

Key Information Memorandum & Common Application Form



A partner who understands

LIQUID / DEBT / HYBRID SCHEMES

This product is suitable for investors who are seeking*:

IDBI Liquid Fund (LIQF)

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

IDBI Ultra Short Term Fund (IUSTF)

- 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)

IDBI Short Term Bond Fund (ISTBF)

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

IDBI Dynamic Bond Fund (IDBF)

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

IDBI Gilt Fund (IGF)

- Long term regular income along with capital appreciation with at least medium term horizon
- Investments in dated Central & State Government securities/T-Bills/ Money market instrument
- Low risk (BLUE)

IDBI Debt Opportunities Fund (IDOF)

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

IDBI Monthly Income Plan (IMIP)

- 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)

EQUITY SCHEMES

This product is suitable for investors who are seeking*:

IDBI Nifty Index Fund (INIF)

- 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 (BROWN)

IDBI Nifty Junior Index Fund (INJIF)

- 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)

IDBI India Top 100 Equity Fund (IIT100EF)

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

IDBI Equity Advantage Fund (IEAF)

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

IDBI Diversified Equity Fund (IDEF)

- Long term capital growth
- Investments predominantly in equity & equity related instruments
- High risk (BROWN)

GOLD FUND of FUNDS

This product is suitable for investors who are seeking*:

IDBI Gold Fund (IGFOF)

- 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 |
|--|---|--|

Name of Mutual Fund : IDBI Mutual Fund

Name of Sponsor

: IDBI Bank Limited

CIN: L65190MH2004GOI148838

Name of Trustee Company: IDBI MF Trustee Company Limited

CIN: U65991MH2010PLC199326

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

Name of Asset Management Company:

IDBI Asset Management Limited (AMC)

CIN: U65100MH2010PLC199319

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

IDBI Asset Management Limited

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

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

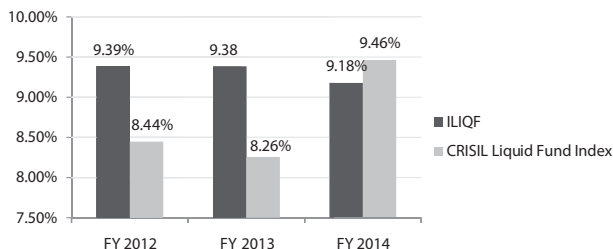
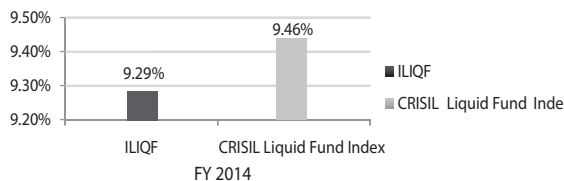
The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved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

All India Toll Free No.: 1800-22-4324 Tel. No.: (+91 22) 6644 2800 Fax No.: (+91 22) 6644 2801 Email ID: contactus@idbimutual.co.in

SMS: IDBIMF to 09220092200 Website: www.idbimutual.co.in

IDBI Liquid Fund (ILIQF)

(An open-ended liquid scheme)

| | | | | | |
|---|---|--|--|--|--|
| Investment Objective | The investment objective of the Scheme will be to provide investors with high level of liquidity along with regular income for their investment. The Scheme will endeavour to achieve this objective through an allocation of the investment corpus in a low risk portfolio of money market and debt instruments. | | | | |
| Asset Allocation Pattern | The asset allocation pattern for the scheme is detailed in the table below: | | | | |
| | | Indicative allocation (% of total assets) | | Risk Profile | |
| Instrument | | Minimum | Maximum | | |
| Money market instruments with maturity/residual maturity up to 91 days | | 50% | 100% | Low | |
| Debt instruments (including floating rate debt instruments and securitized debt) with maturity / residual maturity /interest rate resets up to 91 days | | 0% | 50% | Low to Medium | |
| Pursuant to SEBI circular No SEBI/IMD/CIR No. 13/150975/09 dated January 19, 2009, the Scheme shall make investments only in debt and money market instruments with maturity of up to 91 days. | | | | | |
| Explanation: | | | | | |
| a. In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of the security. | | | | | |
| b. In case of securities with put and call options (daily or otherwise) the residual maturity of the securities shall not be greater than 91 days. | | | | | |
| c. In case the maturity of the security falls on a Non Business Day, then settlement of securities will take place on the next Business Day. | | | | | |
| It is the intent of the Scheme to maintain the average maturity of the portfolio within a range of 30 days to 91 days depending on the fund manager’s assessment of various parameters including interest rate environment, liquidity and macro-economic factors. However, the maturity profile of the scheme can undergo a change in case the market conditions warrant and at the discretion of the fund manager. | | | | | |
| The cumulative gross investment in securities under the scheme, which includes Money market instruments, debt instruments including floating rate debt instruments and securitized debt, and gross exposure to derivatives will not exceed 100% of the net assets of the scheme. | | | | | |
| For additional disclosure to asset allocation pattern, please refer page 10 & 11 | | | | | |
| Performance of the scheme | (Inception date – 9th July 2010) NAV of the Growth option is considered for calculating the scheme returns for both the Plans (Regular / Direct). | | | | |
| Compounded Annualized Returns (As on 25 th November 2014) | | ILIQF (Regular Plan) | Crisil Liquid Fund Index | Compounded Annualized Returns (As on 25 th November 2014) | |
| Returns for the last 1 year | | 9.095% | 9.314% | Returns for the last 1 year | |
| Returns for the last 3 years | | 9.275% | 8.919% | Returns since Inception (1 st January 2013) | |
| Returns since Inception (9 th July 2010) | | 8.909% | 8.471% | 9.162% | |
| | | | | 9.156% | |
| Absolute Returns for each financial year for the last 3 years (Regular Plan/ Growth Option) | | | Absolute Returns for each financial year for the last 1 year (Direct Plan/ Growth Option) | | |
|  | | |  | | |

IDBI Ultra Short Term Fund (IUSTF)

(An open-ended debt scheme)

| | | | | |
|---|--|--|---------|---------------|
| Investment Objective | The objective of the Scheme will be to provide investors with regular income for their investment. The Scheme will endeavour to achieve this objective through an allocation of the investment corpus in a diversified portfolio of money market and debt instruments with maturity predominantly between a Liquid Fund and a Short Term Fund while maintaining a portfolio risk profile similar to a liquid fund. | | | |
| Asset Allocation Pattern | The asset allocation pattern for the scheme is detailed in the table below: | | | |
| | Instrument | Indicative allocation (% of total assets) | | Risk Profile |
| | | Minimum | Maximum | |
| | Money market instruments/debt instruments (including floating rate debt instruments and securitized debt) with maturity/ residual maturity up to 1 year (or 365 days) | 80% | 100% | Low to Medium |
| | Debt instruments (including floating rate debt instruments and securitized debt*) with duration/maturity/residual maturity above 1 year | 0% | 20% | Medium |
| It is the intent of the Scheme to maintain the average maturity of the portfolio within a range of 30 days to 120 days under normal market conditions depending on the fund manager’s assessment of various parameters including interest rate environment, liquidity and macro-economic factors. However, the maturity profile of the scheme can undergo a change in case the market conditions warrant and at the discretion of the fund manager. | | | | |
| The cumulative gross investment in securities under the scheme, which includes Money market instruments, debt instruments including floating rate debt instruments and securitized debt, and gross exposure to derivatives will not exceed 100% of the net assets of the scheme. | | | | |
| For additional disclosure to asset allocation pattern, please refer page 10 & 11 | | | | |

IDBI Ultra Short Term Fund (IUSTF)

(An open-ended debt scheme)

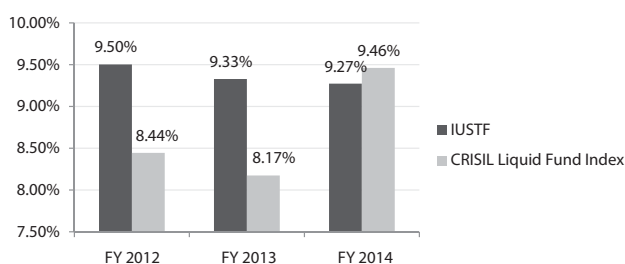
Performance of the scheme

(Inception date-3rd September 2010)

NAV of the Growth option is considered for calculating the scheme returns for both the Plans (Regular / Direct).

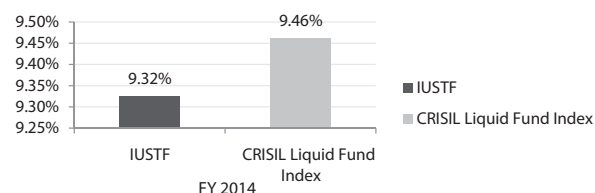
| Compounded Annualized Returns (As on 25 th November 2014) | IUSTF (Regular Plan) | Crisil Liquid Fund Index |
|--|----------------------|--------------------------|
| Returns for the last 1 year | 8.834% | 9.314% |
| Returns for the last 3 years | 9.190% | 8.919% |
| Returns since Inception (3 rd September 2010) | 9.058% | 8.577% |

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



| Compounded Annualized Returns (As on 25 th November 2014) | IUSTF (Direct Plan) | Crisil Liquid Fund Index |
|---|---------------------|--------------------------|
| Returns for the last 1 year | 9.232% | 9.314% |
| Returns since Inception (1 st January 2013) | 9.201% | 9.156% |

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



IDBI Short Term Bond Fund (ISTBF)

(An open-ended debt scheme)

Investment Objective

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

Asset Allocation pattern

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

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

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

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

For additional disclosure to asset allocation pattern, please refer page 10 & 11

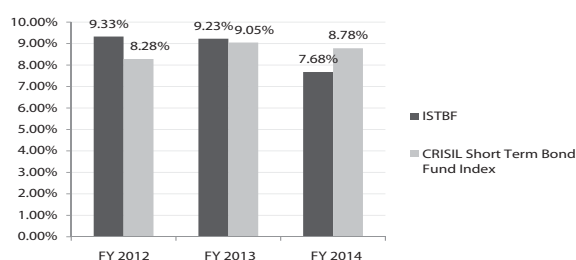
Performance of the scheme

(Inception date-23rd March 2011)

NAV of the Growth option is considered for calculating the scheme returns for both the Plans (Regular / Direct).

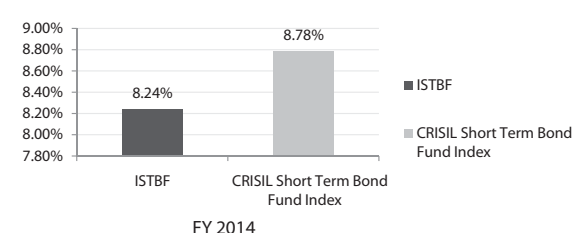
| Compounded Annualized Returns (As on 25 th November 2014) | ISTBF (Regular Plan) | Crisil Short Term Bond Fund Index |
|--|----------------------|-----------------------------------|
| Returns for the last 1 year | 11.897% | 10.171% |
| Returns for the last 3 years | 9.001% | 9.260% |
| Returns since Inception (23 rd March 2011) | 8.959% | 9.064% |

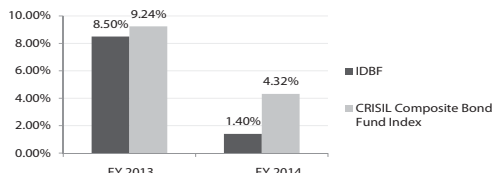
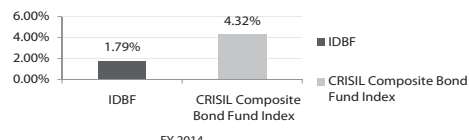
Absolute Returns for each financial year for the last 3 years (Regular Plan/ Growth Option)

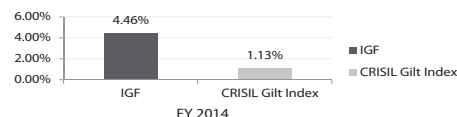
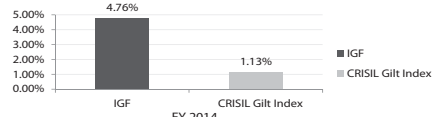


| Compounded Annualized Returns (As on 25 th November 2014) | ISTBF (Direct Plan) | Crisil Short Term Bond Fund Index |
|--|---------------------|-----------------------------------|
| Returns for the last 1 year | 10.641% | 10.171% |
| Returns since Inception (1 st January 2013) | 9.209% | 9.322% |

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



| IDBI Dynamic Bond Fund (IDBF) (An open-ended debt scheme) | | | | | | |
|--|---|---|---|---|--------------------|----------------------------------|
| Investment Objective | The objective of the Scheme is to generate regular income while maintaining liquidity through active management of a portfolio comprising of debt and money market instruments. | | | | | |
| Asset Allocation Pattern | The asset allocation pattern for the scheme is detailed in the table below: | | | | | |
| | Instrument | Indicative allocation (% of total assets) | | Risk Profile | | |
| | | Minimum | Maximum | | | |
| | Debt instruments (including fixed/floating rate debt instruments, government securities and securitized debt) | 0% | 100% | Low to Medium | | |
| | Money Market Instruments | 0% | 100% | Low | | |
| The cumulative gross investment in securities under the scheme, which includes Money market instruments, debt instruments including floating rate debt instruments and securitized debt, and gross exposure to derivatives will not exceed 100% of the net assets of the scheme. For additional disclosure to asset allocation pattern, please refer page 10 & 11 | | | | | | |
| Performance of the scheme | (Inception date - 21 st February 2012) NAV of the Growth option is considered for calculating the scheme returns for both the Plans (Regular / Direct). | | | | | |
| | Compounded Annualized Returns (As on 25 th November 2014) | IDBF (Regular Plan) | Crisil Composite Bond Fund Index | Compounded Annualized Returns (As on 25 th November 2014) | IDBF (Direct Plan) | Crisil Composite Bond Fund Index |
| | Returns for the last 1 year | 9.181% | 13.613% | Returns for the last 1 year | 9.633% | 13.613% |
| | Returns since Inception (21 st February 2012) | 6.891% | 8.647% | Returns since Inception (1 st January 2013) | 5.976% | 8.440% |
| | Absolute Returns for each financial year for the last 2 years (Regular Plan/ Growth Option) | | | Absolute Returns for each financial year for the last 1 year (Direct Plan/ Growth Option) | | |
|  | | |  | | | |

| IDBI Gilt Fund (IGF) (An open-ended dedicated gilt scheme) | | | | | | |
|--|---|---------------------------------------|--|---|-------------------|-------------------|
| Investment Objective | The investment objective of the Scheme would be to provide regular income along with opportunities for capital appreciation through investments in a diversified basket of central government dated securities, state government securities and treasury bills. However, there can be no assurance that the investment objective of the Scheme will be realized / achieved. | | | | | |
| Asset Allocation Pattern | The asset allocation pattern for the scheme is detailed in the table below: | | | | | |
| | Instrument | Normal allocation (% of total assets) | | Risk Profile | | |
| | | Minimum | Maximum | | | |
| | Government of India dated Securities/ State Government dated Securities/ Government of India Treasury Bills/ Cash Management Bills of Government of India | 65% | 100% | Sovereign/Low | | |
| | CBLO and repo/reverse repo in Central Government or a State Government securities | 0% | 35% | Low | | |
| The cumulative gross investment in securities permitted under the scheme will not exceed 100% of the net assets of the scheme. For additional disclosure to asset allocation pattern, please refer page 10 & 11 | | | | | | |
| Fixed Tenor Trigger Plan (FTT) | This facility will allow investors to invest for a predetermined tenor. Tenors available under this scheme are 1 year, 3 years, 5 years, 7 years & 10 years. FTT Plan facilitates automatic redemption at NAV on completion of pre-specified tenor, unless the investor opts for a rollover. Under this plan, rollover facility will be provided to Unit holders of the Scheme. Investors shall be intimated at least 7 business days before completion of investment tenure to facilitate rollover (if any). | | | | | |
| | Investors who opt for the FTT Plan will also need to choose whether they want to invest in the Dividend option or the Growth option of the Scheme. Investors by opting for Trigger options will not forfeit their rights for premature redemption, if they so desire, before the completion of the Tenor opted for. FTT Plan will not offer separate NAV. Expense ratio of the FTT plan will be the same as that of the scheme. | | | | | |
| Performance of the scheme | (Inception date- 21 st Dec 2012) NAV of the Growth option is considered for calculating the scheme returns for both the Plans (Regular / Direct). | | | | | |
| | Compounded Annualized Returns (As on 25 th November 2014) | IGF (Regular Plan) | Crisil Gilt Index | Compounded Annualized Returns (As on 25 th November 2014) | IGF (Direct Plan) | Crisil Gilt Index |
| | Returns for the last 1 year | 14.705% | 14.235% | Returns for the last 1 year | 14.999% | 14.235% |
| | Returns since Inception (21 st December 2012) | 8.870% | 8.073% | Returns since Inception (1 st January 2013) | 8.981% | 7.421% |
| | Absolute Returns for each financial year for the last 1 year (Regular Plan/ Growth Option) | | | Absolute Returns for each financial year for the last 1 year (Direct Plan/ Growth Option) | | |
|  | | |  | | | |

