



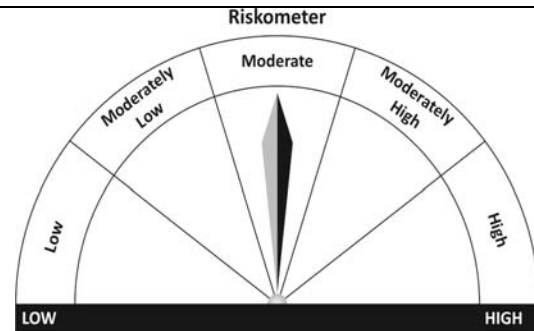
## KEY INFORMATION MEMORANDUM

### IDBI DEBT OPPORTUNITIES FUND

(An open-ended income scheme)

**This product is suitable for investors who are seeking\*:**

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



Investors understand that their principal will be at Moderate risk

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

#### Continuous offer for Units at NAV related prices

**Name of Mutual Fund:** IDBI Mutual Fund  
**Name of Asset Management Company:** IDBI Asset Management Limited (AMC)  
(CIN: U65100MH2010PLC199319)  
**Name of Trustee Company:** IDBI MF Trustee Company Limited  
(CIN: U65991MH2010PLC199326)

#### Address –

Registered Office: IDBI Tower, WTC Complex, Cuffe Parade, Colaba Mumbai 400005  
Corporate Office: 5<sup>th</sup> Floor, Mafatlal Centre, Nariman Point, Mumbai 400021  
Website – [www.idbimutual.co.in](http://www.idbimutual.co.in)

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations 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](http://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.

| 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                                | <table border="1" data-bbox="412 449 1523 730"> <thead> <tr> <th data-bbox="412 449 976 527" rowspan="2">Type of instrument</th> <th colspan="2" data-bbox="976 449 1333 485">Indicative allocation</th> <th data-bbox="1333 449 1523 527" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="976 485 1149 527">Minimum</th> <th data-bbox="1149 485 1333 527">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="412 527 976 625">Debt instruments including securitized debt instruments</td> <td data-bbox="976 527 1149 625">0%</td> <td data-bbox="1149 527 1333 625">90%</td> <td data-bbox="1333 527 1523 625">Low to Medium</td> </tr> <tr> <td data-bbox="412 625 976 730">Money Market Instruments</td> <td data-bbox="976 625 1149 730">10%</td> <td data-bbox="1149 625 1333 730">100%</td> <td data-bbox="1333 625 1523 730">Low</td> </tr> </tbody> </table> <p data-bbox="407 768 1568 951">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 Scheme will enter into the repo transactions in corporate debt securities only.</p> <p data-bbox="407 989 1568 1171">Investment in Securitized Debt will not exceed 50% of the net assets of the Scheme. The mutual fund shall comply with the applicable provisions of SEBI Circular dated January 7, 2014 and all other guidelines issued by SEBI, Exchanges and other Governmental authorities with respect to transactions in securitized debt instruments.</p> <p data-bbox="407 1209 1568 1318">Investment in Derivatives will be up to 50% of the net assets of the Scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time.</p> <p data-bbox="407 1356 1568 1570">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. All investments in derivative instruments shall be subject to the limits mentioned in SEBI circular ref. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010.</p> <p data-bbox="407 1608 1568 1829">The Scheme does not propose to invest in ADRs/GDRs and foreign securities. Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI from time to time. 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</p> <p data-bbox="407 1829 1568 1961">The Scheme 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 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.</p> |         |               |  | Type of instrument | Indicative allocation |  | Risk Profile | Minimum | Maximum | Debt instruments including securitized debt instruments | 0% | 90% | Low to Medium | Money Market Instruments | 10% | 100% | Low |
| Type of instrument                                      | Indicative allocation  |         | Risk Profile  |  |                    |                       |  |              |         |         |   |    |     |               |                          |     |      |     |
|   | Minimum  | Maximum |               |  |                    |                       |  |              |         |         |   |    |     |               |                          |     |      |     |
| Debt instruments including securitized debt instruments | 0%   | 90%     | Low to Medium |  |                    |                       |  |              |         |         |   |    |     |               |                          |     |      |     |
| Money Market Instruments                                | 10%  | 100%    | Low           |  |                    |                       |  |              |         |         |   |    |     |               |                          |     |      |     |

|                                   |   |
|-----------------------------------|---|
|                                   | <p>The Scheme may also participate in securities lending to augment its income. Securities lending in the scheme will be in accordance with the guidelines on securities lending and borrowing scheme issued by SEBI from time to time.</p> <p>The cumulative gross exposure of any scheme, through repo transactions in corporate debt securities along with money market, debt and derivatives instruments shall not exceed 100% of the net assets of the scheme.</p> <p>In case of the Scheme entering into repo transactions, in corporate debt securities at any point in time, the gross exposure of the concerned Scheme to repo transactions (including reverse repo) in corporate debt securities shall not be more than 10% of the net assets of that Scheme. At any point in time, the gross exposure of such Scheme to repo transactions (including reverse repo) in corporate debt securities of a single issuer shall not be more than 5% of its net assets.</p> <p>Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions and investment 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.</p> <p>In the event of asset allocation falling outside the limits specified in the asset allocation table, the fund manager will 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. Though every endeavor will be made to achieve the objectives of the Scheme, the AMC/Sponsors/Trustees do not guarantee that the investment objectives of the Scheme will be achieved. No guaranteed returns are being offered under the scheme</p> |
| <p>Risk Profile of the Scheme</p> | <p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <ol style="list-style-type: none"> <li>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 &amp; Statement of Additional Information.</li> <li>2. Redemption by the unit holders due to change in the fundamental attributes of the scheme or due to any other reasons may entail tax consequences. The</li> </ol>   |

Trustees, AMC, their directors or their employees shall not be liable for any tax consequences that may arise.

3. The tax benefits described in the SID are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme(s) will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unit holder is advised to consult his/her/its own professional tax advisor.
4. IDBI Debt Opportunities Fund will seek to invest in debt instruments, securitized debt, debt derivatives, and money market instruments. 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.
5. 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.
6. 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 and will be at the discretion of the AMC.
7. **Risks associated with investments in Debt / Money Market Instruments**
  - i. **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.

The AMC seek to manage credit risk by restricting investments only to investment grade securities. Regular review of the issuer profile to monitor and evaluate the credit quality of the issuer will be carried out.

- ii. **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.

- iii. **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.

- iv. **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 the investments in instruments with appropriate maturity baskets.

### **8. Risks associated with Investing in Derivatives**

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

There are certain risks inherent in derivatives. These are

- i. **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.

- ii. **Default Risk:** This is the risk that losses will be incurred due to default by counter party.
- iii. **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.
- iv. **Limitations on upside:** Derivatives when used as hedging tool can also limit the profits from a genuine investment transaction.
- v. **Liquidity risk** pertains to how saleable a security is in the market.

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 investing in Securitized Debt**

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:

- i. **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.
- ii. **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.
- iii. **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.
- iv. **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.

- v. **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.

Risk mitigating mechanisms for securitized debt are explained in detail elsewhere in this document.

### **10. Risks associated with Short Selling and Securities Lending**

**Short Selling:** When the Fund engages in short selling, it will borrow the security from a third party with the understanding that the security will be returned at a later date as and when required by the lender. However, there is a risk that the stock price may go up contrary to expectations which will result in losses to the Scheme. The losses will be realized to the Scheme if the Scheme may be forced to buy the shares in the market at the prevailing higher market price (than the price at which sold initially) to return the security to the lender if so required by the lender

**Securities lending:** There are risks inherent to securities lending, including the risk of failure or bankruptcy of the counter party, leading to non-compliance with the terms of the agreement by the counterparty. Such failure can result in the possible loss of rights to the collateral, the inability of the counterparty to return the securities deposited by the lender and the possible loss of any corporate benefits accruing thereon.

