surendranagar - 363035, Gujarat. **Thane:** 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane - 400 602, Maharashtra. **Thiruvalla:** Central Tower, Above Indian Bank, Cross Junction, Thiruvalla - 689101, Kerala. **Tinsukia:** Dhawal Complex, Ground Floor, Durgabari, Rangagora Road, Near Dena Bank, Tinsukia - 786125, Assam. **Tirunelveli:** 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli - 627001, Tamil Nadu. **Tirupathi:** Door No : 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, Tirumala Bypass Road, Tirupathi - 517 501, Andhra Pradesh. **Tiruppur:** 1(1), Binny Compound, II Street, Kumaran Road, Tiruppur - 641601, Tamil Nadu. **Trichur:** Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur - 680001, Kerala. **Trichy:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018, Tamil Nadu. **Tuticorin:** Ground Floor, Mani Nagar, Tuticorin, Tuticorin, Tuticorin - 628 003, Tamil Nadu. **Udaipur:** 32 Ahinsapuri, Fatehpura Circle, Udaipur - 313004, Rajasthan. **Ujjain:** 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain - 456 010, Madhya Pradesh. **Unjha:** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Unjha - 384 170, Gujarat. **Vadodara:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390 007, Gujarat. **Valsad:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad - 396001, Gujarat. **Vapi:** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi - 396195, Gujarat. **Vellore:** No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore - 632 001, Tamil Nadu. **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada - 520 010, Andhra Pradesh. **Visakhapatnam:** 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam - 530 016, Andhra Pradesh. **Warangal:** A.B.K Mall, Near Old Bus Depot road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal - 506001, Andhra Pradesh. **Yamuna Nagar:** 124-B/R Model Town, Yamuna Nagar - 135 001, Haryana. **Yavatmal:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal - 445 001, Maharashtra



IDBI ASSET MANAGEMENT LIMITED

Corporate Office

IDBI Asset Management Ltd.

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