IDBI Debt Opportunities Fund

(An open-ended income scheme)

| | | | | | | | | |
|---|---|--|---------------------|---|---|---------------|--------------------|-----------------------------------|
| Investment Objective | The objective of the Scheme is to generate regular income and opportunities for capital appreciation while maintaining liquidity through active management of a diversified portfolio comprising of debt and money market instruments across the investment grade credit rating and maturity spectrum. However, there can be no assurance that the investment objective of the scheme will be realized / achieved. | | | | | | | |
| Asset Allocation pattern | The asset allocation pattern for the scheme is detailed in the table below: | | | | | | | |
| | Instrument | | | Indicative allocation (% of total assets) | | Risk Profile | | |
| | | | | Minimum | Maximum | | | |
| | Debt instruments including securitized debt instruments | | | 0% | 90% | Low to Medium | | |
| | Money Market Instruments | | | 10% | 100% | Low | | |
| | Investments would be made in CPs, CDs, NCDs and Bonds of Corporates, PSUs, Banks and Financial Institutions. The Scheme will take exposure to debt across the investment grade rating spectrum. The Scheme will not take exposure to T-Bills or Government Securities. The gross investment in securities under the scheme, which includes Money market instruments, debt instruments including floating rate debt instruments and securitized debt, and gross exposure to derivatives will not exceed 100% of the net assets of the scheme. For additional disclosure to asset allocation pattern, please refer page 10 & 11 | | | | | | | |
| Performance of the scheme | (Inception date- 3 rd March 2014) | | | | | | | |
| | Since the scheme has been in existence for less than a year absolute returns since inception are provided. | | | | | | | |
| | NAV of the Growth option is considered for calculating the scheme returns for both the Plans (Regular / Direct). | | | | | | | |
| Absolute Returns (As on 25 th November 2014) | | | IDOF (Regular Plan) | Crisil Short Term Bond Fund Index | Absolute Returns (As on 25 th November 2014) | | IDOF (Direct Plan) | Crisil Short Term Bond Fund Index |
| Returns since Inception (3 rd March 2014) | | | 8.070% | 7.974% | Returns since Inception (3 rd March 2014) | | 8.681% | 7.974% |

IDBI Monthly Income Plan (IMIP)

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

| | | | | |
|--|--|--|---------|----------------|
| Investment Objective | The investment objective of the scheme would be to provide regular income along with opportunities for capital appreciation through investments in a diversified basket of debt instruments, equity and money market instruments. | | | |
| Asset Allocation pattern | The asset allocation pattern for the scheme is detailed in the table below: | | | |
| | Instrument | Indicative allocation (% of total assets) | | Risk Profile |
| | | Minimum | Maximum | |
| | Debt instruments (including floating rate debt instruments and securitized debt) and money market instruments | 80% | 100% | Low to Medium |
| | Equity and equity related instruments^ | 0% | 20% | Medium to High |
| <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> <p>For additional disclosure to asset allocation pattern, please refer page 10 & 11</p> | | | | |
| 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> <p>a) Continuous investment or SIP for minimum period of 5 years and in multiples of a completed year thereafter OR</p> <p>b) Accumulating corpus of Rs.5 lakhs and in multiples of Rs.1 lakh thereafter</p> <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, orby 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>The capital built in the scheme either through (a) or (b) would be retained either in the Growth option from which the SWP may be activated or can be switched over to the Dividend option for periodic dividends (Monthly/quarterly) as per the choice indicated by the investor. If the unit holder decides to discontinue the RCFP, they will have to submit a separate request to the AMC/MF for the same.</p> <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> | | | |

IDBI Monthly Income Plan (IMIP)

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

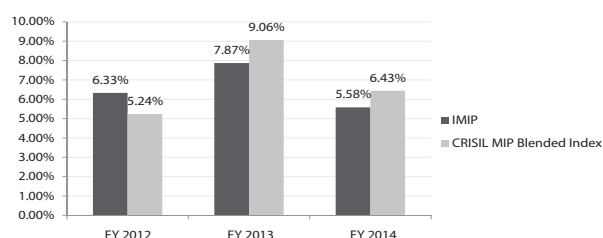
Performance of the scheme

(Inception date - 7th March 2011)

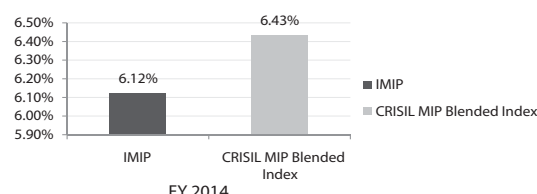
NAV of the Growth option is considered for calculating the scheme returns for both the Plans (Regular / Direct).

| Compounded Annualized Returns (As on 25 th November 2014) | IMIP (Regular Plan) | Crisil MIP Blended Index (%) | Compounded Annualized Returns (As on 25 th November 2014) | IMIP (Direct Plan) | Crisil MIP Blended Index (%) |
|--|---------------------|------------------------------|--|--------------------|------------------------------|
| Returns for the last 1 year | 15.009% | 17.137% | Returns for the last 1 year | 15.561% | 17.137% |
| Returns for the last 3 years | 9.333% | 10.923% | Returns since Inception (1 st January 2013) | 9.224% | 10.305% |
| Returns since Inception (7 th March 2011) | 8.530% | 9.290% | | | |

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



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



IDBI Nifty Index Fund (INIF)

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

Investment Objective

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

Asset Allocation Pattern

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

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

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

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

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

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

For additional disclosure to asset allocation pattern, please refer page 10 & 11

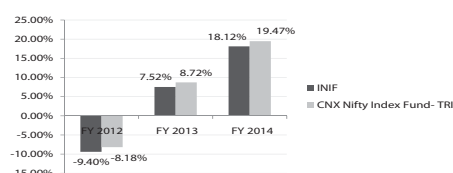
Performance of the scheme

(Inception date – 25th June 2010)

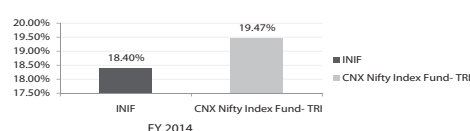
NAV of the Growth option is considered for calculating the scheme returns for both the Plans (Regular / Direct).

| Compounded Annualized Returns (As on 25 th November 2014) | INIF (Regular Plan) | CNX Nifty Index- TRI % | Compounded Annualized Returns (As on 25 th November 2014) | INIF (Direct Plan) | CNX Nifty Index- TRI % |
|--|---------------------|------------------------|--|--------------------|------------------------|
| Returns for the last 1 year | 37.837% | 40.002% | Returns for the last 1 year | 38.241% | 40.002% |
| Returns for the last 3 years | 21.531% | 23.057% | Returns since Inception (1 st January 2013) | 20.847% | 21.877% |
| Returns since Inception (25 th June 2010) | 11.179% | 12.644% | | | |

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



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



IDBI Nifty Junior Index Fund (INJIF)

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

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

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.

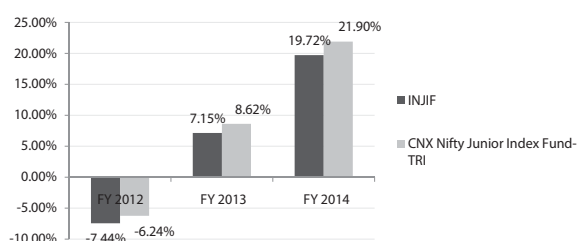
In the event the CNX Nifty Junior Index is dissolved or is withdrawn by IISL or is not published due to any reason whatsoever, the Trustee reserves the right to modify the Scheme so as to track a different suitable index and/or to suspend tracking the Index and appropriate intimation of the same will 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 – 20th September 2010)
NAV of the Growth option is considered for calculating the scheme returns for both the Plans (Regular / Direct).

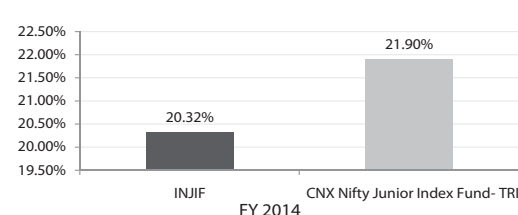
| Compounded Annualized Returns (As on 25 th November 2014) | INJIF (Regular Plan) | CNX Nifty Junior Index – TRI (%) |
|---|-------------------------|-------------------------------------|
| Returns for the last 1 year | 48.533% | 52.250% |
| Returns for the last 3 years | 25.658% | 27.809% |
| Returns since Inception (20 th September 2010) | 8.658% | 10.381% |

| Compounded Annualized Returns (As on 25 th November 2014) | INJIF (Direct Plan) | CNX Nifty Junior Index – TRI (%) |
|---|------------------------|-------------------------------------|
| Returns for the last 1 year | 49.197% | 52.250% |
| Returns since Inception (1 st January 2013) | 22.169% | 23.855% |

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



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



IDBI India Top 100 Equity Fund (IIT100EF)

(An open-ended growth scheme)

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

Asset Allocation Pattern The asset allocation pattern for the scheme is detailed in the table below:

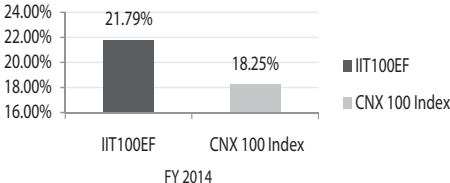
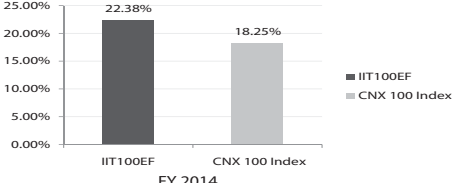
| Instrument | Indicative allocation (% of total assets) | | Risk Profile |
|--|--|---------|---------------|
| | Minimum | Maximum | |
| Equities and equity related instruments of constituents of the CNX 100 Index | 70% | 100% | High |
| Debt and Money market instruments | 0% | 30% | Low to Medium |

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

For additional disclosure to asset allocation pattern, please refer page 10 & 11

IDBI India Top 100 Equity Fund (IIT100EF)

(An open-ended growth scheme)

| | | | | | | | |
|---|--|--|--|--|--|--|--|
| Performance of the scheme | (Inception date - 15th May 2012) | | | | | | |
| | NAV of the Growth option is considered for calculating the scheme returns for both the Plans (Regular / Direct). | | | | | | |
| | Compounded Annualized Returns (As on 25 th November 2014) | | | Compounded Annualized Returns (As on 25 th November 2014) | | | |
| | IIT100EF (Regular Plan) | | | IIT100EF (Direct Plan) | | | |
| | CNX 100 Index | | | CNX 100 Index | | | |
| | Returns for the last 1 year | | | Returns for the last 1 year | | | |
| | Returns since Inception (15 th May 2012) | | | Returns since Inception (1 st January 2013) | | | |
| Absolute Returns for each financial year for the last 1 Year (Regular Plan/ Growth Plan) | | | | Absolute Returns for each financial year for the last 1 year (Direct Plan/ Growth Option) | | | |
|  | | | |  | | | |

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

(An open-ended Equity Linked Savings scheme (ELSS) offering Income Tax benefits under Section 80C of the IT Act, 1961)

| | | | | | | |
|---------------------------|--|--|------------------------|----------------------|---|----------------------|
| Investment Objective | The Scheme will seek to invest predominantly in a diversified portfolio of equity and equity related instruments with the objective to provide investors with opportunities for capital appreciation and income along with the benefit of income-tax deduction (under section 80C of the Income-tax Act, 1961) on their investments. Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of allotment to be eligible for income-tax benefits under Section 80C. There can be no assurance that the investment objective under the scheme will be realized. | | | | | |
| Asset Allocation Pattern | The asset allocation pattern for the scheme is detailed in the table below: | | | | | |
| | Instrument | Indicative allocation (% of total assets) | | Risk Profile | | |
| | | Minimum | Maximum | | | |
| | Equity and equity related instruments | 80% | 100% | Medium to High | | |
| | Debt and Money Market instruments | 0% | 20% | Low to Medium | | |
| | <p>The asset allocation pattern defined above is mandated under the ELSS Notification. The Scheme intends to meet the requirements of any other Notifications / regulations regarding ELSS that may be issued by the Government / regulatory bodies from time to time. Equity and equity related instruments for the purpose of this Scheme will include equity shares (listed or unlisted), cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of 12 months.</p> <p>Further, it shall be ensured that funds of the scheme remain invested in equities and equity related instruments to the extent of at least 80%. Pending investment of funds in the required manner, the Mutual Fund may invest the funds in short-term money market instruments or other liquid instruments or both. After three years of the date of allotment of the units, the Mutual Fund may hold up to twenty per cent of net assets of the scheme in short-term money market instruments and other liquid instruments to enable them to redeem investment of those unit-holders who would seek to tender the units for repurchase.</p> <p>The cumulative gross investment in securities under the scheme, which includes Equity and equity related instruments, Debt and Money market instruments and CBLO will not exceed 100% of the net assets of the scheme.</p> <p>For additional disclosure to asset allocation pattern, please refer page 10 & 11</p> | | | | | |
| Performance of the scheme | (Inception date -10th September 2013) Since the Scheme has been in existence for less than a year absolute returns since inception are provided. NAV of the Growth option is considered for calculating the scheme returns for both the Plans (Regular / Direct). | | | | | |
| | Compounded Annualized Returns (As on 25 th November 2014) | | IEAF (Regular Plan) | S&P BSE 200 Index | Compounded Annualized Returns (As on 25 th November 2014) | |
| | Returns for the last 1 year | | 71.590% | 41.725% | Returns for the last 1 year | |
| | Returns since Inception (10 th September 2013) | | 64.453% | 38.977% | Returns since Inception (10 th September 2013) | |
| | | | | | | |
| | | | | | IEAF (Direct Plan) | S&P BSE 200 Index |
| | | | | | 65.497% | 38.977% |

IDBI Diversified Equity Fund

(An open-ended growth scheme)

| | | | | | |
|--------------------------|--|---|---------|---------------|--|
| Investment Objective | To provide investors with opportunities for long-term growth in capital through investment in a diversified basket of equity stocks, debt and money market instruments. The equity portfolio will be well diversified and actively managed to realize the scheme objective. However, there can be no assurance that the investment objective of the scheme will be realized. | | | | |
| Asset Allocation pattern | The asset allocation pattern for the scheme is detailed in the table below: | | | | |
| | Instrument | Indicative allocation (% of total assets) | | Risk Profile | |
| | | Minimum | Maximum | | |
| | Equities and equity related instruments | 70% | 100% | High | |
| | Debt and Money market instruments and CBLO | 0% | 30% | Low to Medium | |
| | <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. The cumulative gross investment in securities under the scheme, which includes Equity, Money market instruments, debt instruments including floating rate debt instruments and gross exposure to derivatives, will not exceed 100% of the net assets of the scheme.</p> <p>For additional disclosure to asset allocation pattern, please refer page 10 & 11</p> | | | | |
| | | | | | |

IDBI Diversified Equity Fund

(An open-ended growth scheme)

| | | | | | | |
|----------------------------------|--|--------------------------------|----------------------------------|---|-------------------------------|----------------------------------|
| Performance of the scheme | (Inception date - 28th March 2014) | | | | | |
| | Since the Scheme has been in existence for less than a year absolute returns since inception are provided. | | | | | |
| | NAV of the Growth option is considered for calculating the scheme returns for both the Plans (Regular / Direct). | | | | | |
| | Absolute Returns (As on 25th November 2014) | IDEF (Regular Plan) | S&P BSE 500 Index | Absolute Returns (As on 25th November 2014) | IDEF (Direct Plan) | S&P BSE 500 Index |
| | Returns since Inception (28 th March 2014) | 51.300% | 32.057% | Returns since Inception (28 th March 2014) | 51.800% | 32.057% |

IDBI Gold Fund (IGFOF)

(An open ended Fund of Funds scheme)

| | | | | |
|--|--|---|---------|----------------|
| Investment Objective | The investment objective of the Scheme will be to generate returns that correspond closely to the returns generated by IDBI Gold Exchange Traded Fund. | | | |
| Asset Allocation Pattern | The asset allocation pattern for the scheme is detailed in the table below: | | | |
| | Instrument | Indicative allocation (% of total assets) | | Risk Profile |
| | | Minimum | Maximum | |
| | Units of IDBI Gold Exchange Traded Fund | 95% | 100% | Medium to High |
| | Reverse repo/ short-term fixed deposits/ Money market instruments and in IDBI Liquid Fund Scheme of IDBI Mutual Fund | 0% | 5% | Low |
| Short-term fixed deposits shall be held in the name of the Scheme and the duration of such fixed deposit shall not exceed 91 days from the date of deposit. | | | | |
| The cumulative gross investment under the scheme, which includes investment in the underlying scheme, Reverse repo/ short-term fixed deposits/ Money market instruments and in IDBI Liquid Fund Scheme of IDBI Mutual Fund will not exceed 100% of the net assets of the scheme. | | | | |
| The Scheme will subscribe/redeem according to the value equivalent to unit creation size as applicable for the underlying scheme directly from/to the underlying scheme. Alternatively, the units of the underlying scheme may be acquired/ redeemed through the stock exchange where the units of the underlying schemes are listed. | | | | |
| The Scheme in line with the asset allocation pattern outlined above shall invest primarily in physical Gold by investing exclusively in the underlying scheme 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. | | | | |
| Risk Profile of the Scheme (IGFOF) | IGFOF will seek to invest predominantly in physical gold by investing exclusively in IDBI Gold Exchange Traded Fund. Accordingly the Scheme specific risk factors as applicable to IDBI Gold Exchange Traded Fund (underlying Scheme) will be also applicable to IGFOF. Investors who intend to invest in the FoF Scheme are required to and deemed to have understood the risk factors of the underlying scheme. The Scheme specific risk factors for IDBI Gold Fund are detailed below: | | | |
| | 1. 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. | | | |
| | 2. 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. | | | |
| | 3. 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. | | | |
| | 4. 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. | | | |
| | 5. 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. | | | |
| | 6. 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. | | | |
| | 7. 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. | | | |
| | Risk Factors specific to IDBI Gold Exchange Traded Fund (IDBI Gold ETF) | | | |
| | 8. 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. | | | |
| | 9. 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. | | | |

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

- 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.
10. 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 is 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.
 11. 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.
 12. 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.
 13. 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.
- Please refer page 11 for other Risk Factors applicable to IDBI Gold Fund.