### **11. Risk factors associated with repo/reverse repo in corporate bonds**

The risk factors associated with repo/reverse repo transactions in corporate bonds and risk mitigations strategies are as follows:

1. **Settlement Risk** - Corporate Bond Repo will be settled between two counterparties in the OTC segment unlike in the case of CBLO transactions where CCIL stands as central counterparty on all transactions (no settlement risk). Settlement risk in reverse repo will be mitigated by requiring the counterparty (entity borrowing funds from the Mutual Fund) to deliver the defined collateral in the account of the MF before the cash is lent to the counterparty. Further, the Mutual Fund will also have a limited universe of counterparties comprising of Scheduled Commercial Banks, Primary Dealers, Mutual Funds and National Financial Institutions.

2. **Quality of collateral** – The Mutual Fund will be exposed to credit risk on the underlying collateral – downward migration of rating. The Mutual Fund will mitigate this risk by a thorough in-house credit research on the quality of collateral with the objective to minimize

|                         |  |
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|                         | <p>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. <b>Liquidity of collateral</b> – 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><b>12. Risks associated with investing in unrated securities</b><br/> 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. The Mutual Fund will carry out internal rating exercise for all unrated instruments in which the Fund Manger plansto 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.</p> <p>Any investment in unrated securities will be carried out only after obtaining the general approval from Board of Trustees and Board of AMC.</p> |
| <p>Plan and Options</p> | <p>The Scheme offers the following Plans for investment-</p> <ul style="list-style-type: none"> <li>○ Regular Plan</li> <li>○ Direct Plan</li> </ul> <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.</p> <p>The Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plan.</p> <p>The Scheme shall declare a separate NAV for all sub-options under both direct and regular plan. The Direct and regular plan will be maintained under common portfolio. In case where investors do not opt for a particular plan at the time of investment and the application is not routed through a distributor, Direct Plan shall be considered as the default plan.</p>  |



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

| <b>Scenario</b> | <b>Broker Code mentioned by the investor</b> | <b>Plan mentioned by the investor</b> | <b>Default Plan to be captured</b> |
|-----------------|--|---------------------------------------|------------------------------------|
| 1               | Not mentioned                                | Not mentioned                         | Direct Plan                        |
| 2               | Not mentioned                                | Direct                                | Direct Plan                        |
| 3               | Not mentioned                                | Regular                               | Direct Plan                        |
| 4               | Mentioned                                    | Direct                                | Direct Plan                        |
| 5               | Direct                                       | Not Mentioned                         | Direct Plan                        |
| 6               | Direct                                       | Regular                               | Direct Plan                        |
| 7               | Mentioned                                    | Regular                               | Regular Plan                       |
| 8               | Mentioned                                    | Not Mentioned                         | Regular Plan                       |

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

Within each Plan there are two options

- Dividend option and
- Growth option

The Growth option will not declare any dividends.

In cases where investors do not opt for a particular Option at the time of investment, the default Option will be the Growth Option.

The Dividend option will endeavour to declare dividends at quarterly and annual intervals.

Investors can opt for any one of following modes of dividend –

- Payout
- Reinvestment
- Dividend Sweep.

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

The record date/day for quarterly and annual dividend option will as decided by Trustees. If the record date falls on a non business day the immediately succeeding business day will be the record date. 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.

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|                       | <p>In cases, where investors have not specified the mode of dividend i.e. payout, reinvestment, dividend sweep, the default mode will be reinvestment.</p> <p>If the dividend amount is less than Rs. 100/-, the entire dividend amount shall be compulsorily reinvested and no dividend payout will be made.</p> <p>All unit holders in the dividend option of the scheme can transfer their dividend to any open ended schemes (as and when made available for subscription) of IDBI Mutual Fund Under dividend Sweep Plan (DSP). Minimum dividend in the scheme required to avail DSP is Rs.1000/-. If an Investor has opted for DSP and amount is less than Rs.1000, the dividend amount will be reinvested and no sweep will be made.</p> <p>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.</p> <p>Please note that the Scheme does not 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 and Trustee Company</p>  |
| <p>Applicable NAV</p> | <p><b>Subscription</b></p> <p>The following cut-off Timings shall be observed by a mutual fund for application amount less than Rs.2 lakhs in respect of purchase of units in the Scheme and its plans/options, where the following NAVs shall be applied for such purchase:</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ol> <p>The following cut-off timings shall be observed by a mutual fund for application amount equal to or more than 2 lakhs in respect of purchase of units in all schemes and their plans except liquid fund schemes, where the following NAVs shall be applied for such purchase:</p> |

1. 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;
2. 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
3. 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 a particular scheme (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:

- a. Where the application is received up to 3.00 pm on a business day – closing NAV of the day on which the application is received; and
- b. An application received after 3.00 pm on a business day – closing NAV of the next business day.

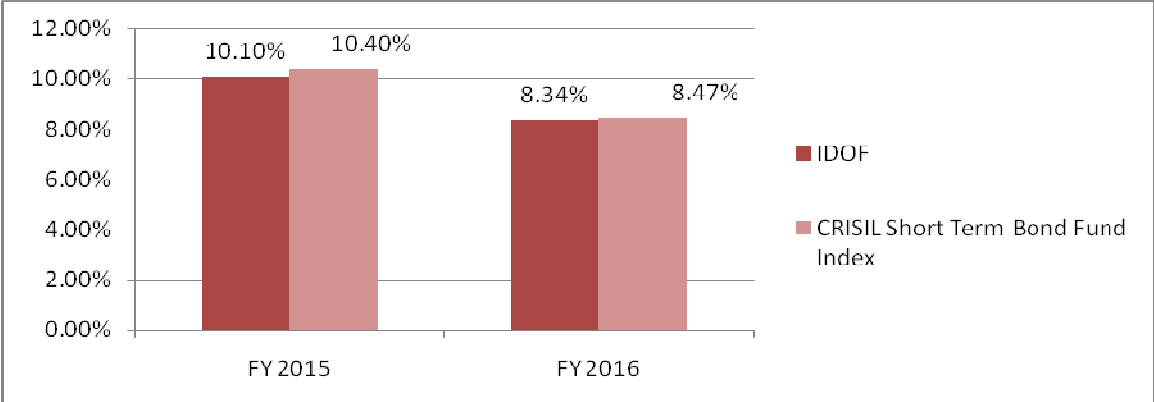
**Switches:**

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

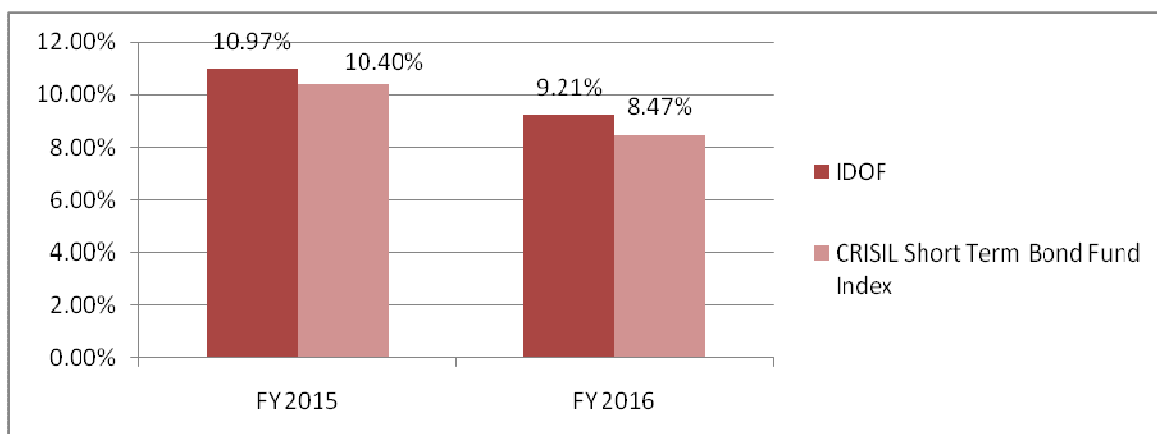
**Switch-out:** Valid applications for 'switch-out' shall be treated as applications for Redemption and the provisions of the Cut-off time and the Applicable NAV mentioned in the SID as applicable to Redemption shall be applied to the 'switch-out' applications.

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|  | <p>In case of 'switch' transactions from one scheme to another, the allotment shall be in line with redemption payouts and realization of funds into the switch-in scheme (where applicable)</p> <p><b>Transactions through online facilities / electronic modes:</b></p> <p>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.</p> <p>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.</p> |  |  |
| <p>Minimum Application Amount/ Number of Units</p> | <p><b>Purchase</b></p> <p><b>For new purchases</b><br/>Rs. 5000 and in multiples of Re. 1 thereafter</p> <p><b>For Systematic Investment Plan</b></p> <ul style="list-style-type: none"> <li>• Rs. 1000 per month for a minimum period of 6 months</li> <li>• Rs. 500 per month for atleast 12 months</li> <li>• Rs.1500 per quarter for a minimum period of 4 quarters.</li> </ul> <p>Investments above the minimum amount mentioned, shall be made in multiples of Re. 1 for all SIP irrespective of frequency of SIP or the Plan.</p>   | <p><b>Additional Purchase</b></p> <p>Rs.1000 and in multiples of Re. 1</p> | <p><b>Repurchase</b></p> <p>Rs. 1000 or 100 units whichever is lower</p> |
| <p>Dispatch of Repurchase (Redemption) Request</p> | <p>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)</p>  |  |  |

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| Restriction on Redemption                                   | <p>Restrictions on redemptions, if any, shall be imposed only as per the stipulations of SEBI circular No. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016. Such a restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p> <ul style="list-style-type: none"> <li>i. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.</li> <li>ii. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.</li> <li>iii. Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.</li> </ul> <p>Restriction on redemption shall be imposed only with the approval of the Board of AMC and Trustee Company. Such imposition of restriction shall be immediately intimated to SEBI.</p> <p>The restriction shall be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>When restriction on redemption is imposed, following procedure shall be applied by AMC:</p> <ol style="list-style-type: none"> <li>1. No redemption requests upto INR 2 lakh shall be subject to such restriction.</li> <li>2. Where redemption requests are above INR 2 lakh, AMC shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.</li> </ol> |
| Benchmark Index   | Crisil Short Term Bond Fund Index   |
| Dividend Policy   | Dividend declaration under the Dividend options in the scheme is subject to the availability of distributable surplus and at the discretion of the AMC and Trustee Company and no returns is assured under the scheme.  |
| Name of the Fund Manager/<br>Tenure of management of Scheme | <p>Mr. Gautam Kaul /</p> <p>Managing the Scheme since Inception (i.e 3rd March 2014)</p>  |

| Name of the Trustee Company | IDBI MF Trustee Company Limited   |                                   |  |                |      |                                   |         |        |        |         |       |       |
|-----------------------------|---|-----------------------------------|--|----------------|------|-----------------------------------|---------|--------|--------|---------|-------|-------|
| Performance of the scheme   | <b><u>Performance of IDBI Debt Opportunities Fund (IDOF) ( Growth Option)</u></b>   |                                   |  |                |      |                                   |         |        |        |         |       |       |
|                             | <b>Compounded Annualized Returns ( As on 31st May 2016 )</b>  | <b>IDOF (Regular Plan)^</b>       | <b>Crisil Short Term Bond Fund Index</b> |                |      |                                   |         |        |        |         |       |       |
|                             | Returns for the last 1 year   | 8.39%                             | 8.56%                                    |                |      |                                   |         |        |        |         |       |       |
|                             | Returns since inception (3 <sup>rd</sup> March 2014)  | 9.34%                             | 9.55%                                    |                |      |                                   |         |        |        |         |       |       |
|                             | <b>Compounded Annualized Returns ( As on 31st May 2016 )</b>  | <b>IDOF (Direct Plan)^</b>        | <b>Crisil Short Term Bond Fund Index</b> |                |      |                                   |         |        |        |         |       |       |
|                             | Returns for the last 1 year   | 9.26%                             | 8.56%                                    |                |      |                                   |         |        |        |         |       |       |
|                             | Returns since inception (3 <sup>rd</sup> March 2014)  | 10.21%                            | 9.55%                                    |                |      |                                   |         |        |        |         |       |       |
|                             | <b>Absolute Returns for each financial year for the last 2 years (Regular Plan/ Growth Option)^</b>   |                                   |  |                |      |                                   |         |        |        |         |       |       |
|                             |  <table border="1" data-bbox="412 1129 1560 1528"> <caption>Absolute Returns for each financial year for the last 2 years (Regular Plan/ Growth Option)^</caption> <thead> <tr> <th>Financial Year</th> <th>IDOF</th> <th>CRISIL Short Term Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>FY 2015</td> <td>10.10%</td> <td>10.40%</td> </tr> <tr> <td>FY 2016</td> <td>8.34%</td> <td>8.47%</td> </tr> </tbody> </table> |                                   |  | Financial Year | IDOF | CRISIL Short Term Bond Fund Index | FY 2015 | 10.10% | 10.40% | FY 2016 | 8.34% | 8.47% |
| Financial Year              | IDOF  | CRISIL Short Term Bond Fund Index |  |                |      |                                   |         |        |        |         |       |       |
| FY 2015                     | 10.10%  | 10.40%                            |  |                |      |                                   |         |        |        |         |       |       |
| FY 2016                     | 8.34%   | 8.47%                             |  |                |      |                                   |         |        |        |         |       |       |

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



**^Past performance of the Scheme does not indicate future returns**

**Scheme Related Disclosures**

**(in compliance to SEBI Circular dated March 18, 2016)**

**Scheme Portfolio- Top 10 holdings (Issuer wise)- As on 31st May 2016**

| Issuer                            | % to NAV |
|-----------------------------------|----------|
| Sunny View Estates Pvt. Ltd.      | 10.41%   |
| Bilt Graphic Paper Products Ltd.  | 9.69%    |
| Indostar Capital Finance Ltd.     | 7.71%    |
| Power Finance Corpn. Ltd.         | 7.69%    |
| HPCL-Mittal Energy Limited (HMEL) | 6.67%    |
| Power Grid Corpn. of India Ltd.   | 5.22%    |
| JSW Steel Ltd.                    | 5.20%    |
| Finolex Industries Ltd.           | 5.18%    |
| NTPC Ltd.                         | 5.16%    |
| India Bulls Housing Finance Ltd.  | 5.16%    |

**Sector Allocation as on 31st May 2016**

| Sector                   | % to NAV |
|--------------------------|----------|
| Energy                   | 29.87%   |
| Financial Services       | 26.95%   |
| Construction             | 12.96%   |
| Paper Industries         | 9.69%    |
| Metals                   | 7.76%    |
| Industrial Manufacturing | 5.18%    |
| Others*                  | 5.02%    |
| Pharma                   | 2.56%    |
| TOTAL                    | 100%     |

|   |  |
|---|--|
|   | <ul style="list-style-type: none"> <li>○ *includes Government Securities, CBLO, Cash &amp; Cash receivables, if any</li> <li>○ For complete details and latest monthly portfolio, investors are requested to visit <a href="http://www.idbimutual.co.in/downloads/Fund%20Portfolio">www.idbimutual.co.in/downloads/Fund Portfolio</a></li> </ul> <p>c) Portfolio Turnover Ratio (for last one year) : NA</p>   |
| <p>Expenses of the Scheme</p> <p>(i) Load Structure</p> | <p><b><u>i) Load Structure</u></b></p> <p><b>Entry Load (For normal transactions / Switch-in and SIP) – Not applicable</b></p> <p>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission, if any, to the distributor on the investment made by the investor will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.</p> <p><b>Exit Load (Redemption/ Switch-out/ Transfer/ SWP):</b></p> <p>For exit up to &amp; including 18 months from date of allotment-2%</p> <p>For exit after 18 months-Nil</p> <p>The exit load will be applicable for both normal transactions and SIP transactions. In case of Systematic Investment Plan (SIP) transactions, 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> <p><b><u>ii) Recurring Expenses</u></b></p> <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> <ul style="list-style-type: none"> <li>(i) On the first Rs.100 Crores of the daily net assets 2.25%;</li> <li>(ii) On the next Rs.300 Crores of the daily net assets 2.00%;</li> <li>(iii) On the next Rs.300 Crores of the daily net assets 1.75%;</li> <li>(iv) On the balance of the assets 1.50%:</li> </ul> |



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

Investors making investments directly with the mutual fund under the direct plan will be benefitted with a lower expense ratio excluding distribution expenses, commission, etc and no commission shall be paid from such plans. At least 0.50% (annualized) of the TER is charged towards distribution expenses / commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/ commission (at least 0.50% p.a) which is charged in the Regular Plan.