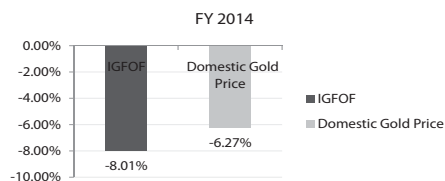
Performance of the scheme

(Inception date- 14th August 2012)

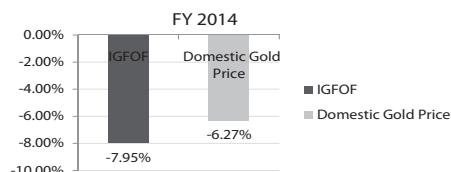
NAV of the Growth option is considered for calculating the scheme returns for both the Plans (Regular / Direct).

| Compounded Annualized Returns (As on 25 th November 2014) | IGFOF (Regular Plan) | Domestic Gold Price | Compounded Annualized Returns (As on 25 th November 2014) | IGFOF (Direct Plan) | Domestic Gold Price |
|--|----------------------|---------------------|--|---------------------|---------------------|
| Returns for the last 1 year | -6.084% | -4.132% | Returns for the last 1 year | -5.607% | -4.132% |
| Returns since inception (14 th August 2012) | -7.734% | -5.599% | Returns since inception (1 st January 2013) | -11.740% | -10.078% |

Absolute Returns for each financial year for the last 1 year



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



Applicable to all schemes

Asset Allocation Pattern (Further considerations)

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

The scheme(s) propose to invest in following-

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

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

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

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

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

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

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

Applicable to all schemes

- (d) The Scheme(s) may engage in short selling of securities in accordance with the framework relating to Short Selling and securities lending and borrowing specified by SEBI. The Scheme may also participate in securities lending to augment its income.
- (e) Securities lending in the scheme will be in accordance with the guidelines on securities lending and borrowing scheme issued by SEBI from time to time. The scheme shall not deploy more than 20% of its net asset in securities lending and not more than 5% in securities lending to any single counterparty.
- Securities lending in the scheme will be in accordance with the guidelines on securities lending and borrowing scheme and modifications issued by SEBI from time to time such as circular no. MRD/DoP/SE/Dep/Cir-14 /2007 dated December 20, 2007 circular no. MRD/DoP/SE/Cir- 31/2008 dated October 31, 2008, circular no. MRD/DoP/SE/Dep/Cir- 01 /2010 dated January 06, 2010, circular no. CIR/MRD/DP/33/2010 dated October 07, 2010 and circular no. CIR/MRD/DP/ 30 /2012 dated November 22, 2012.
- (f) Short-term fixed deposits shall be held in the name of the Scheme(s) and the duration of such fixed deposit shall not exceed 91 days from the date of deposit.

Other Considerations

1. Pending deployment of funds of Scheme(s) as per the investment objective of the Scheme(s), the AMC may park the funds of the scheme(s) in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI from time to time.
2. Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the asset allocation pattern will be for short term and defensive considerations.
3. In the event of asset allocation falling outside the limits specified in the asset allocation table, the fund manager will endeavor to review and rebalance the same within 30 days. If the rebalancing couldn't be completed within the 30 days, the details of such instances will be reported to the Trustees for taking necessary remedial measures.
4. Though every endeavor will be made to achieve the objectives of the Scheme(s), the AMC/Sponsors/Trustees do not guarantee that the investment objectives of the Scheme(s) will be achieved.
5. No Guaranteed returns are being offered under the Scheme(s).

Risk Factors

Common Scheme Specific Risk Factors

1. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information.
2. The tax benefits described in the SID/KIM are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme(s) will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unit holder is advised to consult his/her/its own professional tax advisor.
3. Redemption by the Unit holder due to change in the fundamental attributes of the Scheme(s) or due to any other reasons may entail tax consequences. The Trustees, AMC, their directors or their employees shall not be liable for any tax consequences that may arise.
4. The Mutual Fund is not assuring any dividend nor is it assuring that it will make any dividend 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.
5. Trading volumes and settlement periods may inherently restrict the liquidity of the scheme's investments. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.
6. Different types of securities in which the scheme/plans would invest as given in the SID carry different levels of risk. Accordingly the scheme's/plan's risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risk than bonds, which are AA rated.
7. **Risks associated with investments in Money Market instrument / Bonds / Gilt Securities**
 - **Credit risk:** This risk arises due to any uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations (IDOF will not take any exposure in T-Bill/Government securities). IDBI Gilt Fund is a dedicated Gilt Scheme. The scheme is not exposed to credit risk.
The AMC seeks to manage credit risk by restricting investments only to investment grade securities. Regular review of the issuer profile to monitor and evaluate the credit quality of the issuer will be carried out.
 - **Interest Rate risk:** This risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise. Interest rate risk mitigation will be through active duration management at the portfolio level through regular monitoring of the interest rate environment in the economy. ILIQF and IUSTF are low duration products. Depending on the prevailing interest rate environment duration of ISTBF, IDBF and IGF will be actively managed to generate optimal risk adjusted return.
 - **Liquidity risk:** The liquidity of a bond may change depending on market conditions leading to changes in the liquidity premium linked to the price of the bond. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio. The AMC will endeavour to mitigate liquidity risk by mapping investor profile and potential redemption expectations into the portfolio construction to allow the scheme to liquidate assets without significantly impacting portfolio returns.
 - **Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
The AMC will endeavor to manage this risk by diversifying investments in instruments with appropriate maturity baskets.
8. **Risks associated with Investing in Derivatives (not applicable to IGFOF, IGF & IEAF)**
Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

Applicable to all schemes

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.

There are certain risks inherent in derivatives. These are

- **Price Risk:** Despite the risk mitigation provided by various derivative instruments, there remains an inherent price risk which may result in losses exceeding actual underlying.
- **Default Risk:** This is the risk that losses will be incurred due to default by counter party. This is also known as credit risk or counterparty risk.
- **Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being hedged for e.g. mismatch between the maturity date of the futures and the actual selling date of the asset.
- **Limitations on upside:** Derivatives when used as hedging tool can also limit the profits from a genuine investment transaction.
- **Liquidity risk** pertains to how saleable a security is in the market. All securities/instruments irrespective of whether they are equity, bonds or derivatives may be exposed to liquidity risk (when the sellers outnumber buyers) which may impact returns while exiting opportunities.

The AMC will monitor the overall economic and credit environment including the systemic liquidity on a regular basis and the outlook will be integrated into the risk control and monitoring of the Scheme to control the risk emanating from derivative investments.

9. Risks associated with Short Selling and Securities Lending

Short Selling (not applicable to IGFOF & IGF): 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 (not applicable to INIF, INJIF, IGFOF & IGF): 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 & IDOF)

Securitized Debt is a financial instrument (bond) whose interest and principal payments are backed by an underlying cash flow from another asset. The risks associated with investing in such instruments are:

Limited Recourse: The instruments represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the Issuer or the Seller or the originator, or the parent or any affiliate of the Seller, Issuer and Originator. No financial recourse is available to the buyer of the security against the Investors' Representative.

Delinquency and Credit Risk: Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Monthly Investor Payouts to the Holders may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of an Obligor to repay his obligation, the Servicer may repossess and sell the Vehicle/ Asset. However many factors may affect, delay or prevent the repossession of such Vehicle/Asset or the length of time required to realize the sale proceeds on such sales. In addition, the price at which such Vehicle/Asset may be sold may be lower than the amount due from that Obligor.

Risks due to possible prepayments: Full prepayment of a contract may lead to an event in which investors may be exposed to changes in tenor and yield.

Bankruptcy of the Originator or Seller: If the service provider becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that either the sale from each Originator was not a sale then an Investor could experience losses or delays in the payments due under the instrument.

Liquidity risk: There is no assurance that a deep secondary market will develop for the instrument. This could limit the ability of the investor to resell them.

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, IEAF & IDEF)

Investments in equity and equity related instruments like stocks, convertibles, warrants, derivatives etc carry both systematic (macro-economic) and company-specific risks. These instruments are exposed to and can be impacted by adverse changes in interest rates, currency rates, inflation, liquidity (trading volumes and settlement) as well as company specific risks like corporate governance issues, changes in technology, financial distress etc.

Equity shares and equity related instruments are volatile and prone to price fluctuations on a daily basis. Investments in equity shares and equity related instruments involve a degree of risk and investors should not invest in the Scheme(s) unless they can afford to take the risks.

Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme(s). Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities.

The NAV of the Units of the Scheme(s) can go up or down because of various factors that affect the capital markets in general.

(Applicable to INIF & INJIF)

INIF and INJIF are passively managed funds. They will invest in only those stocks which are constituents of their respective index i.e. CNX Index & CNX Nifty Junior Index. Also exposure of the stock in portfolio will be of same weightage of that particular stock as in the Index. Fund manager does not have any discretion to invest outside the Index.

These Schemes are subject to specific risk & systematic risks. Being the passive in nature, these schemes will be compelled to stay invested in companies which are constituents of index even though fundamental outlook of a company turn negative.

Applicable to all schemes

(Applicable to IIT100EF & IMIP)

To mitigate risks associated with investments in equity and equity related instruments the AMC will ensure that the portfolio is adequately diversified. The investment universe of the Scheme is available in the public domain and the Scheme will not invest outside the CNX 100 universe. Within this universe, the Fund Manager will invest in companies/sectors identified through a robust in-house research process to minimize company/sector specific risks.

The Fund Manager may also use derivatives tools as appropriate to hedge against market/company specific risks.

(Applicable to IEAF & IDEF)

To mitigate risks associated with investments in equity and equity related instruments the AMC will ensure that the portfolio is adequately diversified. The Fund Manager will invest in companies/sectors identified through a robust in-house research process for its investments merits – competitive position, earnings growth, management quality etc – and will be monitored on an ongoing basis to minimize company/sector specific risks.

13. Risk Factors specific to Index Funds (INIF & INJIF)

1. The CNX Nifty Index is a broad market index while the CNX Nifty Junior Index is an index comprising the next rung of 50 most liquid securities after CNX Nifty Index. Any significant political, economic or a global event or a general downturn in the economy can have an adverse impact on the performance of the Indices and thereby, the Schemes.
2. INIF / INJIF are passively managed schemes that will closely track the CNX Nifty Index/ CNX Nifty Junior Index respectively. The schemes will continue to hold a particular stock in the portfolio at the same weight as in the index irrespective of the fundamental view that the Fund Manager may have regarding the particular stock as long as the stock is a constituent of the index.
3. The performance of the CNX Nifty Index / CNX Nifty Junior Index will have a direct bearing on the performance of INIF / INJIF respectively. Hence any composition change made by the index service provider in terms of weightage or stocks selection will have an impact on the performance of the schemes.
4. In the event the CNX Nifty Index / CNX Nifty Junior Index is dissolved or is withdrawn by IISL or is not published due to any reason whatsoever, the investment objectives of the Scheme may not be realized.
5. Tracking errors are inherent in any index fund and such errors may cause the scheme to generate returns, which are not in line with the performance of the designated index. Such deviation in returns may arise due to several factors including but not limited to:
 - i. Any delay experienced in the purchase or sale of shares due to prevailing liquidity in the market, settlement and realization of sales proceeds and the registration of any security transfer and any delays in receiving cash and scrip dividends and resulting delays in reinvesting them.
 - ii. The CNX Nifty Index / CNX Nifty Junior Index reflect the prices of securities at close of business hours. However, the Fund may buy or sell securities at different points of time during the trading session at the then prevailing prices which may not correspond to the closing prices on the National Stock Exchange (NSE).
 - iii. IISL undertakes a periodic review of the stocks that comprise the CNX Nifty Index/ CNX Nifty Junior Index and may either drop or include new securities. In such an event the Fund will endeavour to reallocate its portfolio but the available investment / disinvestment opportunities may not permit precise mirroring of the CNX Nifty Index/ CNX Nifty Junior Index immediately.
 - iv. The potential for trades to fail, which may result in the particular scheme not having acquired shares at a price necessary to track the index.
 - v. The holding of a cash position and accrued income prior to distribution and accrued expenses.
 - vi. Disinvestments to meet redemption, recurring expenses, dividend payout etc. as elsewhere indicated in this Scheme Information Document.

The Tracking Error that may arise in INIF and INJIF schemes are expected to be around 2% respectively on an annualized basis. This is only an estimate and is expected to vary according to the recurring expenses incurred by the schemes and other factors detailed above.

INIF and INJIF are passively managed funds. They will invest in only those stocks which are constituents of their respective index i.e. CNX Nifty Index & CNX Nifty Junior Index. Also exposure of the stock in portfolio will be of same weightage of that particular stock as in the Index. Fund manager does not have any discretion to invest outside the Index.

These Schemes are subject to specific risk & systematic risks. Being passive in nature, these schemes will be compelled to stay invested in companies which are constituents of index even though fundamental outlook of a company turn negative.

Important Note - INIF / INJIF & IIT100EF (Disclaimer by IISL)

The INIF/INJIF/IIT100EF are not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("IISL"). IISL does not make any representation or warranty, express or implied, to the owners of the INIF/INJIF/IIT100EF or any member of the public regarding the advisability of investing in securities generally or in the INIF/INJIF/IIT100EF particularly or the ability of the CNX Nifty Index/ CNX Nifty Junior Index/ CNX 100 Index to track general stock market performance in India. The relationship of IISL with the IDBI Asset Management Limited is only in respect of the licensing of the indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by IISL without regard to the IDBI Asset Management Limited or the INIF/INJIF/IIT100EF. IISL does not have any obligation to take the needs of the IDBI Asset Management Limited or the owners of the INIF/INJIF/IIT100EF into consideration in determining, composing or calculating the CNX Nifty Index/ CNX Nifty Junior Index/ CNX 100 Index. IISL is not responsible for or has participated in the determination of the timing of prices at, or quantities of the INIF/INJIF/IIT100EF to be issued or in the determination or calculation of the equation by which the INIF/INJIF/IIT100EF is to be converted into cash. IISL has no obligation or liability in connection with the administration, marketing or trading of the INIF/INJIF/IIT100EF.

IISL does not guarantee the accuracy and/or the completeness of the CNX Nifty Index/ CNX Nifty Junior Index/ CNX 100 Index or any data included therein and IISL shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. IISL does not make any warranty, express or implied, as to results to be obtained by the IDBI Asset Management Limited, owners of the INIF/INJIF/IIT100EF, or any other person or entity from the use of the CNX Nifty Index/ CNX Nifty Junior Index/ CNX 100 Index or any data included therein. IISL makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the Index or any data included therein. Without limiting any of the foregoing, IISL expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the INIF/INJIF/IIT100EF, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

An investor, by subscribing or purchasing an interest in the INIF/INJIF/IIT100EF, will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

Applicable to all schemes

| | <p>14. Risks associated with investment in ELSS (Applicable to IEAF)</p> <p>In line with the provisions stipulated under the ELSS scheme, 2005, units issued under IEAF including the units issued pursuant to dividend reinvestment will not be redeemed until the completion of 3 (three) years from the date of allotment of units. The ability of an investor to realize returns on investments in IEAF will consequently be restricted for the first 3 (three) years. Redemption can be made prior to the expiry of the aforesaid 3 (three) years period only in the event of the death of a Unit Holder, subject to the Units having been held for a period of 1 (one) year from the date of their allotment.</p> <p>15. Risks associated with repo/reverse repo transactions in corporate bonds and risk mitigation on strategies (applicable to ILIQF, IUSTF, ISTBF, IDBF, IDOF, IMIP & IEAF)</p> <p>1. Settlement risk - Corporate Bond Repo will be settled between two counterparties in the OTC segment unlike in the case of CBLO transactions where CCIL stands as central counterparty on all transactions (no settlement risk). Settlement risk in reverse repo will be mitigated by requiring the counterparty (entity borrowing funds from the Mutual Fund) to deliver the defined collateral in the account of the MF before the cash is lent to the counterparty. Further, the Mutual Fund will also have a limited universe of counterparties comprising of Scheduled Commercial Banks, Primary Dealers, Mutual Funds and National Financial Institutions.</p> <p>2. Quality of collateral – The Mutual Fund will be exposed to credit risk on the underlying collateral – downward migration of rating. The Mutual Fund will mitigate this risk by a thorough in-house credit research on the quality of collateral with the objective to minimize instance of rating downgrades on collateral. The Mutual Fund will also impose adequate haircut on the collateral to cushion against any diminution in the value of the collateral. Collateral will require to be rated AAA or equivalent. The Mutual Fund will also not accept as collateral, securities issued by the counterparties themselves.</p> <p>3. Liquidity of collateral – In the event of default by the counterparty, the Mutual Fund would have recourse to recover its investments by selling the collateral in the market. If the underlying collateral is illiquid, then the Mutual Fund may incur an impact cost at the time of sale (lower price realization). The Mutual Fund seeks to mitigate this risk by imposing specific constraints on the collateral – issuer (PSUs/ Financial Institutions etc.), tenor of the collateral (shorter maturity papers are more liquid than longer dated papers) on a case to case basis.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|------------------|----------|--|-------------------------------|------------------------------------|--------------------------|---|-------|------------------|----------|-------------------------|------------------------------|--------|----|----|-------|--|----|---|-------|------------------|----------|-------------------------|------------------------------|--------|----|----|-------|--|----|---|-------|------------------|----------|-----------------|------------------------------|--------|----|----|---|------|------------------|----------|--------------------|------------------------------|--------|----|----|---|------|------------------|----------|--------------------|------------------------------|--------|----|----|---|-----|------------------|----------|--------------------|------------------------------|--------|----|----|---|------|------------------|----------|--------------------|------------------------------|--------|----|----|---|------|------------------|----------|----|------------------------------|--------|----|----|---|-------|------------------|----------|----|------------------------------|--------|----|----|----|----------|------------------|----------|----|------------------------------|--------|----|----|----|------|------------------|----------|----|-------------------------------|--------|----|----|----|------|------------------|----------|----|-------------------------------|--------|----|----|----|-------|------------------|--------|----|----|
| <p>Prudential limits and disclosure on portfolio concentration risk (applicable to ILIQF, IUSTF, ISTBF, IDBF, IDOF & IMIP)</p> | <p>Total exposure of debt schemes of mutual funds in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, T-Bills, AAA rated securities issued by Public Financial Institutions and Public Sector Banks and short term deposits of scheduled commercial banks) shall not exceed 30% of the net assets of the scheme.</p> <p>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;</p> <p>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.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Plans and Options</p> | <p>Plans and Options</p> <p>The scheme offers following plans, options and sub-options.</p> <table><tr><th>No</th><th>Scheme</th><th>Plan*</th><th>Option</th><th>Sub-option / Frequency of Dividend</th><th>Mode of dividend payment</th></tr><tr><td rowspan="3">1</td><td rowspan="3">ILIQF</td><td rowspan="3">Regular & Direct</td><td>Dividend</td><td>Daily#/ Weekly/ Monthly</td><td>Reinvestment / Payout/ Sweep</td></tr><tr><td>Growth</td><td>NA</td><td>NA</td></tr><tr><td>Bonus</td><td>subject to the availability of distributable surplus</td><td>NA</td></tr><tr><td rowspan="3">2</td><td rowspan="3">IUSTF</td><td rowspan="3">Regular & Direct</td><td>Dividend</td><td>Daily#/ Weekly/ Monthly</td><td>Reinvestment / Payout/ Sweep</td></tr><tr><td>Growth</td><td>NA</td><td>NA</td></tr><tr><td>Bonus</td><td>subject to the availability of distributable surplus</td><td>NA</td></tr><tr><td rowspan="2">3</td><td rowspan="2">ISTBF</td><td rowspan="2">Regular & Direct</td><td>Dividend</td><td>Weekly/ Monthly</td><td>Reinvestment / Payout/ Sweep</td></tr><tr><td>Growth</td><td>NA</td><td>NA</td></tr><tr><td rowspan="2">4</td><td rowspan="2">IDBF</td><td rowspan="2">Regular & Direct</td><td>Dividend</td><td>Quarterly/Annually</td><td>Reinvestment / Payout/ Sweep</td></tr><tr><td>Growth</td><td>NA</td><td>NA</td></tr><tr><td rowspan="2">5</td><td rowspan="2">IMIP</td><td rowspan="2">Regular & Direct</td><td>Dividend</td><td>Monthly/ Quarterly</td><td>Reinvestment / Payout/ Sweep</td></tr><tr><td>Growth</td><td>NA</td><td>NA</td></tr><tr><td rowspan="2">6</td><td rowspan="2">IGF</td><td rowspan="2">Regular & Direct</td><td>Dividend</td><td>Quarterly/Annually</td><td>Reinvestment / Payout/ Sweep</td></tr><tr><td>Growth</td><td>NA</td><td>NA</td></tr><tr><td rowspan="2">7</td><td rowspan="2">IDOF</td><td rowspan="2">Regular & Direct</td><td>Dividend</td><td>Quarterly/Annually</td><td>Reinvestment / Payout/ Sweep</td></tr><tr><td>Growth</td><td>NA</td><td>NA</td></tr><tr><td rowspan="2">8</td><td rowspan="2">INIF</td><td rowspan="2">Regular & Direct</td><td>Dividend</td><td>NA</td><td>Reinvestment / Payout/ Sweep</td></tr><tr><td>Growth</td><td>NA</td><td>NA</td></tr><tr><td rowspan="2">9</td><td rowspan="2">INJIF</td><td rowspan="2">Regular & Direct</td><td>Dividend</td><td>NA</td><td>Reinvestment / Payout/ Sweep</td></tr><tr><td>Growth</td><td>NA</td><td>NA</td></tr><tr><td rowspan="2">10</td><td rowspan="2">IIT100EF</td><td rowspan="2">Regular & Direct</td><td>Dividend</td><td>NA</td><td>Reinvestment / Payout/ Sweep</td></tr><tr><td>Growth</td><td>NA</td><td>NA</td></tr><tr><td rowspan="2">11</td><td rowspan="2">IEAF</td><td rowspan="2">Regular & Direct</td><td>Dividend</td><td>NA</td><td>Reinvestment / Payout / Sweep</td></tr><tr><td>Growth</td><td>NA</td><td>NA</td></tr><tr><td rowspan="2">12</td><td rowspan="2">IDEF</td><td rowspan="2">Regular & Direct</td><td>Dividend</td><td>NA</td><td>Reinvestment / Payout / Sweep</td></tr><tr><td>Growth</td><td>NA</td><td>NA</td></tr><tr><td>13</td><td>IGFOF</td><td>Regular & Direct</td><td>Growth</td><td>NA</td><td>NA</td></tr></table> <p>*All plans other than Direct plan will be treated as Regular Plan.</p> <p># Compulsory re-investment. No payout or sweep.</p> <p>Please note that Issuance of Bonus units / Dividend are subject to the availability of distributable surplus, if any, in the scheme and at the discretion of the Fund Manager</p> <p>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</p> <p>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.</p> | 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 | Bonus | subject to the availability of distributable surplus | NA | 2 | IUSTF | Regular & Direct | Dividend | Daily#/ Weekly/ Monthly | Reinvestment / Payout/ Sweep | Growth | NA | NA | Bonus | subject to the availability of distributable surplus | 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 | NA | NA | 6 | IGF | Regular & Direct | Dividend | Quarterly/Annually | Reinvestment / Payout/ Sweep | Growth | NA | NA | 7 | IDOF | Regular & Direct | Dividend | Quarterly/Annually | Reinvestment / Payout/ Sweep | Growth | NA | NA | 8 | INIF | Regular & Direct | Dividend | NA | Reinvestment / Payout/ Sweep | Growth | NA | NA | 9 | INJIF | Regular & Direct | Dividend | NA | Reinvestment / Payout/ Sweep | Growth | NA | NA | 10 | IIT100EF | Regular & Direct | Dividend | NA | Reinvestment / Payout/ Sweep | Growth | NA | NA | 11 | IEAF | Regular & Direct | Dividend | NA | Reinvestment / Payout / Sweep | Growth | NA | NA | 12 | IDEF | Regular & Direct | Dividend | NA | Reinvestment / Payout / Sweep | Growth | NA | NA | 13 | IGFOF | Regular & Direct | Growth | NA | NA |
| 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | Bonus | subject to the availability of distributable surplus | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | IUSTF | Regular & Direct | Dividend | Daily#/ Weekly/ Monthly | Reinvestment / Payout/ Sweep | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | Growth | NA | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | Bonus | subject to the availability of distributable surplus | 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 | NA | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | IGF | Regular & Direct | Dividend | Quarterly/Annually | Reinvestment / Payout/ Sweep | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | Growth | NA | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | IDOF | Regular & Direct | Dividend | Quarterly/Annually | Reinvestment / Payout/ Sweep | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | Growth | NA | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | INIF | Regular & Direct | Dividend | NA | Reinvestment / Payout/ Sweep | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | Growth | NA | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | INJIF | Regular & Direct | Dividend | NA | Reinvestment / Payout/ Sweep | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | Growth | NA | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | IIT100EF | Regular & Direct | Dividend | NA | Reinvestment / Payout/ Sweep | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | Growth | NA | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | IEAF | Regular & Direct | Dividend | NA | Reinvestment / Payout / Sweep | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | Growth | NA | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | IDEF | Regular & Direct | Dividend | NA | Reinvestment / Payout / Sweep | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | Growth | NA | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13 | IGFOF | Regular & Direct | Growth | NA | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Applicable to all schemes

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

| Dividend Amount | Schemes | Original dividend Sub-Option selected by investor | Transaction will be treated as |
|--------------------|---|---|--------------------------------|
| Less than Rs. 1000 | ILIQF, IUSTF, ISTBF | Dividend Payout | Dividend Reinvestment |
| Less than Rs.100 | IDBF, IGF, IDOF, IMIP, INIF, INJIF, IIT100EF & IDEF | Dividend Payout | Dividend Reinvestment |

In case of IEAF, If the dividend amount is less than Rs. 500/-, the entire dividend amount shall be compulsorily paid out and no dividend reinvestment will be made even though the investor has opted for dividend reinvestment sub option.

For all schemes, Sweep facility is allowed only if dividend amount is Rs.1000/- & above. If the dividend amount is less than Rs.1000, no sweep will be made and the total amount will be reinvested (For IEAF, Payout will be made)

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

| Frequency of Dividend | Record Date/Day- For ILIQF | For all funds other than ILIQF where Dividend frequency 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 (for IEAF, default mode will be payout). In such cases where the investors have opted for the Dividend option but not specified the frequency of the dividend, the following frequency would be treated as the default frequency of dividend.

| Scheme | Default frequency of dividend if not specified but where Dividend Option has been opted for |
|--------|---|
| IMIP | Monthly dividend |
| ILIQF | Daily dividend |
| IUSTF | Daily dividend |
| ISTBF | Monthly dividend |
| IDBF | Quarterly dividend |
| IGF | Quarterly dividend |
| IDOF | 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. The Scheme, subject to the availability of distributable surplus, retains the discretion to declare bonus units.

Applicable to IEAF

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

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

Applicable to IEAF

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

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)

(Applicable to IEAF)

In case of SIP, STP & DSP transactions, statutory lock-in period of 3 years is applicable to every installment made to IEAF.

STP & SWP from IEAF is allowed only after completion of statutory lock-in period of 3 years.

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

Subscription (For ILIQF)

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

- 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.

Applicable to all schemes

Subscription (For all schemes other than ILIQF)

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

1. In respect of valid applications received up to 3.00 p.m. on a business day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the NAV of the day on which application is received shall be applicable.
2. In respect of valid applications received after 3.00 p.m. on a business day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the NAV of the next Business day shall be applicable.
3. In respect of valid applications with an outstation cheques or demand drafts not payable at par at the Official Points of Acceptance where the application is received, the NAV of day on which the cheque or demand draft is credited shall be applicable.

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

- i. where the application is received up to 3.00 p.m. on a business day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day of receipt of application;
- ii. where the application is received after 3.00 p.m. on a business day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the next business day; and
- iii. irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day on which the funds are available for utilization.

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

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

Redemption

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:

(Applicable to ILIQF)

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

Applicable to all schemes other than ILIQF

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

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

Switches (For all schemes)

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

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

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

Redemption / Switch-out (For IEAF)

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

Transactions through online facilities/electronic modes:

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

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

| Minimum Application Amount/ Number of Units | Applicable to all schemes | | |
|---|--|---|--|
| | Purchase | Additional Purchase | Repurchase |
| | Minimum Investment (For All Schemes except IEAF) Rs. 5000 and in multiples of Re. 1 thereafter (For IEAF) Rs. 500 and in multiples of Rs. 500 thereafter. | Rs. 1000 and in multiples of Re. 1 thereafter | Rs. 1000 or 100 units whichever is lower (in case of ILIQF & IUSTF Rs.1000 or 1 unit whichever is lower) |
| | For Systematic Investment Plan <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 on all business days. Investments above minimum amount mentioned shall be made in multiples of Re. 1 (Rs.500 for IEAF) for all SIPs irrespective of the plan/ option or frequency of SIP | For IEAF: Rs. 500 and in multiples of Rs. 500 thereafter | For IEAF: Rs. 500 or 50 units whichever lower. The redemption / repurchase is subject to the lock-in period of 3 years. |

Applicable to all schemes

| Maximum Application Amount | Subscription limit in IDBI Equity Advantage Fund: To encourage more retail investor participation in IDBI Equity Advantage Fund, the following limits for subscription of units of the scheme are being introduced with effect from December 22, 2014. The subscription limits are as follows: <ul style="list-style-type: none">Maximum subscription amount per day per Investor will be Rs.1,50,000/-.Maximum subscription amount per Investor per transaction will be Rs.1,50,000/- for new SIP/STP mandates. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|---|-------------------|------------------------|---|------------------------------|--------------------------|---------------------------|-----------------------------------|------------------------------|----------------------------------|------------------------------|--|----------------|--|--------------------------------|--|-------|--|-------|--|------------------------------|---------------|----------|---|------|---|--------------------------------|---|------|-------------------------------------|--|--|
| 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>ILIQF</td><td>CRISIL Liquid Fund Index</td></tr><tr><td>IUSTF</td><td>CRISIL Liquid Fund Index</td></tr><tr><td>ISTBF</td><td>CRISIL Short Term Bond Fund Index</td></tr><tr><td>IDBF</td><td>CRISIL Composite Bond Fund Index</td></tr><tr><td>IGF</td><td>CRISIL Gilt Index</td></tr><tr><td>IDOF</td><td>CRISIL Short Term Bond Fund Index</td></tr><tr><td>IMIP</td><td>CRISIL MIP Blended Index</td></tr><tr><td>INIF</td><td>CNX Nifty Index (Total Returns Index)</td></tr><tr><td>INJIF</td><td>CNX Nifty Junior Index (Total Returns Index)</td></tr><tr><td>IIT100EF</td><td>CNX 100 Index</td></tr><tr><td>IEAF</td><td>S&P BSE 200 Index</td></tr><tr><td>IDEF</td><td>S&P BSE 500 Index</td></tr><tr><td>IGFOF</td><td>Domestic price of Gold</td></tr></table> | Scheme Name | Benchmark | ILIQF | CRISIL Liquid Fund Index | IUSTF | CRISIL Liquid Fund Index | ISTBF | CRISIL Short Term Bond Fund Index | IDBF | CRISIL Composite Bond Fund Index | IGF | CRISIL Gilt Index | IDOF | CRISIL Short Term Bond Fund Index | IMIP | CRISIL MIP Blended Index | INIF | CNX Nifty Index (Total Returns Index) | INJIF | CNX Nifty Junior Index (Total Returns Index) | IIT100EF | CNX 100 Index | IEAF | S&P BSE 200 Index | IDEF | S&P BSE 500 Index | IGFOF | Domestic price of Gold | | | | |
| Scheme Name | Benchmark | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ILIQF | CRISIL Liquid Fund Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IUSTF | CRISIL Liquid Fund Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ISTBF | CRISIL Short Term Bond Fund Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IDBF | CRISIL Composite Bond Fund Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IGF | CRISIL Gilt Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IDOF | CRISIL Short Term Bond Fund Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IMIP | CRISIL MIP Blended Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| INIF | CNX Nifty Index (Total Returns Index) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| INJIF | CNX Nifty Junior Index (Total Returns Index) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IIT100EF | CNX 100 Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IEAF | S&P BSE 200 Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IDEF | S&P BSE 500 Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IGFOF | Domestic price of Gold | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dividend/ Bonus Policy (Dividend Option is 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 (Bonus Plan is available in ILIQF & IUSTF). | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name of the Fund Manager | <table><tr><th>Mr. Ganti N. Murthy</th><th>Mr. Gautam Kaul</th><th>Mr. V. Balasubramanian</th></tr><tr><td>IDBI Monthly Income Plan (Debt component)</td><td>IDBI Liquid Fund</td><td>IDBI Nifty Index Fund</td></tr><tr><td>IDBI Short Term Bond Fund</td><td>IDBI Ultra Short Term Fund</td><td>IDBI Nifty Junior Index Fund</td></tr><tr><td>IDBI Dynamic Bond Fund</td><td>IDBI Debt Opportunities Fund</td><td>IDBI Monthly Income Plan (Equity component)</td></tr><tr><td>IDBI Gilt Fund</td><td></td><td>IDBI India Top 100 Equity Fund</td></tr><tr><td>IDBI Fixed Maturity Plans</td><td></td><td>IDBI Equity Advantage Fund</td></tr><tr><td></td><td></td><td>IDBI Diversified Equity Fund</td></tr><tr><td></td><td></td><td>IDBI Rajiv Gandhi Equity Savings Scheme- Series I- Plan A</td></tr><tr><td></td><td></td><td>IDBI Gold Exchange Traded Fund</td></tr><tr><td></td><td></td><td>IDBI Gold Fund</td></tr></table> | Mr. Ganti N. Murthy | Mr. Gautam Kaul | Mr. V. Balasubramanian | IDBI Monthly Income Plan (Debt component) | IDBI Liquid Fund | IDBI Nifty Index Fund | IDBI Short Term Bond Fund | IDBI Ultra Short Term Fund | IDBI Nifty Junior Index Fund | IDBI Dynamic Bond Fund | IDBI Debt Opportunities Fund | IDBI Monthly Income Plan (Equity component) | IDBI Gilt Fund | | IDBI India Top 100 Equity Fund | IDBI Fixed Maturity Plans | | IDBI Equity Advantage Fund | | | IDBI Diversified Equity Fund | | | IDBI Rajiv Gandhi Equity Savings Scheme- Series I- Plan A | | | IDBI Gold Exchange Traded Fund | | | IDBI Gold Fund | | |
| Mr. Ganti N. Murthy | Mr. Gautam Kaul | Mr. V. Balasubramanian | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IDBI Monthly Income Plan (Debt component) | IDBI Liquid Fund | IDBI Nifty Index Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IDBI Short Term Bond Fund | IDBI Ultra Short Term Fund | IDBI Nifty Junior Index Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IDBI Dynamic Bond Fund | IDBI Debt Opportunities Fund | IDBI Monthly Income Plan (Equity component) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IDBI Gilt Fund | | IDBI India Top 100 Equity Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IDBI Fixed Maturity Plans | | IDBI Equity Advantage Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | IDBI Diversified Equity Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | IDBI Rajiv Gandhi Equity Savings Scheme- Series I- Plan A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | IDBI Gold Exchange Traded Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | IDBI Gold Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name of the Asst. Fund Manager | <table><tr><th>Mr. Annavarapu Venkat</th><th>Mr. Anshul Mishra</th></tr><tr><td>IDBI Nifty Index Fund</td><td>IDBI Rajiv Gandhi Equity Savings Scheme - Series I Plan A</td></tr><tr><td>IDBI Nifty Junior Index Fund</td><td></td></tr></table> | Mr. Annavarapu Venkat | Mr. Anshul Mishra | IDBI Nifty Index Fund | IDBI Rajiv Gandhi Equity Savings Scheme - Series I Plan A | IDBI Nifty Junior Index Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mr. Annavarapu Venkat | Mr. Anshul Mishra | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IDBI Nifty Index Fund | IDBI Rajiv Gandhi Equity Savings Scheme - Series I Plan A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IDBI Nifty Junior Index Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name of the Trustee Company | IDBI MF Trustee Company Limited | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expenses of the Scheme | Entry Load (For normal transactions / Switch-in and SIP) – Not applicable SEBI vide its circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission, if any, to the distributor on the investment made by the investor will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Load Structure | Exit Load (Redemption/ Switch-out/ Transfer/ SWP): <table><tr><th>Scheme</th><th>Exit Load</th></tr><tr><td>ILIQF</td><td>Nil</td></tr><tr><td>IUSTF</td><td>Nil</td></tr><tr><td>ISTBF</td><td>Nil</td></tr><tr><td>IDBF</td><td>1% for exit on or before 12 months from the date of allotment.</td></tr><tr><td>IGF</td><td>0.50% for exit within 30 days from the date of allotment</td></tr><tr><td>IDOF</td><td>2% for exit up to & including 18 months from the date of allotment</td></tr><tr><td>IGFOF</td><td>1% for exit within 12 months from the date of allotment.</td></tr><tr><td>INIF</td><td>Nil</td></tr><tr><td>INJIF</td><td>Nil</td></tr><tr><td>IIT100EF</td><td>1% for exit within 12 months from the date of allotment</td></tr><tr><td>IMIP</td><td>1% for exit within 12 months from the date of allotment</td></tr><tr><td>IDEF</td><td>1% for exit within 12 months from the date of allotment</td></tr><tr><td>IEAF</td><td>Nil (statutory lock-in of 3 years)</td></tr></table> <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> | | | Scheme | Exit Load | ILIQF | Nil | IUSTF | Nil | ISTBF | Nil | IDBF | 1% for exit on or before 12 months from the date of allotment. | IGF | 0.50% for exit within 30 days from the date of allotment | IDOF | 2% for exit up to & including 18 months from the date of allotment | IGFOF | 1% for exit within 12 months from the date of allotment. | INIF | Nil | INJIF | Nil | IIT100EF | 1% for exit within 12 months from the date of allotment | IMIP | 1% for exit within 12 months from the date of allotment | IDEF | 1% for exit within 12 months from the date of allotment | IEAF | Nil (statutory lock-in of 3 years) | | |
| Scheme | Exit Load | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ILIQF | Nil | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IUSTF | Nil | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ISTBF | Nil | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IDBF | 1% for exit on or before 12 months from the date of allotment. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IGF | 0.50% for exit within 30 days from the date of allotment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IDOF | 2% for exit up to & including 18 months from the date of allotment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IGFOF | 1% for exit within 12 months from the date of allotment. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| INIF | Nil | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| INJIF | Nil | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IIT100EF | 1% for exit within 12 months from the date of allotment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IMIP | 1% for exit within 12 months from the date of allotment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IDEF | 1% for exit within 12 months from the date of allotment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IEAF | Nil (statutory lock-in of 3 years) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Applicable to all schemes