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

**Investor Education and Awareness**

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

The AMC has estimated that annual recurring expenses of up to 2.45% p.a. of the daily net assets may be charged to Regular Plan of the Scheme without including the additional expense incurred towards distribution of assets to cities beyond Top 15 cities. The maximum expense including additional expense towards distribution of assets to cities beyond Top 15 cities, if any, will not exceed 2.75% p.a of the daily net assets that may be charged to the Scheme. If the expenses exceed the limits stated above, expenses incurred in excess of the limits stated above 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 the investors.

| <b>Actual expenses for the previous financial year ended March 2016 (p.a)</b> |                    |
|---|--------------------|
| <b>Regular Plan</b>   | <b>Direct Plan</b> |
| 1.32%   | 0.52%              |

The fees and expenses mentioned above are the maximum limits allowed under the regulations and the AMC may at its absolute discretion adopt any fees/expense structure within the regulatory limits mentioned above.

For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund.

Waiver of Load for Direct Applications

Not applicable

Tax treatment for the Investors (Unitholders)

| <b>IDBI Debt Opportunities Fund</b>  | <b>Resident Investors**</b>   | <b>Mutual Fund**</b>   |
|--|---|--|
| <b>Tax</b>   | Nil   | <b>Dividend Distribution Tax :</b><br><br><b>Individual / HUF</b> - 25% (plus applicable surcharge & cess)<br><br><b>Others</b> - 30% (plus applicable surcharge & cess) |
| <b>Capital Gains</b>   |   |  |
| <ul style="list-style-type: none"> <li>Long Term (Units held for more than 36 months)</li> </ul> | 20% p.a. with indexation (plus applicable surcharge & cess)                                   | Nil  |
| <ul style="list-style-type: none"> <li>Short Term</li> </ul>                                     | Rates applicable to Unit holders as per their income slabs (plus applicable surcharge & cess) | Nil  |

As per provision of Finance Act 2014, transfer of units of non-equity oriented mutual funds, since July 11, 2014 will be classified as long term capital assets, if held for more than a period of 36 months.

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

|  |   |
|--|---|
| <p>Daily Net Asset Value (NAV) Publication</p> | <p>NAV shall be calculated for all business days for all Plans/Options/ Sun Options within the Scheme. NAV of the Scheme along with Sale Price and Repurchase Price will be published in at least 2 daily newspapers on all business days.</p> <p>The NAV and Sale/repurchase price of the Scheme shall be updated on AMFI's website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and Mutual Fund's website (<a href="http://www.idbimutual.co.in">www.idbimutual.co.in</a>) by 9p.m of the same day. The NAV of the Scheme will be rounded off to 4 decimal places. Units in the Scheme will be rounded off to 3 decimals.</p>   |
| <p>For Investor Grievances, please contact</p> | <p><b>Registrar</b><br/> <b><u>Karvy Computershare Pvt. Ltd.</u></b><br/> SEBI Registration Number: INR000000221<br/> Unit: IDBI Mutual Fund<br/> Karvy Selenium, Plot No 31 &amp; 32, Tower B<br/> Survey No 115/22, 115/24 &amp; 115/25, Financial District, Gachibowli,<br/> Nanakramguda Serilingampally Mandal ,Hyderabad 500032, Ranga Reddy<br/> District, Telengana<br/> Phone: 040-33215121 to 040-33215123<br/> Email: <a href="mailto:ldbimf.customercare@karvy.com">ldbimf.customercare@karvy.com</a></p> <p><b><u>IDBI Mutual Fund / IDBI Asset Management Limited</u></b><br/> In case of any queries / Service requests, please contact:<br/> Mr. S. V. Durga Prasad<br/> Investor Relations Officer<br/> IDBI Asset Management Limited<br/> 5th Floor, Mafatlal Center, Nariman Point, Mumbai - 400 021. Phone: 022-6644 2800; Fax: 022-6644 2801<br/> Email: <a href="mailto:contactus@idbimutual.co.in">contactus@idbimutual.co.in</a>.</p> <p>In case of any grievance / complaint against IDBI Mutual Fund / IDBI Asset Management Ltd, please contact:<br/> <b>Mr. A. Jayadevan</b><br/> <b>Compliance Officer</b><br/> IDBI Asset Management Limited<br/> 5th Floor, Mafatlal Center, Nariman Point, Mumbai - 400 021. Phone No. 022-6644 2865<br/> email-id: <a href="mailto:complianceofficer@idbimutual.co.in">complianceofficer@idbimutual.co.in</a></p> <p>You may also approach</p> <p><b>Mr. Satya Narayan Baheti</b><br/> <b>Managing Director &amp; Chief Executive Officer</b><br/> IDBI Asset Management Limited<br/> 5th Floor, Mafatlal Center, Nariman Point, Mumbai - 400 021. Phone No. 022-6644 2822<br/> email-id: <a href="mailto:ceodesk@idbimutual.co.in">ceodesk@idbimutual.co.in</a></p> |

|                                 |  |
|---------------------------------|--|
|                                 | <p>If not satisfied with the response of the intermediary you can lodge your grievances with SEBI at <a href="http://scores.gov.in">http://scores.gov.in</a> 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.</p>   |
| <p>Unitholders' Information</p> | <p><b>1. Account Statement:</b> 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>As a first step in the direction to create one record for all financial assets of every individual, SEBI has advised Depositories and AMCs, vide Circular No.CIR/MRD/DP/31/2014 dated November 12, 2014, to enable a single consolidated view of all the investments of an investor in Mutual Funds (MF) and securities held in demat form with the Depositories. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. For PANs which are common between depositories and AMCs, the Depositories shall send the CAS. In other cases (i.e. PANs with no demat account and only MF units holding), the AMCs / MF-RTAs shall continue to send the CAS to their unit holders on or before tenth day of succeeding month of allotment, as is being done presently, in compliance with Regulation 36(4) of the SEBI (Mutual Funds) Regulations, 1996.</p> <p>Where statements are presently being dispatched by email either by the Mutual Funds or by the Depositories, CAS shall be sent through email. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form. If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then the depositories shall consolidate and dispatch the CAS within ten days from the month end. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.</p> <p>The consolidated account statement will also contain details all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds.</p> <p>Please note that, no monthly statements will be issued to the unit holders of the schemes, either by Depositories or by Mutual Fund / AMC, unless a transaction is recorded in the month for which the statement is issued.</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, by the Depository or Mutual Fund / AMC, as may be applicable, on or before tenth day of succeeding month, detailing holding at the end of the sixth month, across all schemes of all mutual funds.</p> |

For investors holding demat accounts, provision to opt out of the facility of CAS shall be given by Depositories.

Transaction for this purpose shall include Purchase, Redemption, Switch, Dividend Payout, Dividend Reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan etc

**2. Monthly Disclosures: Portfolio** - Mutual funds/AMCs will disclose portfolio (along with ISIN) as on the last day of the month in the format prescribed by SEBI in its website on or before the tenth day of the succeeding month in a user-friendly and downloadable format.

**3. Half yearly Disclosures:**

The Mutual Fund shall publish a complete statement of the scheme portfolio, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the Mutual Fund is located as per the new format prescribed by SEBI vide their Circular No. MFD/CIR/1/200/2001 dated April 20, 2001

The Mutual Fund shall send a complete statement of scheme portfolio to all 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 & AMFI.

**4. Unaudited half-yearly results:** The Mutual Fund and the AMC shall before the expiry of one month from the close of each half year that is on 31st March and on 30th September, publish its unaudited financial results in its website in a user friendly and downloadable format as per the format prescribed by SEBI vide their Circular No. MFD/CIR/1/200/2001 dated April 20, 2001. The unaudited financial results will also be displayed on the website of AMFI.