| | <p>No exit load shall be levied for switching between Options (Growth/Dividend) under the same Plan (Regular/Direct) within a Scheme. Switch of investments to Direct Plan within the same Scheme shall be subject to applicable exit load, unless the investment was made directly i.e. without any distributor code. However, any subsequent switch-out or redemption of such investments from the Direct Plan will not be subject to any exit load.</p> <p>No exit load shall be levied for switch-out from Direct Plan to Regular Plan within the same Scheme. However, any subsequent switch-out or redemption of such investment from Regular Plan shall be subject to exit load based on the date of switch-in of investment into the Regular Plan.</p> <p>No exit load will be levied on Bonus Units (if any) and Units allotted on Dividend Re-investment.</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>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> <p>Service Tax on Investment Management and Advisory Fees will be outside the maximum limit of TER prescribed under regulation 52 of the Regulations.</p> <p>Investor Education and Awareness</p> <p>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</p> <p>The AMC has estimated the following annual recurring expenses may be charged to Regular and Direct Plans 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.</p> <table><tr><th rowspan="2">Scheme (Regular Plan)</th><th rowspan="2">Estimated Annual recurring expense without including additional expense towards distribution of assets in cities beyond Top 15 cities (Regular Plan)</th><th rowspan="2">Estimated Annual recurring expense including additional expense towards distribution of assets in cities beyond Top 15 cities (Regular Plan)</th><th rowspan="2">Minimum Difference in TER between Direct Plan and Regular Plan (% of TER charged as commission/ distribution expenses in case of regular Plan)</th><th colspan="2">Actual expenses for the previous financial year ended March 2014-</th></tr><tr><th>Regular Plan</th><th>Direct Plan</th></tr><tr><td>ILIQF</td><td>0.60%</td><td>0.90%</td><td>0.05%</td><td>0.23%</td><td>0.13%</td></tr><tr><td>IUSTF</td><td>2.45%</td><td>2.75%</td><td>0.10%</td><td>0.70%</td><td>0.60%</td></tr><tr><td>ISTBF</td><td>2.45%</td><td>2.75%</td><td>0.25%</td><td>1.09%</td><td>0.51%</td></tr><tr><td>IDBF</td><td>2.45%</td><td>2.75%</td><td>0.50%</td><td>2.25%</td><td>1.85%</td></tr><tr><td>IGF</td><td>2.45%</td><td>2.75%</td><td>0.25%</td><td>1.98%</td><td>1.69%</td></tr><tr><td>IDOF</td><td>2.45%</td><td>2.75%</td><td>0.50%</td><td>1.25%</td><td>0.50%</td></tr><tr><td>IMIP</td><td>2.45%</td><td>2.75%</td><td>0.50%</td><td>2.48%</td><td>1.98%</td></tr><tr><td>INIF</td><td>1.70%</td><td>2.00%</td><td>0.50%</td><td>1.67%</td><td>1.45%</td></tr><tr><td>INJIF</td><td>1.70%</td><td>2.00%</td><td>0.50%</td><td>1.82%</td><td>1.32%</td></tr><tr><td>IIT100EF</td><td>2.70%</td><td>3.00%</td><td>0.50%</td><td>2.88%</td><td>2.38%</td></tr><tr><td>IEAF</td><td>2.70%</td><td>3.00%</td><td>0.50%</td><td>2.70%</td><td>2.00%</td></tr><tr><td>IDEF</td><td>2.70%</td><td>3.00%</td><td>0.50%</td><td>2.70%</td><td>2.20%</td></tr><tr><td>IGFOF#</td><td>1.70%</td><td>2.00%</td><td>0.20%</td><td>1.71%**</td><td>1.51%**</td></tr></table> <p># 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.</p> <p>** includes expenses charged @ 1.20%p.a to IDBI Gold ETF</p> <p>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.</p> | Scheme (Regular Plan) | Estimated Annual recurring expense without including additional expense towards distribution of assets in cities beyond Top 15 cities (Regular Plan) | Estimated Annual recurring expense including additional expense towards distribution of assets in cities beyond Top 15 cities (Regular Plan) | Minimum Difference in TER between Direct Plan and Regular Plan (% of TER charged as commission/ distribution expenses in case of regular Plan) | Actual expenses for the previous financial year ended March 2014- | | Regular Plan | Direct Plan | ILIQF | 0.60% | 0.90% | 0.05% | 0.23% | 0.13% | IUSTF | 2.45% | 2.75% | 0.10% | 0.70% | 0.60% | ISTBF | 2.45% | 2.75% | 0.25% | 1.09% | 0.51% | IDBF | 2.45% | 2.75% | 0.50% | 2.25% | 1.85% | IGF | 2.45% | 2.75% | 0.25% | 1.98% | 1.69% | IDOF | 2.45% | 2.75% | 0.50% | 1.25% | 0.50% | IMIP | 2.45% | 2.75% | 0.50% | 2.48% | 1.98% | INIF | 1.70% | 2.00% | 0.50% | 1.67% | 1.45% | INJIF | 1.70% | 2.00% | 0.50% | 1.82% | 1.32% | IIT100EF | 2.70% | 3.00% | 0.50% | 2.88% | 2.38% | IEAF | 2.70% | 3.00% | 0.50% | 2.70% | 2.00% | IDEF | 2.70% | 3.00% | 0.50% | 2.70% | 2.20% | IGFOF# | 1.70% | 2.00% | 0.20% | 1.71%** | 1.51%** |
| Scheme (Regular Plan) | Estimated Annual recurring expense without including additional expense towards distribution of assets in cities beyond Top 15 cities (Regular Plan) | | | | | Estimated Annual recurring expense including additional expense towards distribution of assets in cities beyond Top 15 cities (Regular Plan) | Minimum Difference in TER between Direct Plan and Regular Plan (% of TER charged as commission/ distribution expenses in case of regular Plan) | Actual expenses for the previous financial year ended March 2014- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Regular Plan | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ILIQF | 0.60% | 0.90% | 0.05% | 0.23% | 0.13% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IUSTF | 2.45% | 2.75% | 0.10% | 0.70% | 0.60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ISTBF | 2.45% | 2.75% | 0.25% | 1.09% | 0.51% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IDBF | 2.45% | 2.75% | 0.50% | 2.25% | 1.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IGF | 2.45% | 2.75% | 0.25% | 1.98% | 1.69% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IDOF | 2.45% | 2.75% | 0.50% | 1.25% | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IMIP | 2.45% | 2.75% | 0.50% | 2.48% | 1.98% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| INIF | 1.70% | 2.00% | 0.50% | 1.67% | 1.45% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| INJIF | 1.70% | 2.00% | 0.50% | 1.82% | 1.32% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IIT100EF | 2.70% | 3.00% | 0.50% | 2.88% | 2.38% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IEAF | 2.70% | 3.00% | 0.50% | 2.70% | 2.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IDEF | 2.70% | 3.00% | 0.50% | 2.70% | 2.20% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IGFOF# | 1.70% | 2.00% | 0.20% | 1.71%** | 1.51%** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Waiver of Load for Direct Applications | Not applicable | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Applicable to all schemes

| | | | |
|---|--|---|--|
| 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 | 20% p.a with indexation (plus applicable surcharge & cess) | Nil |
| | • Short Term | Rates applicable to Unit holders as per their income slabs (plus applicable surcharge & cess) | Nil |
| | Equity Schemes | | |
| | | Resident investors ** | Mutual Fund ** |
| | Tax on Dividend | Nil | Nil |
| | Capital Gain | | |
| • Long Term | Nil | Nil | |
| • Short Term | 15% (plus applicable surcharge & cess) | Nil | |
| Unit holders of the equity schemes such as INIF, INJIF, IIT100EF, IEAF & IDEF will be charged securities transaction tax (STT) @ applicable rate on value of redemption of units. Switch-out from the aforesaid equity schemes or switches between Plans / Options within the same equity scheme will attract Securities Transaction Tax as applicable. | | | |
| (Applicable to IEAF): Investors in this Scheme will be eligible for income tax deduction benefits under Section 80C of the IT Act, 1961. Investors in the Scheme are entitled to deductions of the amount invested in Units of the Scheme, subject to a maximum of Rs. 1,50,000/-, under Section 80C of the Income Tax Act, 1961. | | | |
| 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 | 20% p.a with indexation (plus applicable surcharge & cess) | Nil | |
| • Short Term | Rates applicable to Unit holders as per their income slabs (plus applicable surcharge & cess) | Nil | |
| ** For further details on taxation please refer to the Section on Taxation in the SAI and Independently refer to your tax advisor. | | | |
| As per provisions of Finance Act 2014, Transfer of units of non equity oriented mutual funds, since July 11, 2014, will be classified as long term capital assets, if held for more than a period of 36 months. | | | |
| Net Asset Value (NAV) Publication | For all the schemes (except ILIQF), the NAV shall be calculated for all business days for all Plans / Options / sub-options within the Scheme(s); However for ILIQF, the NAV shall be calculated for all calendar days under every Plan / Option / Sub option within the Scheme(s). The NAV of the scheme(s) along with sale and repurchase prices shall be published at least in two daily newspapers on all business days. In case of IGFOF, The NAV, Sale Price and Repurchase Price will be published in two daily newspapers with a one day lag with an asterisk to indicate the one day time lag/or the actual time lag. The NAV and sale/repurchase price of the Scheme(s) shall be updated on AMFI's website (www.amfiindia.com) and the Mutual Fund's website (www.idbimutual.co.in) by 9 p.m. of the same day. In case of IGFOF, time limit for uploading NAV as per applicable guidelines will be 10a.m of the next business day. The NAV of the Scheme(s) will be rounded off to 4 decimal places except IIT100EF, IEAF & IDEF. The NAV of IIT100EF, IEAF & IDEF will be rounded off to 2 decimal places. Units in the Scheme(s) will be rounded off to 3 decimals. | | |
| For Investor Grievances, please contact | Registrar | Karvy Computershare Pvt. Ltd. SEBI Registration Number: INR000000221 Unit: IDBI Mutual Fund 46, Road No 4, Street No.1, Banjara Hills, Hyderabad - 500 034. Phone: 040-2331 2454, Fax No: +91 40 2331 1968 Email: idbimf.customercare@karvy.com | |
| | IDBI Mutual Fund | In case of any queries / Service requests, please contact: Mr. S. V. Durga Prasad Asst. Vice President & Investor Relations Officer IDBI Asset Management Limited 5th Floor, Mafatlal Center, Nariman Point, Mumbai - 400 021. Phone: 022-6644 2800; Fax: 022-6644 2801 Email: contactus@idbimutual.co.in. | |
| | | In case of any grievance / complaint against IDBI Mutual Fund / IDBI Asset Management Ltd, please contact: Mr. A. Jayadevan Compliance Officer 5th Floor, Mafatlal Center, Nariman Point, Mumbai - 400 021. Phone No. 022-6644 2865. email-id: complianceofficer@idbimutual.co.in | |
| | | You may also approach Shri Satya Narayan Baheti Managing Director & Chief Executive Officer IDBI Asset Management Limited 5th Floor, Mafatlal Center, Nariman Point, Mumbai - 400 021. Phone No. 022-6644 2822. email-id: ceodesk@idbimutual.co.in | |
| | | If not satisfied with the response of the intermediary you can lodge your grievances with SEBI at http://scores.gov.in or you may also write to any of the offices of SEBI. For any queries, feedback or assistance, please contact SEBI Office on Toll Free Helpline at 1800 22 7575 / 1800 266 7575. | |

Applicable to all schemes

| | |
|--------------------------|--|
| Unitholders' Information | <p>1. Account Statement: For all applicants whose application has been accepted, the AMC shall send a confirmation specifying the number of units allotted to the applicant by way of email and/or text SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than 5 working days from the date of receipt of application and/or from the date of receipt of the request from the unit holders.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>2. Monthly Disclosures: Portfolio - Mutual funds/AMCs will disclose portfolio (along with ISIN) as on the last day of the month in the format prescribed by SEBI in its website on or before the tenth day of the succeeding month in a user-friendly and downloadable format.</p> <p>3. Half yearly Disclosures: Portfolio - The Mutual Fund shall publish a complete statement of the scheme portfolio, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the Mutual Fund is located as per the new format prescribed by SEBI vide their Circular No. MFD/CIR/1/200/2001 dated April 20, 2001.</p> <p>The Mutual Fund shall send a complete statement of Scheme Portfolio to the unit holders before the expiry of one month from the closure of each Half Year (i.e. March 31 and September 30), if such statement is not published by way of advertisement. The portfolio statements will also be displayed on the website of Mutual Fund and AMFI.</p> <p>4. Unaudited Half Yearly Results: The Mutual Fund and the AMC shall before the expiry of one month from the close of each half year that is on 31st March and on 30th September, publish its unaudited financial results on its website in a user friendly and downloadable format as per the format prescribed by SEBI vide their Circular No. MFD/CIR/1/200/2001 dated April 20, 2001. The unaudited financial results will also be displayed on the website of AMFI.</p> <p>Mutual Fund shall publish an advertisement disclosing the hosting of such financial results on their website, in one English daily newspaper having nationwide circulation and in a newspaper having a wide circulation published in the language of the region where the head office of the mutual fund is situated.</p> <p>5. Annual Report: The Scheme wise Annual Report or an abridged summary thereof shall be mailed to all Unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.</p> <p>The Abridged Scheme wise Annual Report may be mailed to the investors' e-mail address if so mandated.</p> <p>The Scheme wise annual report shall also be displayed on the website of the Mutual Fund and AMFI</p> <p>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.</p> <p>The audited financial statements of the schemes shall form part of the Annual Report. The statutory auditors appointed by the Trustees for the audit of Mutual Fund are M/s MP Chitale & Co, Chartered Accountants, Mumbai.</p> <p>The Portfolio Statement, unaudited financial results, Scheme wise annual report will also be displayed on the website of the Mutual Fund and AMFI.</p> <p>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.</p> <p>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.</p> <p>The Unit holder may request for a physical account statement/ annual report/abridged annual report by writing/calling the AMC/ISC/R&T.</p> |
| 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> <ol style="list-style-type: none"> 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. The distributor may be paid Rs.150/- as transaction charge for a first time investor in Mutual Funds. 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. The AMCs shall be responsible for any malpractice/mis-selling by the distributor while charging transaction costs. There shall be no transaction charge on subscription below Rs.10, 000/- 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. There shall be no transaction charge on transactions other than purchases/ subscriptions relating to new inflows. 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. Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. Further, Distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product. <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> |

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 (EUIN): SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. EUIN is mandatory for non-advisory transactions (execution only) also, though the advice relating to the scheme or asset class is only incidental. However, in case of any exceptional cases where there is no interaction by the employee/sales person/relationship manager of the distributor/sub broker with respect to the transaction, AMCs shall take the following declaration separately signed by the investor. 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, per Mutual Fund shall be exempted from the requirement of PAN. Accordingly, individuals (including who are individuals, NRIs, but not POIs, Minors) and sole proprietary firms who do not possess PAN (HUF and other categories are not eligible for such investments) are exempt from submission of PAN for investments upto Rs. 50,000 in a rolling 12 months period or in a financial year (i.e. April to March). However eligible investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authority (KRA). Eligible investor must quote PAN Exempt KYC Reference Number (PEKRN) issued by KRA. Fresh/ Additional Purchase and Systematic Investment Plans will be covered within the limit of Rs.50,000/-

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

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

If the investor has successfully completed KYC registration with stock brokers, depository participants, Mutual Funds, portfolio managers, collective investment schemes and venture capital funds on or after January 1, 2012, no fresh KYC application is required to be submitted for investing in the schemes. Further, if an existing investor has already completed KYC registration with CVL for Mutual Fund investments prior to January 1, 2012, no fresh KYC application is required to be submitted. In case the investor has not undergone the KYC registration or investor wish to submit updated/additional information/ document they may submit necessary application for KYC Registration/ updation along with the application form for subscribing the units. The documents required to be submitted along with KYC application 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 may have to undergo an in-Person verification and may be required to submit missing/not-available information as appearing in the database provided by KYC Registering Agencies. These details are required to be updated only if the KYC status as per KRA reflects as verified by the respective KRA.