Mutual Fund shall publish an advertisement disclosing the hosting of such financial results on their website, in one English daily newspaper having nationwide circulation and in a newspaper having a wide circulation published in the language of the region where the head office of the mutual fund is situated.

**4. Annual Report:** The Scheme wise Annual Report or an abridged summary thereof shall be mailed to all Unit holders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.

|                              |   |
|------------------------------|---|
|                              | <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. Ray and Ray, 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 Unitholder may request for a physical account statement/ annual report/abridged annual report by writing/calling the AMC/ ISC/R&amp;T.</p> |
| Special Facilities available | Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer Plan(STP)   |
| 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> <p><b>i. For existing investors in a Mutual Fund, the distributor may be paid Rs.100/- as transaction charge per subscription of Rs. 10,000/- and above.</b></p> <p><b>ii. The distributor may be paid Rs.150/- as transaction charge for a first time</b></p>   |

|                                 |  |
|---------------------------------|--|
|                                 | <p><b>investor in Mutual Funds.</b></p> <p><b>iii. The transaction charge, if any, shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance shall be invested.</b></p> <p><b>iv. The AMCs shall be responsible for any malpractice/mis-selling by the distributor while charging transaction costs.</b></p> <p><b>v. There shall be no transaction charge on subscription below Rs.10, 000/-</b></p> <p><b>vi. In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- and above. In such cases the transaction charge shall be recovered in 3-4 installments.</b></p> <p><b>vii. There shall be no transaction charge on transactions other than purchases/ subscriptions relating to new inflows.</b></p> <p><b>viii. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and the number of units allotted against the net investment.</b></p> <p><b>ix. Distributors shall be able to choose to opt out of charging the transaction charge. However, the ‘opt-out’ shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. Further, Distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product.</b></p> <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> |
| <p><b>Prudential Limit:</b></p> | <p><b>a) Sector exposure limit:</b> - The scheme shall not invest more than 25% of net assets of the scheme in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, T-Bills, short term deposits of Schedule Commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks). For the purpose of identifying sector, Scheme would use AMFI sector definitions.</p> <p>Provided that the scheme may take an additional exposure to financial services sector (over and above the limit of 25% mentioned above) not exceeding 5% of the net assets of the scheme 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 25% of the net assets of the scheme.</p> <p>b) <b>Group exposure limit:</b> The Total exposure of debt schemes of mutual funds in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme.</p> <p>Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Trustees.</p> |
|--|---|

**Date: June 30, 2016**



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

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

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

**2. APPLICANT'S PERSONAL DETAILS (MANDATORY)**

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

**Name of First/Sole Applicant/Minor\*** \_\_\_\_\_  
 (as appearing in ID proof) \_\_\_\_\_ Gender (Please ✓)  Male  Female  Other \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 PAN (Attach Proof) \_\_\_\_\_  
 Father's Name \_\_\_\_\_ KYC (Please ✓)  Proof Attached

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

**Occupation (Please ✓)**  Private Sector Service  Public Sector  Government Service  Business  Professional  Agriculturist  Retired  Housewife  Student  Other \_\_\_\_\_ (Please Specify)

**Gross Annual Income Details (Please ✓)**  Below 1 Lac  1-5 Lacs  >5-10 Lacs  >10-25 Lacs  >25-1 Crore  >1 Crore

**Net-worth in ₹** (\* Net worth should not be older than 1 year) \_\_\_\_\_ as on (date) \_\_\_\_\_ (Not older than 1 year)

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

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

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

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

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

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

**Name of Second Applicant** \_\_\_\_\_  
 (as appearing in ID proof) \_\_\_\_\_ Gender (Please ✓)  Male  Female  Other \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 PAN (Attach Proof) \_\_\_\_\_  
 Father's Name \_\_\_\_\_ KYC (Please ✓)  Proof Attached

**Status (Please ✓)** Please attach mandatory "Ultimate Beneficial Ownership (UBO) including additional FATCA & CRS information" Form  
 Resident Individual  NRI / PIO

**Occupation (Please ✓)**  Private Sector Service  Public Sector  Government Service  Business  Professional  Agriculturist  Retired  Housewife  Student  Other \_\_\_\_\_ (Please Specify)

**Gross Annual Income Details (Please ✓)**  Below 1 Lac  1-5 Lacs  >5-10 Lacs  >10-25 Lacs  >25-1 Crore  >1 Crore

**Politically Exposed Person (PEP) Status**  I am PEP  I am Related to PEP  Not Applicable

**Name of Third Applicant** \_\_\_\_\_  
 (as appearing in ID proof) \_\_\_\_\_ Gender (Please ✓)  Male  Female  Other \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 PAN (Attach Proof) \_\_\_\_\_  
 Father's Name \_\_\_\_\_ KYC (Please ✓)  Proof Attached

**Status (Please ✓)** Please attach mandatory "Ultimate Beneficial Ownership (UBO) including additional FATCA & CRS information" Form  
 Resident Individual  NRI / PIO

**Occupation (Please ✓)**  Private Sector Service  Public Sector  Government Service  Business  Professional  Agriculturist  Retired  Housewife  Student  Other \_\_\_\_\_ (Please Specify)

**Gross Annual Income Details (Please ✓)**  Below 1 Lac  1-5 Lacs  >5-10 Lacs  >10-25 Lacs  >25-1 Crore  >1 Crore

**Politically Exposed Person (PEP) Status**  I am PEP  I am Related to PEP  Not Applicable

|                      |  |                         |
|----------------------|--|-------------------------|
| Acknowledgement slip | Scheme Name : _____ Option: _____ Sub Option: _____    | Stamp, Signature & Date |
|                      | Received from Mr. / Ms. /M/s. _____                    |                         |
|                      | Cheque / DD No. : _____ Date : _____ Amount Rs.: _____ |                         |

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

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

**4. UNITS IN DEMAT MODE (Please ✓)  NSDL  CDSL**

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

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

**5. 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 |
|-----|--|

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

Scheme Name\*: \_\_\_\_\_ Plan:  Regular  Direct Option:  Growth  Dividend  
 Sub-option / Frequency of Dividend: \_\_\_\_\_ Mode of dividend:  Payout  Re-investment  Sweep  
 Sweep: To Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_  
 \* If you wish to choose Growth with Regular Cash Flow Plan (RCFP) option under IDBI Monthly Income Plan, please also fill in the separate form available on our website www.idbimutual.co.in  
**Only for IDBI Gilt Fund: Fixed Tenor Trigger (FTT) Plan** : Automatic redemption after  1 year  3 years  5 years  7 years  10 years  
 Investment Amount (Rs.) \_\_\_\_\_ DD Charges if any (Rs.) \_\_\_\_\_ Net Amount (in words) \_\_\_\_\_  
 Mode of Payment (Please ✓ )  Cheque  DD  Funds Transfer  RTGS/NEFT  NACH (Please refer to point No. 6 of General Instructions)  
 UMRN \_\_\_\_\_ (Mandatory where mode of payment selected is 'NACH')  
 Drawn on Bank \_\_\_\_\_ Account No. \_\_\_\_\_  
 Branch & City \_\_\_\_\_  
 Chq. /DD No. \_\_\_\_\_ Date D D M M Y Y Y Y IFSC Code \_\_\_\_\_

\*A/c Type -  S/B  NRE\*  Current  NRO  FCNR\* \*Kindly provide photocopy of the payment Instrument or Foreign Inward Remittance Certificate (FIRC) evidencing source of funds  
 Cheque / D.D. to be crossed "Account Payee" only and should be drawn payable to: - "IDBI Scheme Name A/C XXXXXXX" (Investor PAN) or "IDBI Scheme Name A/C XXXXXXX" (Name of the First holder)

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

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

| No. | Nominee(s) Name                                 | % of Share* | Date of Birth (in case of Minor) | Nominee(s) Signature |
|-----|---|-------------|----------------------------------|----------------------|
| 1   |   |             | D D M M Y Y Y Y                  |                      |
| 2   |   |             | D D M M Y Y Y Y                  |                      |
| No. | Name of the Guardian (In case Nominee is Minor) |             |                                  | Nominee(s) Signature |
| 1   |   |             |                                  |                      |
| 2   |   |             |                                  |                      |

\* If the percentage of share is not mentioned then the claim will be settled equally amongst all the indicated nominee(s)  
 I/We do not wish to nominate anybody on my/our behalf. Signature of the Declarant \_\_\_\_\_

**8. DECLARATION**

I / We have read and understood the contents of the SID, SAI and Key Information Memorandum (KIM) of the Scheme and information requirements of this Form and hereby confirm that the information provided by me/us on this Form is true, correct and complete. I/We hereby apply to IDBI Mutual Fund for allotment of units of the Scheme, as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I /We hereby confirm and certify that the source of these funds is not directly / indirectly a result of "proceeds of crime" as defined in "The Prevention of Money Laundering Act, 2002" and I/we undertake to provide all necessary proof / documentation, if any, required to substantiate the facts of this undertaking. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We authorize the Fund to disclose details of my/our account and all my/our transactions to Registrar and Transfer Agent whose stamp appears on the application form. I/We also authorize the Fund to disclose details as necessary, to the Fund's and investor's bankers for the purpose of effecting payments to me / us.  
 Applicable to NRIs only : I/We confirm that I am/we are Non-Resident of Indian Nationality/Origin and I/we hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non-Resident External / Ordinary Account / FCNR /NRSR Account.  
 Investment in the Scheme is made by me / us on:  Repatriation basis  Non Repatriation basis.  
 Applicable to Non Direct Investors only (investments routed through ARN Holders): The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

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



# Mandate Registration Form for SIP

IDBI Asset Management Ltd.

CIN: U65100MH2010PLC199319

Registered Office: IDBI Tower, WTC Complex, Cuffe parade Colaba, Mumbai - 400 005.

Form No.

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

Tel: (022) 66442800 Fax: 66442801 Website: [www.idbimutual.co.in](http://www.idbimutual.co.in) Email: [contactus@idbimutual.co.in](mailto:contactus@idbimutual.co.in)

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

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

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

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

PAN No.  Folio No. (For Existing Investor)

Scheme Name:

Plan:  Regular  Direct

Option:  Growth  Dividend

Sub-option / Frequency of Dividend:

Mode of dividend:  Payout  Re-investment  Sweep

Sweep: To Scheme  Plan  Option

### 2. Systematic Investment Plan (SIP)

Each SIP Amount (Rs.)  Frequency:  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.

Use "Mandate Registration Form" for daily SIP in IDBI Ultra Short Term Fund.

### 3. Particulars of bank account

Accountholder Name as in Bank Account

Bank Name  Branch

City  PIN code

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

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

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

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



UMRN  Date

tick (✓)

- CREATE
- MODIFY
- CANCEL

Sponsor Bank Code  Utility Code

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

Bank A/c Number

With Bank  Name of customers bank  IFSC  or MICR

an amount of Rupees  ₹

FREQUENCY  Mthly  Qtly  H-Yrly  Yrly  As & When presented DEBIT TYPE  Fixed Amount  Maximum Amount

Reference-1  Mobile

Reference-2  E-Mail ID

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

20 PERIOD

From

To

Or  Until Cancelled

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

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

This is to confirm that the declaration has been carefully read, understood & made by me / us. I am authorizing the User entity / Corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / corporate or the bank where I have authorized debit.

## General Guidelines

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

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

### I. SIP and MICRO SIP:

1. Unitholders can opt to invest SIP on monthly or quarterly frequency on the following dates - 1<sup>st</sup>, 5<sup>th</sup>, 10<sup>th</sup>, 15<sup>th</sup>, 20<sup>th</sup> and 25<sup>th</sup> of each month/first month of the quarter. In case the day specified is a non Business Day, the transaction will be effected on the next Business Day. In case the SIP frequency is not specified in NACH form, it will be deemed as an application for monthly SIP frequency and will be processed accordingly. In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed as of 15<sup>th</sup> of every month/first month of the every quarter. In case the end date is not specified, the Fund would continue the SIP till it receives termination notice from the investor.
2. Please refer the "Minimum Application/Number of units" mentioned in the KIM under the section "Applicable to all schemes" for minimum subscription amount and frequency.

3. Please submit the NACH mandate registration form not less than 15 business days before the first installment date. Such of the forms that are received within the period of 15 business days before the 1<sup>st</sup> installment date, will be considered from the date of following month/quarter, as per the date (1<sup>st</sup>, 5<sup>th</sup>, 10<sup>th</sup>, 15<sup>th</sup>, 20<sup>th</sup> and 25<sup>th</sup>) opted by investor.
4. Unitholder has a right to discontinue the SIP facility at any time by sending written request to any Official Points of Acceptance, at least 15 calendar days prior to the next debit. On receipt of such request, the SIP enrollment will be terminated.
5. In case any payment instruction for SIP installment is dishonored by the Bankers for the reason of account of investor is closed, the AMC would discontinue the SIP immediately and reserves the right to redeem the outstanding units at applicable NAV related prices if total investment is below Rs.5,000/- or 500 units in the Scheme(s).
6. The AMC reserves the right to discontinue the SIP enrollment in case payment instruction on submitted by Unitholder is not honored by Banker on 3 (three) consecutive occasions and reserves the right to redeem the outstanding units at applicable NAV related prices if total investment is below Rs.5,000/- or 500 units.
7. The facility will be automatically terminated upon receipt of intimation of death of the Unitholder.
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.

### Additional for MICRO Systematic Investment Plans (MICRO SIPs)

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

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

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

## Instructions to fill Mandate:

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



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

**Application form for registration of :**

**Multiple Systematic Investment Plans (SIPs)  
Systematic Transfer Plan (STP)  
Systematic Withdrawal Plan (SWP)**

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

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

**Investor details.**

Sole / First Investor Name

(as appearing in ID proof)

PAN  Folio No. (For Existing Investor)

UMRN  (Applicable only for SIP)

**1. Systematic Investment Plan (SIP). Refer point no. I of Terms & Conditions for SIP/SWP/STP.**

| Sr. No | Scheme / Plan / Option / Sub-option | SIP Installment Amount (Rs.) | SIP Date   | Frequency  | Start Month / Year                          | End Month / Year                      |
|--------|-------------------------------------|------------------------------|--|--|---|---------------------------------------|
| 1.     |                                     |                              | <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th<br><input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th | <input type="checkbox"/> Monthly<br><input type="checkbox"/> Quarterly | <input type="text"/>                        | <input type="text"/>                  |
|        |                                     |                              |  |  | OR no. of installments <input type="text"/> | OR <input type="checkbox"/> Prepetual |
| 2.     |                                     |                              | <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th<br><input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th | <input type="checkbox"/> Monthly<br><input type="checkbox"/> Quarterly | <input type="text"/>                        | <input type="text"/>                  |
|        |                                     |                              |  |  | OR no. of installments <input type="text"/> | OR <input type="checkbox"/> Prepetual |
| 3.     |                                     |                              | <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th<br><input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th | <input type="checkbox"/> Monthly<br><input type="checkbox"/> Quarterly | <input type="text"/>                        | <input type="text"/>                  |
|        |                                     |                              |  |  | OR no. of installments <input type="text"/> | OR <input type="checkbox"/> Prepetual |

Daily (only for IDBI Ultra Short Term Fund ^) From  To  OR no. of installments  OR  Prepetual

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

Dividend Sweep: To Scheme  Plan  Option  Sub-option

**2. Systematic Transfer Plan (STP). Refer point no. II of Terms & Conditions for SIP/SWP/STP.**

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

switch: To Scheme  Plan  Option

Dividend Sweep: To Scheme  Plan  Option  Sub-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 on all business days for transferring the fixed amount from IDBI Liquid Fund / IDBI Ultra Short Term Fund / IDBI Short Term Bond Fund to any open-ended Schemes of IDBI Mutual Fund.

**3. Systematic Withdrawal Plan (SWP). Refer point no. III of Terms & Conditions for SIP/SWP/STP.**

I/We would like to opt for SWP : From Scheme  Plan  Option

Each SWP Amount Rs.