In-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.

Foreign Account Tax Compliance Act (FATCA): Foreign Account Tax Compliance Act (FATCA/the Act) is a law framed by United States of America to prevent tax evasion by US citizens and residents through offshore accounts. Under the provisions of FATCA, Foreign Financial Institutions (FFIs) are obliged to report details of accounts held by US persons, with them, as specified in the Act. SEBI, vide circular No. CIR/MIRSD/ 2/2014 dated June 30, 2014, has advised that India is considered as having an Inter Governmental Agreement (IGA) with United States of America with effect from April 11, 2014 for information sharing under FATCA requirements. On receipt of further advice from SEBI, IDBI Mutual Fund shall be required to register as an FFI and report details of accounts held by US persons with IDBI Mutual Fund, to respective authority (Indian Tax authorities or Internal Revenue Service, USA).

In view of the above, investors are requested to provide the details as required in the relevant Forms for FATCA attached along with the scheme application forms. These forms are to be filled up by all investors irrespective of their country of residence/citizenship ie; by US persons and non US persons. Non submission of details as required under these forms shall lead to the accounts

such investors hold with IDBI Mutual Fund being classified and reported as recalcitrant accounts.

Investors can get more details on FATCA requirements at: <http://www.irs.gov/Businesses/Corporations/Foreign-Account-Tax-Compliance-Act-FATCA>. Investors should consult their tax advisors regarding FATCA requirements with respect to their situation.

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

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

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

(6) Mode of Payment

a) For Resident investors

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

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

- 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

- 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.

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

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

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

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

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

and portfolio valuation online, download account statements and request for documents via email, besides other options.

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

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

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

(11) Investment Options: 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.

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

(13) Nomination Facility:

- 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.
- 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.
- 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.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit holder.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- 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.
- A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- On cancellation of the nomination, the nomination shall stand rescinded and the 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.
- Every new nomination for a folio/account will overwrite the existing nomination.

(14) Declaration and Signatures:

- 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.
- 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 | FIs | 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 | | | | | | | | ✓ | |

6. 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 | | | | | | | | | |

7. ☐ UNITS IN DEMAT MODE (Please ✓) ☐ NSDL ☐ CDSL [Refer point (8) on page 23]

| | | | | | | | | | |
|---------|--|--|--|--|-----------------------------------|--|--|--|--|
| 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.

8. 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 | | | | |

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 (6) to (9) & (11) on page 22 & 23]. Please ✓ wherever applicable.

Scheme Name: _____

Plan: ☐ Regular ☐ Direct **Option:** ☐ Growth ☐ Dividend ☐ Bonus (applicable only for IDBI Liquid Fund and IDBI Ultra Short Term Fund)

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) <div style="display: flex; justify-content: space-between;"> <div> <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> <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> | | | | | | <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

| | | | | | | | | | | | |
|-------------------------|-------------------------|--|--|---|---|---|---|---|---|---|---|
| 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 <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> IFSC Code | | D | D | M | M | Y | Y | Y | Y |
| D | D | M | M | Y | Y | Y | Y | | | | |

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

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

10. NOMINATION DETAILS [Minor / HUF / POA Holder / Non Individuals Cannot Nominate] Refer point (13) 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 | | | <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> | D | D | M | M | Y | Y | Y | Y | |
| D | D | M | M | Y | Y | Y | Y | | | | | |
| 2 | | | <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> | D | D | M | M | Y | Y | Y | Y | |
| 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 Registrar and Transfer Agent whose stamp appears on the application form. I/We also authorize the Fund to disclose details as necessary, to the Fund's and investor's bankers for the purpose of effecting payments to me / us. Applicable to NRIs only : I/We confirm that I am/we are Non-Resident of Indian Nationality/Origin and I/we hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non-Resident External / Ordinary Account / FCNR / NRSR Account.

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

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

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

Scheme Name : _____ Option: _____ Sub Option: _____

Plan: ☐ Regular ☐ 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)

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

Form No.

| Name & ARN Code | Sub Distributor ARN / Branch Code | Internal code for sub Agent / Employee | EUIN* | Bank Serial No. / Bank Stamp / Receipt Date |
|-----------------|-----------------------------------|--|----------|---|
| ARN-109217 | | | E-150257 | |

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.

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

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

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

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

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

PAN No. Folio No. (For Existing Investor)

Scheme Name:

Plan: ☐ Regular ☐ Direct

Option: ☐ Growth ☐ Dividend ☐ Bonus (applicable only for IDBI Liquid Fund and IDBI Ultra Short Term Fund)

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

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

Enrolment Start End or No. of installments

Daily STP facility will be available for transferring the fixed amount 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 End Month or No. of installments

5. Particulars of bank account

Accountholder Name as in Bank Account

Bank Name Branch

City PIN code

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

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

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

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

First Account Holder's Signature

Second Account Holder's Signature

Third Account Holder's Signature

TERMS & CONDITIONS FOR SIP / SWP / STP

I. SYSTEMATIC INVESTMENT PLAN (SIP):

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

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

Unit holders can opt to invest on monthly or quarterly frequency on the following dates - 5th, 15th, and 25th of each month/first month of the quarter. With effect from January 01, 2015, in addition to the aforesaid dates, investors shall be able to invest/transfer a fixed amount on 01st, 10th and 20th day of each month under monthly frequency/first month of each quarter under quarterly frequency.

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

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

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

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

3. If investor is having an account in other than the above mentioned banks then this facility is offered to the Investors in select cities mentioned below. The cities in the list may be modified/ updated/changed/removed at any time in future entirely at the discretion of IDBI Mutual Fund without assigning any reason or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. By submitting this form, the investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI). The bank account provided for ECS (Debit) should participate in local MICR clearing: Agra, Ahmedabad, Allahabad, Amritsar, Aurangabad, Asansol, Anand, Bengaluru, Belgaum, 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, Udipi, Vadodra, Varanasi, Vijayawada, Vishakhapatnam
4. Completed Application Form, SIP Form and the first cheque (if any) should be submitted at least 30 days before the 1st SIP execution date.

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

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

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

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

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

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

MICRO SYSTEMATIC INVESTMENT PLANS (MICRO SIPs)

As per SEBI guidelines, 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 Mutual Fund and IDBI Gold Fund (FOF).

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

1. STP facility is offered with - daily (all Business days), weekly (1st Business day of the week), monthly and quarterly (5th, 15th, or 25th) frequency. With effect from January 01, 2015, in addition to the aforesaid dates, investors shall be able to invest/transfer a fixed amount on 01st, 10th and 20th day of each month under monthly frequency/first month of each quarter under quarterly frequency.
2. In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case the STP date is not specified or in case of ambiguity, the STP transaction will be processed on 15th of month / quarter. In case the end date is not specified, the Fund would continue the STP till it receives termination notice from the Unitholder.
3. Minimum balance in the source (transferor) scheme should be Rs. 25,000 at the time of enrollment for STP.
4. Minimum amount for each transfer for daily STP is Rs. 200 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
5. The minimum term / duration of daily STP will be 30 days, 12 for weekly & monthly frequency and 4 for quarterly frequency.
6. The transaction through STP will be subject to applicable exit load in the transferor scheme.
7. In case the Unitholder purchases additional units in the transferor scheme, the STP facility would be extended to such additional units also.
8. Units marked under lien or pledge in the source scheme will not be eligible for STP.
9. 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.
10. 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.
11. 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.
12. 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.
13. 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.
14. 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.

15. 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.
16. 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:

- a. Unitholder can withdraw the amount on the 25th of each month. In case the 25th of the month is a non Business Day, the transaction would be effected on the next Business Day.
- b. Minimum balance in the Scheme should be Rs. 25,000 at the time of enrollment for SWP.
- c. Minimum amount for each withdrawal should be Rs. 1,000 and in multiples of Re.1 thereafter for a minimum period of 6 months
- d. In case the Unitholder purchases additional Units in the Scheme under the same folio, the SWP facility would be extended to such units also.
- e. The facility will be automatically terminated if the units in the Scheme are pledged or upon receipt of intimation of death of the Unitholder.
- f. The redemption under SWP will be subject to applicable Exit Load.
- g. The application for start of SWP should be submitted to Official Point(s) of Acceptance 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.
- h. Unitholder can discontinue SWP facility at any time by sending a written notice to any of the Official Point(s) of Acceptance, at least 7 days prior to next SWP execution date.
- i. If the balance under scheme falls below Rs. 5000, then the AMC reserve the right to redeem the balance units.
- j. SWP will be terminated automatically in case of a Zero balance in the respective Scheme-Folio on the run-date or expiry of the enrolment period whichever is earlier.

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

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

Application No.:

Please fill in ENGLISH and in BLOCK LETTERS

A. Identity Details (please see guidelines overleaf)

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

Name

Father's/Spouse Name

2. Gender ☐ Male ☐ Female

B. Marital status ☐ Single ☐ Married

C. Date of Birth d d / m m / y y y y

3. Nationality ☐ Indian ☐ Other _____

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

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

Aadhaar Number, if any: _____

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

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

Please affix
the recent passport
size photograph and
sign across it

B. Address Details (please see guidelines overleaf)

1. Address for Correspondence

City / Town / Village

Pin Code

State

Country

2. Contact Details

Tel. (Off.)

(ISD)

(STD)

Tel. (Res.)

(ISD)

(STD)

Mobile

(ISD)

(STD)

E-Mail Id

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

☐ Passport ☐ Ration Card ☐ Registered Lease/Sale Agreement of Residence ☐ Driving License ☐ Voter Identity Card ☐ *Latest Bank A/c Statement/Passbook
☐ *Latest Telephone Bill (only Land Line) ☐ *Latest Electricity Bill ☐ *Latest Gas Bill ☐ Others (Please specify) _____

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

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

City / Town / Village

Pin Code

State

Country

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

☐ Passport ☐ Ration Card ☐ Registered Lease/Sale Agreement of Residence ☐ Driving License ☐ Voter Identity Card ☐ *Latest Bank A/c Statement/Passbook
☐ *Latest Telephone Bill (only Land Line) ☐ *Latest Electricity Bill ☐ *Latest Gas Bill ☐ Others (Please specify) _____

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

DECLARATION

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

Place: _____

Date: _____

SIGNATURE OF APPLICANT

FOR OFFICE USE ONLY

IPV Done ☐ on d d / m m / y y y y

AMC/Intermediary name OR code

☐ (Original Verified) Self Certified Document copies received

☐ (Attested True copies of documents received Main Intermediary

Seal / Stamp of the Intermediary should contain
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

INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

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

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

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

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

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of Residence/Driving License/Flat Maintenance bill/ Insurance Copy.
2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill Not more than 3 months old.

3. Bank Account Statement/Passbook - Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/ Multinationa Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
6. Identity card/document with address, issued by any of the following:
Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
7. For FI/sub account, Power of Attorney given by FI/sub-account to the Custodians (which are duly notarized and/or apostiled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

D. Exemptions/clarifications to PAN

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

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

E. List of people authorized to attest the documents:

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

Please Submit the KYC Documents on A4 Size Paper Only.

IDBI Asset Management Limited

CIN: U65100MH2010PLC199319

Registered Office: IDBI Tower, WTC Complex, Cuffe parade Colaba, Mumbai - 400 005. Corporate Office: 5th Floor, Mafatlal Centre, Nariman Point, Mumbai - 400 021.

Tel: (022) 66442800 Fax: 66442801 Website: www.idbimutual.co.in Email: contactus@idbimutual.co.in

INDIVIDUAL APPLICANTS/INVESTORS

Applicant Name:

PAN Application / Folio No.

☐ Sole Applicant ☐ Second Applicant ☐ Third Applicant ☐ Guardian

Country of Birth Country of Citizenship/Nationality*

(* Nationality field not required if already provided in Application form)

Are you a tax resident of any other country other than India?

If **no**, please tick here ☐ If **yes**, please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

| Country of Tax Residency# | Tax Reference Number |
|---------------------------|----------------------|
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |

to include USA, where investor is a citizen / green card holder of USA

I/We hereby acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief and you can rely on the same. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/us, including all changes, updates to such information as and when provided by me/ us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees ('the Authorised Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax /revenue authorities and other investigation agencies without any obligation of advising me/ us of the same. I will advise the Mutual Fund / AMC within 30 days, if there is any change in information provided in this form.

Signature

INSTRUCTIONS

Details under FATCA/Foreign Tax Laws: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any **change in information provided**, please ensure you advise us promptly, i.e., **within 30 days**.

If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

NON-INDIVIDUAL APPLICANTS/INVESTORS

Application / Folio No.

Please indicate the country in which the entity is a resident for tax purposes and the associated Tax ID Number below:

| Country of Tax Residency | Tax Reference Number |
|--------------------------|----------------------|
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |

Please tick the relevant box below, even if Country of Tax Residency is India

☐ **Form W8 BEN-E / specified declaration (Enclosed) OR**

☐ **Unable to confirm FATCA status**

[We will contact you shortly to confirm your FATCA Status and obtain required supporting documents. To be completed within ____ days of account opening]

^Where no box is ticked, the second statement will be taken as the default implying that the applicant/investor currently is unable to confirm FATCA status and will confirm the same in future.

I/We hereby acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief and you can rely on the same. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/us, including all changes, updates to such information as and when provided by me/ us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees ('the Authorised Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax /revenue authorities and other investigation agencies without any obligation of advising me/ us of the same. I will advise the Mutual Fund / AMC within 30 days, if there is any change in information provided in this form.

Signature

INSTRUCTIONS

Details under FATCA/Foreign Tax Laws: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any **change in information provided**, please ensure you advise us promptly, i.e., **within 30 days**. If you are classified as a passive NFFE for FATCA purposes, please include in the section relating to Ultimate beneficial Owner (UBO), details of any specified US persons having controlling interest in the foreign country information field along with your US Tax Identification Number for FATCA purposes. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

FATCA declaration and details for Entities

(PLEASE SEEK ADVICE FROM A TAX PROFESSIONAL ON ANY FATCA ASPECTS)

Are you a financial institution (including an FFI*) ? ☐ YES ☐ NO

-- If Yes, please fill Part X-1.

-- If No, (you are an NFFE), please fill part X-2 of this form.

* Please see definitions in Part X-3

| Part X-1 | | |
|--|-------------|---|
| We are a financial institution (if yes, please provide GIIN) | GIIN: _____ | GIIN not available <input type="checkbox"/> Applied for <input type="checkbox"/> Not required to apply for <input type="checkbox"/> Not obtained |

| Part X-2 (please tick wherever applicable) | | | |
|--|--|---|---|
| 1 | Are you a <i>listed company</i> ¹ (that is, a company whose shares are regularly traded on a recognized stock exchange) | Yes <input type="checkbox"/> | Name of the Stock Exchange _____ (please specify any one stock exchange upon which the stock is regularly traded) |
| 2 | Are you a <i>related entity</i> of a listed company | Yes <input type="checkbox"/> | Name of the company, the stock of which is regularly traded _____ Name of the stock exchange _____ (please specify any one stock exchange upon which the stock is regularly traded) |
| 3 | Are you an <i>active NFFE</i> If yes, Stop at Q3 if no, answer Q4 | Yes <input type="checkbox"/> No <input type="checkbox"/> | Nature of business: _____ No _____ |
| 4 | Are you a <i>passive NFFE</i> Note: Details of controlling persons provided in the section pertaining to Ultimate Beneficial Owner will be considered for FATCA purposes ¹ | Yes <input type="checkbox"/> | Nature of business: _____ |

Note: For terms in italics, please see the Definitions in Part X-3

Signature

Foreign Account Tax Compliance Act (FATCA): Foreign Account Tax Compliance Act (FATCA/the Act) is a law framed by United States of America to prevent tax evasion by USA citizens and residents through offshore accounts. Under the provisions of FATCA, Foreign Financial Institutions (FFIs) are obliged to report details of accounts held by USA persons, with them, as specified in the Act. SEBI, vide circular No. CIR/MIRSD/ 2/2014 dated June 30, 2014, has advised that India is considered as having an Inter Governmental Agreement (IGA) with United States of America with effect from April 11, 2014 for information sharing under FATCA requirements. On receipt of further advice from SEBI, IDBI Mutual Fund shall be required to register as an FFI and report details of accounts held by USA persons with IDBI Mutual Fund, to respective authority (Indian Tax authorities or Internal Revenue Service, USA).

In view of the above, investors are requested to provide the details as required in the relevant Forms for FATCA attached along with the scheme application forms. These forms are to be filled up by all investors irrespective of their country of residence/citizenship ie; by USA persons and non USA persons. Non submission of details as required under these forms shall lead to the accounts such investors hold with IDBI Mutual Fund being classified and reported as recalcitrant accounts.