Enrolment Start Month  End Month  or No. of installments

**4. Declaration**

I/We hereby, declare that the particulars given above are correct and express my willingness to make payments referred above through participation in National Automated Clearing House (NACH) / Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information I/We would not hold IDBI Mutual Fund / IDBI Asset Management Ltd 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 Auto Debit Facility and that my payment towards my investment in IDBI Mutual Fund shall be made from my/our bank account registered with IDBI Mutual Fund. I/We authorize IDBI Mutual Fund / IDBI Asset Management Ltd / representative of IDBI Asset Management Ltd carrying this Form to debit my bank account as per instructions given above.

First Unit Holder's Signature  Second Unit Holder's Signature  Third Unit 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:

- SIP is offered on Daily (only IDBI Ultra Short Term Fund), monthly and quarterly frequency. Unit holders can opt to invest in monthly or quarterly frequency on the following dates - 1st, 5th, 10th, 15th, 20th and 25th of each month / first month of the quarter. In case the frequency is not specified in the application / enrolment 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.
- Minimum Duration: For daily SIP: Minimum Rs.500 per instalment with 30 business days; For Monthly frequency Rs 500 to less than 1000 minimum 12 Instalments and Rs 1000 and above minimum 6 Instalments. For Quarterly frequency minimum 4 instalments with minimum amount of Rs 2500/- For investing in IDBI Equity Advantage Fund the subscription amount per day per Investor will be Rs. 1,50,000/-, also Dividend Reinvestment option is not available for IDBI Equity Advantage Fund.
- Multiple SIPs can be registered under 1 folio through this form using UMRN number.
- Investors who have already submitted One Time Mandate Registration Form (OTM) or already registered for OTM facility should not submit OTM form again. It is mandatory to have OTM registration done & make sure to have the Unique Mandate Registration Number (UMRN) ready before filling up the SIP form.
- Unitholder 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 debit. On receipt of such request, the SIP enrolment will be terminated.
- In case any payment instruction for SIP instalment is dishonored by the Bankers for the reason of account of investor is closed, the AMC would discontinue the SIP immediately and reserves the right to redeem the outstanding units at applicable NAV related prices if total investment is below Rs. 5000/- or 500 units in the Scheme(s).
- The AMC reserves the right to discontinue the SIP enrolment in case payment instruction 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.
- The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
- Each SIP instalment will be treated as a fresh transaction and shall be subject to applicable exit load structure prevailing on the date of each investment.
- In case of SIP Registration, investors would be allowed to select the earliest SIP Start Date of after T+2 days of the same month.
- The bank account of the customer shall be debited towards purchases either on the opted day of transaction or within one to seven business days, However, in case of non-receipt of the funds, for whatsoever reasons, the transaction shall stand cancelled and the units allotted, if any would be reversed.
- Any transaction request on a non-Business Day will be processed on the next Business Day in accordance with the provisions provided in the Scheme Information Document ('SID') of the Schemes and/or Statement of Additional Information ('SAI')
- This Facility is available with certain banks and branches that participate in RBI facilities like ECS (Debit)/National Automated Clearing House (NACH) or where the AMC may have a specific tie-up with the bank. Please note that the list of banks and branches may be modified/ updated/ changed/ removed at any time in future at the sole discretion of the AMC without assigning any reasons or prior notice. Some banks and branches may levy charges (in whatsoever manner) for mandate registration and / or transactions to their bank account holders, which will be borne by the account holder only and will not be borne by the AMC or the fund.
- Unit holder(s) of the Fund will have to register and specify a single bank mandate for purchases through this Facility in Debit Mandate. This bank account is intended to be debited towards subscription. If the bank details provided hereunder are different from the currently registered bank mandates in the folio, the new mandate will be updated to the existing bank mandate/s for pay-in only.
- The AMC reserves right to change the frequency, date(s) or other terms and conditions of SIP
- MICRO SYSTEMATIC INVESTMENT PLANS (MICRO SIPs): As per SEBI guidelines, Lumpsum and SIP investments in mutual funds upto Rs. 50,000 per year, per investor, per mutual fund shall be exempted from the requirement of PAN subject to other operational guidelines. Any investment, lumpsum or through Systematic Investment Plans (SIPs) by investors, where aggregate of investments/instalments in a rolling 12 months period, does not exceed Rs.50,000/- per investor will be treated as Micro investments for the above purpose. Micro investments will be accepted subject to PAN exemption in KYC process. This exemption will be applicable ONLY to investments by individuals (not NRI & PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro Investments. The exemption is applicable to joint holders also. In case under MICRO SIP, the first SIP Instalment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will cease for future instalments. No refund to be made for the units already allotted. However redemptions will be allowed based on the submission of normal prescribed Redemption Transaction Slip. Investors may submit any one of the PHOTO IDENTIFICATION documents (please refer paragraph titled PAN under the General instructions) along with KYC form and proof of address (self attested). No separate address proof is required if Photo ID with address mentioned on it is submitted. The photo identification documents have to be current and valid and also to be either self attested or attested by ARN holder (AMFI Registered Distributor). All the applicants including second and third applicant (if any) is mandated to submit any of the above documents.
- Systematic Investment Plan for Corporate Employees: In this case, the concerned employer is required to forward to the AMC the Scheme application cum SIP registration mandate form of the corporate employee who desires to invest in the Scheme. The application amount for the corporate employees would also be forwarded by the employer on specific request from the concerned employee. The concerned employee has to authorize the employer to deduct the application amount from his salary and remit the same to the Fund at regular intervals to ensure receipt of funds by the AMC on or before the next due date.

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

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

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

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

STP facility is offered subject to following terms & conditions:

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

- STP facility is offered with daily (only offered under ILIUF, IUSTRF & ISTBF; on all Business days), weekly (1st business day of the week), monthly and quarterly (1st, 5th, 10th, 15th, 20th or 25th of the month under monthly / 1st month of each quarter under quarterly) frequency.
- In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case the STP date is not specified or in case of ambiguity, the STP transaction will be processed on 15th of month / quarter. In case the end date is not specified, the Fund would continue the STP till it receives termination notice from the Unitholder.
- Minimum balance in the source (transferor) Scheme should be Rs.25,000 at the time of enrolment for STP.
- Minimum amount for each transfer for daily STP is Rs.200. and Rs.1000 for weekly and Rs.2,500 for Monthly and quarterly frequency. Any STP over and above the minimum amounts mentioned above shall be in multiples of Rs.1 thereafter.
- Minimum term/duration: For daily STP: Minimum Rs.200 but less than Rs.500 per transfer - 30 business days; Rs.500 to less than Rs.1000 per transfer - 12 business days; Rs.1000 and above per transfer - 6 business days. For Weekly & Monthly Frequency - Minimum 12 Instalments. For Quarterly Frequency - Minimum 4 Instalments.
- In case the Unitholder purchases additional units in the transferor scheme, the STP facility would be extended to such additional units also.
- Units marked under lien or pledge in the source Scheme will not be eligible for STP.
- If the balance under scheme falls below Rs.5000, then the AMC reserve the right to redeem the balance units.
- The Unitholder who has opted for STP under a specific scheme can also redeem or switch his units to any other eligible scheme provided he has sufficient balance in his account on the date of such a request.
- In case the unit balance in the transferor scheme is lesser than amount specified by the Unitholders for STP, the AMC will transfer remaining unit balance to transferee scheme.
- The facility will be automatically terminated if the units under the transferor scheme are pledged or upon receipt of intimation of death of the Unitholder.
- The application for start of STP should be submitted to Official Point(s) of Acceptance at least 7 days before the date of commencement / start date of STP. Unitholder may change the amount (but not below the minimum specified) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next transfer / STP execution date.
- Unitholder can discontinue STP facility at any time by sending a written notice to any of the Official Point(s) of Acceptance, at least 7 days prior to next transfer / STP execution date.
- The details, including mode of holding, of Unitholders' in the transferee scheme will be as per the existing folio in the transferor scheme. Units in the transferee scheme will be allotted in the same folio. The AMC reserves the right to change the frequency, date(s) or other terms and conditions of STP. The AMC further reserves the right to add new Schemes to the list of Schemes offering STP, as and when made available for subscription or delete Schemes from the list of Schemes offering STP. Please contact the nearest Investor Service Centre (ISC) of IDBI Mutual Fund for more information on STP.
- If STP date is a Non-Business Day, then the next Business Day shall be the STP date and the same will be considered for the purpose of determining the applicability of NAV.
- STP will be terminated automatically in case of a Zero balance in the respective Scheme-Folio on the run-date or expiry of the enrolment period whichever is earlier.