Investors can get more details on FATCA requirements at: <http://www.irs.gov/Businesses/Corporations/Foreign-Account-Tax-Compliance-Act-FATCA>. Investors should consult their tax advisors regarding FATCA requirements with respect to their situation.

Part X-3: Definitions

Foreign Financial Institution (FFI): The term FFI means any financial institution that is a:

- Depository institution: Accepts deposits in the ordinary course of banking or similar business.
- Custodial institution As a *substantial portion* of its business, holds financial assets for the account of others
- *(Substantial portion)*
An entity holds financial assets for the account of others as a substantial portion of its business if the entity's gross income attributable to *holding financial assets and related financial services* equals or exceeds 20 percent of the entity's gross income during the shorter of:
(1) The three-year period ending on December 31 of the year preceding the year in which the determination is made;
(2) The period during which the entity has been in existence before the determination is made.)
(Income attributable to holding financial assets and related financial services
Income attributable to holding financial assets and related financial services means custody, account maintenance, and transfer fees; commissions and fees earned from executing and pricing securities transactions; income earned from extending credit to customers with respect to financial assets held in custody by the entity (or acquired through such extension of credit); income earned on the bid-ask spread of financial assets; fees for providing financial advice with respect to financial assets held in (or potentially to be held in) custody by the entity; and fees for clearance and settlement services)
- Investment entity: Conducts a business or operates for or on behalf of a customer for any of the following activities:
 - ☐ Trading in money market instruments, foreign exchange, foreign currency, etc.
 - ☐ Individual or collective portfolio management
 - ☐ Investing, administering or managing funds, money or financial asset on behalf of other persons.
- Insurance company: Entity issuing insurance products i.e. life insurance or cash value products.
- Holding company or treasury company: Is an entity that is a holding company or treasury centre that is a part of an expanded affiliate group that includes a depository, custodial institution, specified insurance company or investment entity

Non-Financial Foreign Entity (NFFE): Foreign entity that is not a financial institution (including a territory NFFE) Types of NFFEs excluded from FATCA reporting are:

- *Publicly traded corporation (listed company)*
 - ☐ The stock of such corporation is regularly traded on one or more established securities markets
- *Related entity of a listed company*
 - ☐ The entity identified is a member of the *same expanded affiliate group* as an entity the stock of which is regularly traded on an established securities market;
- *Active NFFE : (is any one of the following):*
 - ☐ Less than 50 percent of the NFFE's gross income for the preceding calendar year or other appropriate reporting period is *passive income* and less than 50 percent of the assets held by the NFFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of *passive income*;
 - ☐ The NFFE is organized in a USA Territory and all of the owners of the payee are bona fide residents of that USA Territory;

- ☐ The NFFE is a government (other than the USA government), a political subdivision of such government (which, for the avoidance of doubt, includes a state, province, county, or municipality), or a public body performing a function of such government or a political subdivision thereof, a government of a USA. Territory, an international organization, a non-USA central bank of issue, or an Entity wholly owned by one or more of the foregoing;
- ☐ Substantially all of the activities of the NFFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for NFFE status if the entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
- ☐ The NFFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFFE;
- ☐ The NFFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- ☐ The NFFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
- Any NFFE is a 'non for profit' organization which meets all of the following requirements:
 - ☐ It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;
 - ☐ It is exempt from income tax in its jurisdiction of residence;
 - ☐ It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
 - ☐ The applicable laws of the NFFE's jurisdiction of residence or the NFFE's formation documents do not permit any income or assets of the NFFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFFE has purchased; and
 - ☐ The applicable laws of the NFFE's jurisdiction of residence or the NFFE's formation documents require that, upon the NFFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFFE's jurisdiction of residence or any political subdivision thereof.

Other Definitions

(i) *Expanded affiliated group:*

Expanded affiliated group is defined to mean one or more chains of members connected through ownership (50% or more, by vote or value, as the case may be) by a common parent entity if the common parent entity directly owns stock or other equity interests meeting the requirements in at least one of the other members. Generally, only a corporation shall be treated as the common parent entity of an expanded affiliated group,

(ii) *Passive NFFE:*

The term passive NFFE means any NFFE that is not (i) an Active NFFE (including publicly traded entities or their related entities), or (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant USA Treasury Regulations.

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

(iii) *Passive income :*

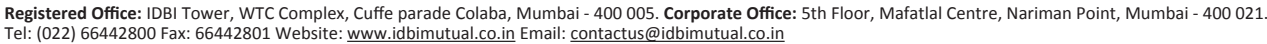
The term passive income means the portion of gross income that consists of:

- 1) Dividends, including substitute dividend amounts;
- 2) Interest
- 3) Income equivalent to interest, including substitute interest and amounts received from or with respect to a pool of insurance contracts if the amounts received depend in whole or part upon the performance of the pool;
- 4) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFFE
- 5) Annuities
- 6) The excess of gains over losses from the sale or exchange of property that gives rise to passive income described in this section.
- 7) The excess of gains over losses from transactions (including futures, forwards, and similar transactions) in any commodities, but not including -
 - (i) Any commodity hedging transaction, determined by treating the entity as a controlled foreign corporation; or
 - (ii) Active business gains or losses from the sale of commodities, but only if substantially all the foreign entity's commodities are property
- 8) The excess of foreign currency gains over foreign currency losses
- 9) Net income from notional principal contracts
- 10) Amounts received under cash value insurance contracts
- 11) Amounts earned by an insurance company in connection with its reserves for insurance and annuity contracts

(iv) *Controlling persons:*

- ☐ Controlling persons are natural persons who exercise control over an entity.
- ☐ In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions.
- ☐ The term "Controlling Persons" shall be interpreted in a manner consistent with the Financial Action Task Force recommendations.
- ☐ Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ('UBO'). Accordingly, the Ultimate Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:
 - i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
 - ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
 - iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- ☐ In case of a Trust, the settlor of the trust, the trustees, the protector, the beneficiaries with 15% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership is considered as the UBO. The provisions w.r.t. Identification of UBO are not applicable to the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company.

¹ Please refer NFFE definition - types of excluded NEEFs.



(Mandatory for Non-Individual Applicants/Investors)

This declaration is not needed for Companies that are listed on any recognized stock exchange or is a Subsidiary of such Listed Company or is Controlled by such Listed Company

[illegible]

(i) We hereby declare that:

☐ Our company is a Listed Company listed on recognized stock exchange in India

☐ Our company is controlled by / subsidiary of Listed Company

☐ None of the above

If 'None of the above' option is selected, mandatory to provide Section C and D.

(ii) Details of Listed Company^

Stock Exchange on which listed _____ Security ISIN _____

^The details of holding/parent company to be provided in case the applicant/investor is a subsidiary company.

☐ Unlisted Company ☐ Partnership Firm ☐ Limited Liability Partnership ☐ Unincorporated association / body of individuals
☐ Public Charitable Trust ☐ Religious Trust ☐ Private Trust/Trust created by a Will ☐ Others _____ [please specify]

| Sr. No | Name of Beneficial Owner (Natural Persons / Listed company with non controlling interest) | PAN (for Residents / NRIs) ID Proof (foreign / PAN exempt individuals) | Country / Countries of Tax Residency | Percentage of Ownership | Ownership of/entitlement to (Please indicate any one from two options below) |
|--------|--|---|--|----------------------------|---|
| | | | | | |
| | | | | | |
| | | | | | |

1. More than 25% of shares or capital or profits of a company;
 2. More than 15% of the property or capital or profits of partnership or LLP or unincorporated association or body of individuals or Trusts
- Note: Control or Benefit directly or indirectly through a chain of controls or ownerships)

Where FATCA classification of the investor is *passive NFFE*, please provide details of controlling persons as per format given below:

Please list below each controlling person, confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling persons:

| Name | Country of tax residency* | Country of citizenship | Address | Tax identification number (or functional equivalent) for each country identified in relation to each investor |
|------|---------------------------|------------------------|---------|---|
| | | | | |
| | | | | |
| | | | | |

* To include USA where controlling person is a USA citizen or green card holder

I/We hereby acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief and you can rely on the same. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. In case the above information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. In such case, Mutual Fund/AMC, reserves the right to reject the application or reverse the allotment of units, if subsequently it is found that applicant has concealed the facts of beneficial ownership. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all/ any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees ('the Authorised Parties') or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax/revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

Place :

Date :

Authorized Signatories
[with Company/Trust/Firm/Body Corporate seal]

Pursuant to SEBI master circular vide ref. No.CIR/ISD/AML/3/2010 dated December 31, 2010 on anti money laundering standards and guidelines on identification of Beneficial Ownership issued by SEBI vide its circular ref. No.CIR/MRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ("UBO(s)") and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s).

The Ultimate Beneficial Owner means:

- **For Investor other than Trust:**

A 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest.

Controlling ownership interest means ownership of / entitlements to:

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

In cases where there exists doubt as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control

through ownership interests, the identity details should be provided of the natural person who is exercising control over the juridical person through other means (i.e. control exercised through voting rights, agreement, arrangements or in any other manner). However, where no natural person is identified, the identity of the relevant natural person who holds the position of senior managing official should be provided.

- **For Trust:**

The settlor of the trust, the trustees, the protector, the beneficiaries with 15% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Exemption in case of listed companies:

The provisions w.r.t. Identification of UBO are not applicable if the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company.

Applicability for foreign investors:

The identification of beneficial ownership in case of Foreign Institutional Investors (FIIs), their sub-accounts and Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012.

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POINTS OF ACCEPTANCE FOR APPLICATION FORM

OUR BRANCHES (INVESTOR SERVICE CENTRES)

Ahmedabad: IDBI Mutual Fund, IDBI Complex, 1st Floor, Near Lal Bunglow, Off CG Road, Ahmedabad - 380 006. **Bengaluru:** IDBI Mutual Fund, IDBI House, 3rd Floor, No.58, Mission Road, Bengaluru - 560 027. **Chennai:** IDBI Mutual Fund, No: 6/11, Pattery Square, 1st Floor, Balfour Road, Kellys Kilpauk, Chennai - 600 010. **Chandigarh:** IDBI Mutual Fund, IDBI Bank Ltd., 3rd Floor, SCO 72/73 Bank Square, sector-17B, Chandigarh -160017. **Delhi:** IDBI Mutual Fund, IDBI Bank, 5th Floor, Red Cross Building, Red Cross Road, Parliament Street, New Delhi-110 001. **Hyderabad:** IDBI Mutual Fund, 3rd Floor 5-9-89/1 Chapel Road, Hyderabad - 500001. **Indore:** IDBI Mutual Fund, IDBI Bank Ltd., Ground Floor, Alankar Chambers, Ratlam kothi, A. B. Road, Indore - 452001. **Kolkatta:** IDBI Mutual Fund, IDBI House, 6th Floor, 44, Shakespeare Sarani, Kolkata - 700 017. **Kochi:** IDBI Mutual Fund, IDBI Bank Corporate Office, Near Passport Office, Panampally Nagar, P. B. No. 4253, Kochi - 680 366. **Lucknow:** IDBI Mutual Fund, IDBI Bank, 2 M G Marg, Kisan Sekhari Bhawan, Hazratganj, Lucknow - 226001. **Mumbai:** IDBI Mutual Fund, 5th Floor, Mafatlal Centre, Nariman Point, Mumbai - 400 021. **Pune:** IDBI Mutual Fund, IDBI House, 4th Floor, Dnayaneshwar Paduka Chowk, SC Road, Shivaji Nagar, Pune - 411 004.

KARVY INVESTOR SERVICE CENTRES

Agartala: Bidurkarta Chowmuhan, J. N. Bari Road, Tripura (West), Agartala, Tripura - 799001. **Agra:** 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra, Uttar Pradesh - 282002. **Ahmedabad:** 201/202 Shail Complex, Opp. Madhusudan House, B/H Girish Cold Drink, Off C. G. Road, Navrangpura, Ahmedabad, Gujarat - 380006. **Ajmer:** 302, 3rd Floor, Ajmer Auto Bldg, Opp. City Power House, Jaipur Road, Ajmer, Rajasthan - 305001. **Akola:** Yamuna Tarang Complex, Shop No 30, Ground Floor, N. H. No- 06, Murtizapur Road, Opp Radhakrishna Talkies, Akola, Maharashtra - 444004. **Aligarh:** 1st Floor, Kumar Plaza, Aligarh, Uttar Pradesh - 202001. **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S. P. Marg, Civil Lines, Allahabad, Uttar Pradesh - 211001. **Alleppy:** X1V 172, JP Towers, Mullackal, KSRTC Bus Stand, Alleppy, Kerala - 688011. **Alwar:** 101, Saurabh Tower, Opp. UIT, Near Bhagat Singh Circle, Road No.2, Alwar, Rajasthan - 301001. **Amaravathi:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi, Maharashtra - 444601. **Ambala:** 6349, Nicholson Road, Adjacent KOS Hospital, Ambala Cant, Ambala, Haryana - 133001. **Amritsar:** 72-A, Taylor's Road, Opp Aga Heritage Club, Amritsar, Punjab - 143001. **Anand:** B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room, Grid Char Rasta, Anand, Gujarat - 380001. **Ananthapur:** 15/149, 1st Floor, S. R. Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur, Andhra Pradesh - 515001. **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar, Gujarat - 393002. **Asansol:** 114/71 G. T. Road, Near Sony Centre, Bhanga Pachil, Asansol, West Bengal - 713303. **Aurangabad:** Ramkunji Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad, Maharashtra - 431005. **Azamgarh:** 1st Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh, Uttar Pradesh - 276001. **Balasore:** M.S. Das Street, Gopalgaon, Balasore, Orissa, Balasore, Orissa - 756001. **Bangalore:** 59, Skanda Puttanna Road, Basavanagudi, Bangalore, Karnataka - 560004. **Bankura:** Ambika Market Complex Ground Floor, Nutanganj, Post & Dist Bankura, Bankura, West Bengal - 722101. **Bareilly:** 1st Floor, 165, Civil Lines Opp. Hotel Bareilly Palace, Near Railway Station, Bareilly, Uttar Pradesh - 243001. **Barhampore (Wb):** Thakur Market Complex, Gorabazar, Post Berhampore, Dist. Murshidabad, No 72, Nayasarak Road, Barhampore (Wb), West Bengal - 742101. **Baroda:** SB-5, Mangaldeep Complex, Opp. Masonic Hall, Productivity Road, Alkapuri, Baroda, Gujarat - 390007. **Begusarai:** Near Hotel Diamond, Surbhi Complex, O.C. Township Gate, Kapasiya Chowk, Begusarai, Bihar - 851117. **Belgaum:** CTS No. 3939/ A2, A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum, Karnataka - 590001. **Bellary:** No. 1, KHB Colony, Gandhi Nagar, Bellary, Karnataka - 583103. **Berhampur (Or):** Opp. Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or), Orissa - 760001. **Betul:** 107, 1st Floor, Hotel Utkarsh, J. H. College Road, Betul, Madhya Pradesh - 460001. **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur, Bihar - 812001. **Bharuch:** Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch, Gujarat - 392001. **Bhatinda:** No.2047-A 2nd Floor, The Mall Road, Above Max New York Life Insurance, New Delhi, Punjab - 151001. **Bhavnagar:** Krishna Darshan Complex, Parimal Chowk, Office No. 306-307, 3rd Floor, Above Jed Blue Show Room, Bhavnagar, Gujarat - 364002. **Bhilai:** Shop No -1, First Floor, Plot No -1, Commercial Complex, Nehru Nagar (East), Bhilai, Chatisgarh - 490020. **Bhilwara:** Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara, Rajasthan - 311001. **Bhopal:** Kay Kay Business Centre, 133, Zone, MP Nagar, Above City Bank, Bhopal, Madhya Pradesh - 462011. **Bhubaneswar:** A/181, Back Side of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar, Orissa - 751007. **Bikaner:** 70-71, 2nd Floor Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner, Rajasthan - 334001. **Bilaspur:** Shop No-201 & 202, 1st Floor, V. R. Plaza, Link Road, Bilaspur, C.G., Bilaspur, Chatisgarh - 495001. **Bokaro:** B-1, 1st Floor, City Centre, Sector-4,, Near Sona Chandi Jewellers, Bokaro, Jharkhand - 827004. **Burdwan:** 63 G. T. Road, Halder Complex 1st Floor, Burdwan, West Bengal - 713101. **Calicut:** 2nd Floor Soubhagya Shopping Complex, Arayidathpalam, Mavoor Road, Calicut, Kerala - 673004. **Chandigarh:** SCO 2423-2424, Sector 22-C, Chandigarh - 160022. **Chandrapur:** Rauts Raghuvanshi Complex, Shop No.1, Office No.2, 1st Floor, Beside Azad Garden Main Road, Chandrapur, Maharashtra - 442402. **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai, Tamil Nadu - 600002. **Chinsura:** J. C. Ghosh Saranu, Bhanga Gara, Chinsurah, Hooghly, Chinsurah, West Bengal - 712101. **Cochin:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam, Kerala - 682036. **Coimbatore:** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore, Tamil Nadu - 641018. **Cuttack:** P.O. Buxi Bazar, Cuttack, Opp Dargha Bazar Police station, Dargha Bazar, Cuttack, Orissa - 753001. **Darbhanga:** Jaya Complex, 2nd Floor, Above Furniture Planet, Donar, Chowk, Darbhanga, Bihar - 846003. **Davangere:** #15/9, 1st Floor, Sobagu Complex, 2nd Main Road, AVK College Road, P. J. Extension, Davangere, Karnataka - 577002. **Dehradun:** Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, Dehradun, Uttaranchal - 248001. **Deoria:** 1st Floor, 1st Floor, Opp. Zila Panchayat, Civil Lines, Deoria, Uttar Pradesh - 274001. **Dewas:** 27 R. M. O House, Station Road, Above Maa Chamunda Gaes Agency, Dewas, Madhya Pradesh - 455001. **Dhanbad:** 208 New Market 2nd Floor, Bank More, Dhanbad, Jharkhand - 826001. **Dharwad:** G, 7&8 Banashankari Avenue, Opp NTTF, P. B. Road, Dharwad, Karnataka - 580001. **Dhule:** Ground Floor Ideal Laundry, Lane No. 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store, Dhule, Maharashtra - 424001. **Dindigul:** No. 9 Old No. 4/B, New Agraharam, Palani Road, Dindigul, Tamil Nadu - 624001. **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor City Centre, 16 D.T. Burdwan, Durgapur, West Bengal - 713216. **Eluru:** D. No. 238-5-93/1, Savithri Complex, Edaravari Street, Near Dr. Prabhavathi Hospital, R. R. Pet, Eluru, Andhra Pradesh - 534002. **Erode:** No. 4, Veerappan Traders Complex, K.M.Y Salai, Sathy Road, Opp. Erode Bus Stand, Erode, Tamil Nadu - 638003. **Faridabad:** A-2B, 1st Floor, Nehru Groundnit, Faridabad, Haryana - 121001. **Ferozpur:** The Mall Road, Chawla Bulding, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur, Punjab - 152002. **Gandhidham:** 204 2nd Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham, Gujarat - 382007. **Gandhinagar:** Plot No - 945/2, Sector - 7/C, Opp Pathika, Gandhinagar, Gujarat - 382007. **Gaya:** 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya, Bihar - 823001. **Ghaziabad:** 1st Floor C-7, Lohia Nagar, Ghaziabad, Uttar Pradesh - 201001. **Ghaziipur:** 2nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghaziipur, Uttar Pradesh - 233001. **Gonda:** Shri Market, Sahabgunj, Station Road, Gonda, Uttar Pradesh - 271001. **Gorakhpur:** Above V. I. P. Houseadjacent, A. D. Girls College, Bank Road, Gorakhpur, Uttar Pradesh - 273001. **Gulbarga:** CTS No 2913 1st Floor, Asian Towers, Jagath Station Main Road, Next To Adithya Hotel, Gulbarga, Karnataka - 585105. **Guntur:** D. No. 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur, Andhra Pradesh - 522002. **Gurgaon:** Shop No. 18, Ground Floor, Sector-14, Opp. Akd Tower, Near Huda Office, Gurgaon, Haryana - 122001. **Guwahati:** 54 Sagarika Bhawan 2nd Floor, R. G. Barooah Road, AIDC, Near Baskin Robbins, Guwahati, Assam - 781024. **Gwalior:** 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior, Madhya Pradesh - 474009. **Haldwani:** Above Kapilaz, Sweet House, Opp LIC Building, Pilikothi, Haldwani, Uttaranchal - 263139. **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar, Uttaranchal - 249401. **Hassan:** St Anthony's Complex, Ground Floor, H. N. Pura Road, Hassan, Karnataka - 573201. **Hissar:** Sco-71, 1st Floor, Red Square Market, Hissar, Haryana - 125001. **Hoshiarpur:** 1st Floor, The Mall Tower, Opp. Kapila Hospital, Sutheri Road, Hoshiarpur, Punjab - 146001. **Hubli:** 22nd & 23rd, 3rd Floor, Eureka Junction, Travellers Bunglow, Hubli, Karnataka - 580029. **Hyderabad:** 8-2-596, Avenue 4, Karvy Plaza, Street No 1, Banjara Hills, Hyderabad, Telangana - 500034. **Indore:** 2nd floor, 203-205 Balaji Corporates, Above ICICI bank, 19/1 New Palasia, NearCurewell Hospital, Janjeerwala Square, Indore, Madhya Pradesh - 452001. **Jabalpur:** Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp. Shyam Market, Jabalpur, Madhya Pradesh - 482002. **Jaipur:** S16/A, 3rd Floor, Land Mark Building Opp. Jai Club, Mahaver Marg C. Scheme, Jaipur, Rajasthan, 302001. **Jalandhar:** Arora Prime Tower, Lowe Ground Floor, Office No. 3, Plot No. 28, Jalandhar, Punjab - 144001. **Jalgaon:** 113, Navi Peth, B/H Mahalaxmi Dairy, Jalgaon, Maharashtra - 425001. **Jaipaguri:** D. B. C. Road Opp. Nirala Hotel, Jaipaguri, West Bengal - 735101. **Jammu:** 5 A/D Extension 2, Near Panama Chowk Petrol Pump, Panama Chowk, Jammu, Jammu & Kashmir - 180012. **Jamnagar:** 136-137-138 Madhav Palaza, Opp. SBI Bank, Near Lal Bunglow, Jamnagar, Gujarat - 361001. **Jamshedpur:** 2nd Floor, R. R. square, SB Shop Area, Near Reliance Foot Print & Hotel Bspark Plaza, Main Road, Bistupur, Jamshedpur, Jharkhand - 831001. **Jaunpur:** R. N. Complex, 1-1-9-G, In Front Of Pathak Honda, Ummarpur, Jaunpur, Uttar Pradesh - 222002. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi, Uttar Pradesh - 284001. **Jodhpur:** 203, Modi Arcade, Chopasni Road, Jodhpur, Rajasthan - 342001. **Junagadh:** 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh, Gujarat - 362001. **Kannur:** 2nd Floor, Prabhath Complex, Fort Road, Near ICICI Bank, Kannur, Kerala - 670001. **Kanpur:** 15/46, B, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur, Uttar Pradesh - 208001. **Karaikudi:** No. 2, Gopi Arcade, 100 Feet Road, Karaikudi, Tamil Nadu - 630001. **Karimnagar:** H. No. 4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar, Telangana - 505001. **Karnal:** 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal, Haryana - 132001. **Karur:** No. 6, Old No. 1304, Thiru-vi-ka Road, Near G. R. Kalyan Mahal, Karur, Tamil Nadu - 639001. **Kharagpur:** 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur, West Bengal - 721304. **Kolhapur:** 605/1/4, E. Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur, Maharashtra - 416001. **Kolkata:** 166 A, Rashbihari Avenue 2nd Floor, Opp. Fortish Hospital, Kolkata, West Bengal - 700029. **Kollam:** Sree Vigneswara Bhavan, Shastri Junction, Kadapakada, Kollam, Kerala - 691001. **Korba:** 1st Floor, City Centre, 97 IRCC, Transport Nagar, Korba, Chatisgarh - 495677. **Kota:** 29, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota, Rajasthan - 324007. **Kottayam:** 1st Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam, Kerala - 686002. **Kurnool:** Shop No. 43, 1st Floor, S. V. Complex, Railway Station Road, Near SBI Main Branch, Kurnool, Andhra Pradesh - 518004. **Lucknow:** 24, Prem Nagar, Ashok Marg, Lucknow, Uttar Pradesh - 226001. **Ludhiana:** SCO-136, 1st Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana, Punjab - 141001. **Madurai:** Rakesh Towers, 30-C, 1st Floor, Bye Pass Road, Opp Nagappa motors, Madurai, Tamil Nadu - 625010. **Malappuram:** 1st Floor, Cholakkal

Building, Near U. P. School, Up Hil, Malappuram, Kerala - 676505. **Malda:** Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda, West Bengal - 732101. **Mandi:** 149/11, School Bazaar, Mandi, Uttar Pradesh - 175001. **Mangalore:** Mahendra Arcade Opp. Court Road, Karangal Padi, Mangalore, Karnataka - 575003. **Margao:** 2nd Floor, Dalal Commercial Complex, Pajifond, Margao, Goa - 403601. **Mathura:** Ambey Crown, 2nd Floor, In Front of BSA College, Gaushala Road, Mathura, Uttar Pradesh - 281001. **Meerut:** 1st Floor, Medi Centreopp ICICI Bank, Hapur Road Near Bachha Park, Meerut, Uttar Pradesh - 250002. **Mehsana:** Ul/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehshana, Gujarat - 384002. **Mirzapur:** Above HDFC Bank, Dankeenganj, UP, Mirzapur, Uttar Pradesh - 231001. **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga, Punjab - 142001. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad, Uttar Pradesh - 244001. **Morena:** Moti Palace, Near Ramjanki Mandir, Morena, Madhya Pradesh - 476001. **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort, Maharashtra - 400001. **Muzaffarpur:** 1st Floor, Uma Market, Thana Gumtimoti Jheel, Muzaffarpur, Bihar - 842001. **Mysore:** L-350, Silver Tower, Ashoka Road, Opp. Clock Tower, Mysore, Karnataka - 570001. **Nadiad:** 104/105, Near Paras Cinema, City Point, Nadiad, Gujarat - 387001. **Nagerkottai:** 3A, South Car Street, Parsans Complex, Nagercoil, Tamil Nadu - 629001. **Nagpur:** Plot No. 2/1 House No. 102/1, Mata Mandir Road, Mangaldeep Appartment Opp. Khandelwal Jewelers, Dharampeth, Nagpur, Maharashtra - 440010. **Namakkal:** 105/2, Arun Towers, Paramathi Street, Namakkal, Tamil Nadu - 637001. **Nanded:** Shop No.4, Santakripa Market, G. G. Road, Opp. Bank of India, Nanded, Maharashtra - 431601. **Nasik:** F-1, Suyojit Sankul, Sharanpur Road, Nasik, Maharashtra - 422002. **Navsari:** 1/1 Chinmay Arcade, Opp. Sattapir Rd, Tower Rd, Navsari, Gujarat - 396445. **Nellore:** 16-2-230, Room No. 27, 2nd Floor, Keizen Heights, Gandhi Nagar, Pogathota, Nellore, Andhra Pradesh - 524001. **New Delhi:** 305 New Delhi House, 27 Barakhamba Road, New Delhi, New Delhi - 110001. **Nizamabad:** House No. 5-6-430, Above Bank of Baroda 1st Floor, Beside HDFC Bank, Hyderabad Road, Nizamabad, Telangana - 503003. **Noida:** 307 Jaipuria Plazad 68 - A, 2nd Floor, Opp. Delhi Public School, Sector 26, Noida, Uttar Pradesh - 201301. **Palghat:** No. 20 & 21, Metro Complex H. P. O. Road Palakkad, Kerala - 678001. **Panipat:** 1st Floor, Krishna Tower, Above Amertex, G. T. Road, Panipat, Haryana - 132103. **Panjim:** City Business Centre, Coelho Pereira Building - Room No. 18, 19 & 20, Dada Vaidya Road, Panjim, Goa - 403001. **Pathankot:** 1st Floor, 9 A, Improvement Trust Building, Patel Chowk, Pathankot, Punjab - 145001. **Patiala:** Sco. 27 D, Chotti Baradari, Near Car Bazaar, Patiala, Punjab - 147001. **Patna:** 3A, 3rd Floor Anand Tower, Exhibition Road, Opp ICICI Bank, Patna, Bihar - 800001. **Pollachi:** 146/4, Ramanathan Building, 1st Floor New Scheme Road, Pollachi, Tamil Nadu - 642002. **Pondicherry:** No.7, Thiayagaraja Street, Pondicherry - 605001. **Proddatur:** Shop No.4, Araveti Complex, Mydukur Road, Beside Syndicate Bank, Proddatur, Andhra Pradesh - 516360. **Pudukottai:** Sundaram Masilamani Towers, TS No. 5476 - 5479, PM Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai, Tamil Nadu - 622001. **Pune:** Office No. 16, Ground Floor, Shrinath Plaza, Near Dyaneshwar Paduka Chowk, F. C. Road, Pune, Maharashtra - 411005. **Raipur:** Shop No. 31, 3rd Floor, Millenium Plaza, Above Indian House, Behind Indian Coffee House, Raipur, Chatisgarh - 492001. **Rajahmundry:** D. No. 6-1-4, Rangachary Street, T. Nagar, Near Axis Bank Street, Rajahmundry, Andhra Pradesh - 533101. **Rajapalayam:** Sri Ganapathy Complex, 14B/5/18, T. P. Mills Road, Virudhungan Dist, Rajapalayam, Tamil Nadu - 626117. **Rajkot:** 104, Siddhi Vinyak Complex Opp. Ramkrishna Ashram, Dr. Yagnik Road, Rajkot, Gujarat - 360001. **Ranchi:** Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi, Jharkhand - 834001. **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care, Ratlam, Madhya Pradesh - 457001. **Renukoot:** Shop No. 18, Near Complex Birla Market, Renukoot, Uttar Pradesh - 231217. **Rewa:** 1st Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa, Madhya Pradesh - 485001. **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak, Haryana - 124001. **Roorkee:** Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal - 247667. **Rourkela:** 1st Floor Sandhu Complex, Kachery Road, Uditnagar, Rourekla, Orissa, 769012. **Sagar:** Above Poshak Garments, 5 Civil Lines, Infront Of Income Tax Office, Sagar, Madhya Pradesh - 470002. **Saharanpur:** 18 Mission Market, Court Road, Saharanpur, Uttar Pradesh - 247001. **Salem:** No. 40, Brindavan Road, Fairlands, Near Perumal Koil, Salem, Tamil Nadu - 636016. **Sambalpur:** Ground Floor Quality Massion, Infront of bazaar kolkata, Nayapara, Sambalpur, Orissa - 768001. **Satna:** 1st Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satna, Madhya Pradesh - 485001. **Shaktinagar:** 1st/A-375, V. V. Colony, Dist Sonebhadra, Shaktinagar, Uttar Pradesh, 231222. **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R. K. M. L. P School, Shillong, Meghalaya - 793001. **Shimla:** Triveni Building, By Pas Chowkhhallini, Shimla, Himachal Pradesh - 171002. **Shimoga:** Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, L. R. Road, Durgigudi, Shimoga, Karnataka - 577201. **Shivpuri:** 1st Floor, M. P. R. P. Building, Near Bank Of India, Shivpuri, Madhya Pradesh - 473551. **Sikar:** 1st Floor, Super Tower, Behind Ram Mandir Near Taparya Bagichi, Sikar, Rajasthan - 332001. **Silchar:** N. N. Dutta Road, Chowchakra Complex, Premtala, Silchar, Assam - 788001. **Siliguri:** Nanak Complex, Sevoke Road, Siliguri, West Bengal - 734001. **Sitapur:** 12/12-A Sura Complex, Arya Nagar Opp, Mal Godam, Sitapur, Uttar Pradesh - 261001. **Sivakasi:** 363, Thiruthangal Road, Opp. TNEB, Sivakasi, Tamil Nadu - 626123. **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan, Himachal Pradesh - 173212. **Solapur:** Block No 06, Vaman Nagar, Opp. Dmart, Jule, Solapur, Maharashtra - 413004. **Sonepat:** 205 R. Model Town, Above Central Bank of India, Sonepat, Haryana - 131001. **Sri Ganganagar:** 35E Block, Opp. Sheetla Mata Vaateka Sri Ganganagar, Sri Ganganagar, Rajasthan - 335001. **Srikakulam:** D. No-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam, Andhra Pradesh - 532001. **Sultanpur:** Rama Shankar Complex, Civil Lines, Faizabad Road, Sultanpur, Uttar Pradesh - 228001. **Surat:** G-5 Empire State Buliding, Near Udhna Darwaja, Ring Road, Surat, Gujarat - 395002. **Thane:** Yashwant Tower, 101, 1st Floor, Opp. Puja Hotel, Ram Maruti Road, Navpada, Thane (W), Maharashtra - 400 602. (Office Timing : Mon. to Fri. - 10.00 AM to 4.30 PM). **Thanjavur:** No. 70, Nalliah Complex, Srinivasam Pillai Road, Tanjore, Tamil Nadu - 613001. **Thodupuzha:** 1st Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha, Kerala - 685584. **Tirunelveli:** 55/18, Jeney Building, S. N. Road, Near Aravind Eye Hospital, Tirunelveli, Tamil Nadu - 627001. **Tirupathi:** H. No. 10-13-425, 1st Floor, Tilak Road, Opp. Sridevi Complex, Tirupathi, Andhra Pradesh - 517501. **Tirupur:** 1st Floor, 244 A, Kamaraj Road, Opp to Cotton market complex, Tirupur, Tamil Nadu - 641604. **Tiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank, Thiruvalla, Kerala - 689107. **Trichur:** 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank HO, Thrissur, Kerala - 680001. **Trichy:** 60, Sri Krishna Arcade, Thennur High Road, Trichy, Tamil Nadu - 620017. **Trivandrum:** 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum, Kerala - 695010. **Tuticorin:** 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin, Tamil Nadu - 628003. **Udaipur:** 201-202, Madhav Chambers, Opp. G. P. O, Chetak Circle, Udaipur, Rajasthan - 313001. **Ujjain:** 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain, Madhya Pradesh - 456010. **Valsad:** Shop No. 2, Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad, Gujarat - 396001. **Vapi:** Shop No. 12, Ground Floor, Sheetal Appatment, Near K. P. Tower, Vapi, Gujarat - 396195. **Varanasi:** D-64/132 1st Floor, Anant Complex, Sagra, Varanashi, Uttar Pradesh - 221010. **Vellore:** 1, M. N. R. Arcade, Officers Line, Krishna Nagar, Vellore, Tamil Nadu - 632001. **Vijayanagaram:** Soubhagya, 19-6-1/3, 2nd Floor, Near Fort Branch, Opp. Three Temples, Vizianagaram, Andhra Pradesh - 535002. **Vijayawada:** 39-10-7, Opp. Municipal Water Tank, Labbipet, Vijayawada, Andhra Pradesh - 520010. **Visakhapatnam:** Door No. 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam, Andhra Pradesh - 530016. **Warangal:** 5-6-95, 1st Floor, Opp. B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal, Telangana - 506001. **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near D. A. V. Girls College, Yamuna Nagar Haryana - 135001.



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CIN: U65100MH2010PLC199319

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