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

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

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

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

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



## INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

### A. IMPORTANT POINTS:

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

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

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

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

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

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

### D. Exemptions/clarifications to PAN

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

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

### E. List of people authorized to attest the documents:

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

Please Submit the KYC Documents on A4 Size Paper Only.





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

## FATCA & CRS Declaration & Supplementary Information Declaration Form for Individuals

*Please consult a tax professional for further guidance regarding your tax residency for FATCA & CRS compliance*

|   |  |  |  |  |  |  |  |  |  |  |
|---|--|--|--|--|--|--|--|--|--|--|
| NAME:   |  |  |  |  |  |  |  |  |  |  |
| PAN   |  |  |  |  | OR PAN Exempt KYC Ref No. <b>(PEKRN)</b>   |  |  |  |  |  |
| Place of Birth  |  |  |  |  | Country of Birth   |  |  |  |  |  |
| Nationality<br><input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) |  |  |  |  | Tax Residence Address [for KYC address]<br><input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business |  |  |  |  |  |

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? → Yes  No

**If 'No' please proceed for the signature of declaration**

**If 'Yes', please fill** for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

| Sr. No. | Country of Tax Residency | Tax Identification Number or Functional Equivalent | Identification Type [TIN or other, please specify] | If TIN is not available, please tick <input checked="" type="checkbox"/> the reason A, B or C [as defined below] |
|---------|--------------------------|--|--|--|
| 1       |                          |  |  | → Reason A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>                        |
| 2       |                          |  |  | → Reason A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>                        |

- **Reason A** → *The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.*
- **Reason B** → *No TIN required. (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected)*
- **Reason C** → *Others; please state the reason thereof.*

**Declaration:**

I hereby confirm that the information provided hereinabove is true, correct, and complete to the best of my knowledge and belief and that I shall be solely liable and responsible for the information submitted above. I also confirm that I have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same. I also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of the same being effective and also undertake to provide any other additional information as may be required any intermediary or by domestic or overseas regulators/ tax authorities.

**Date :**

**Place :**

**Signature:**

## FATCA & CRS Terms and Conditions

**(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)**

Details under FATCA & CRS : The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies.

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

Please note that you may receive more than one request from information if you have multiple relationships with the FI or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

## FATCA & CRS Instructions

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US TAX Identification Number.

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

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

| FATCA & CRS Indicia observed (ticked)                    | Documentation required for Cure of FATCA / CRS Indicia  |
|--|---|
| U.S. place of birth                                      | <ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</li> <li>2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND</li> <li>3. Any one of the following documents:<br/>                     Certified Copy of "Certificate of Loss of Nationality<br/> <b>or</b> Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship;<br/> <b>or</b> Reason the customer did not obtain U.S. citizenship at birth</li> </ol>   |
| Residence/ mailing address in a country other than India | <ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; <b>and</b></li> <li>2. Documentary evidence (refer list below)</li> </ol>   |
| Telephone number in a country other than India           | <p><b><i>If no Indian telephone number is provided</i></b></p> <ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; <b>and</b></li> <li>2. Documentary evidence (refer list below)</li> </ol> <p><b><i>If Indian telephone number is provided along with a foreign country telephone number</i></b></p> <ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of tax purposes of any country other than India; <b>OR</b></li> <li>2. Documentary evidence (refer list below)</li> </ol> |

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

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

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

## Details of FATCA & CRS information For non-individuals / legal entity

Name of the entity

Type of address given at KRA  Residential or Business  Residential  Business  Registered Office

PAN

Date of Incorporation  DD /  MM /  YY  YY

City of Incorporation

Country of Incorporation

Please tick the applicable tax resident declaration -

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

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

| Country | Tax Identification Number* | Identification Type<br>(TIN or Other, Please specify) |
|---------|----------------------------|---|
|         |                            |   |
|         |                            |   |
|         |                            |   |

\*In case Tax Identification Number is not available, kindly provide its functional equivalent.

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

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

Please refer to para 3(vii) Exemption code for U.S. persons under Part D of FATCA Instructions & Definitions

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

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

1. We are a,  **Global Intermediary Identification Number (GIIN)**  
 Financial institution<sup>3</sup>    
 or  
 Direct reporting NFE<sup>4</sup>  **Note :** If you do not have GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below  
 (please tick as appropriate) Name of Sponsoring Entity

**GIIN not available** (please tick as applicable)  **Applied for**  
 If the entity is a financial institution,  Not required to apply for - please specify 2 digits sub-category<sup>10</sup>  
 Not obtained - Non-participating FI

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

|  |   |
|--|---|
| 1. Is the Entity a <i>publicly traded company</i> (that is, a company whose shares are regularly traded on an established securities market) <input type="checkbox"/> No <input type="checkbox"/>            | Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded)<br>Name of stock exchange _____   |
| 2. Is the Entity a <i>related entity of a publicly traded company</i> (a company whose shares are regularly traded on an established securities market) <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)<br>Name of listed company _____<br>Nature of relation <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company<br>Name of stock exchange _____ |
| 3. Is the Entity an <i>active<sup>1</sup> Non-financial entity (NFE)</i> <input type="checkbox"/> No <input type="checkbox"/>  | Yes <input type="checkbox"/><br>Nature of Business _____<br>Please specify the sub-category of active NFE <input type="text"/> (Mention code - refer 2c of Part D)  |
| 4. Is the Entity an <i>passive<sup>2</sup> NFE</i> <input type="checkbox"/> No <input type="checkbox"/>  | Yes <input type="checkbox"/><br>Nature of Business _____  |

<sup>1</sup>Refer 2 of Part D | <sup>2</sup>Refer 3(ii) of Part D | <sup>3</sup>Refer 1(i) of Part D | <sup>4</sup>Refer 3(vi) of Part D

**# If passive NFE, please provide below additional details for each of Controlling person.**

(Please attached additional sheets if necessary)

| Name and PAN / Any other Identification Number<br><small>(PAN, Aadhar, Passport, Election ID, Govt. ID, Driving License, NREGA Job Card, Others)</small> |  | Occupation Type - <i>Service, Business, Others</i>       | DOB - Date of Birth          |
|--|--|--|------------------------------|
| City of Birth - Country of Birth   |  | Nationality  | Gender - Male, Female, Other |
|  |  | Father's Name - <i>Mandatory if PAN is not available</i> |                              |
| 1. Name & PAN  |  | Occupation Type  | DOB                          |
| City of Birth  |  | Nationality  | Gender                       |
| Country of Birth   |  | Father's Name  |                              |
| 2. Name & PAN  |  | Occupation Type  | DOB                          |
| City of Birth  |  | Nationality  | Gender                       |
| Country of Birth   |  | Father's Name  |                              |
| 3. Name & PAN  |  | Occupation Type  | DOB                          |
| City of Birth  |  | Nationality  | Gender                       |
| Country of Birth   |  | Father's Name  |                              |

# Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India;

\* To include US, where controlling person is a US citizen or green card holder

\* In case Tax Identification Number is not available, kindly provide functional equivalent

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

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

If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

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

**Part C : Certification**

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

Date : / /

|             |  |
|-------------|--|
| Name        |  |
| Designation |  |

|           |           |           |
|-----------|-----------|-----------|
| Signature | Signature | Signature |
|-----------|-----------|-----------|

**PART D FATCA Instructions & Definitions**

**(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)**

1. (i) **Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- (ii) **Depository Institution** : is an entity that accepts deposits in the ordinary course of banking or similar business.
- (iii) Custodial Institution is an entity that holds as a substantial portion of its business, financial assets for the account of others and where it's income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of -
- (i) The three financial years preceding the year in which determination is made; or
  - (ii) The period during which the entity has been in existence, whichever is less.
- (iv) Investment entity is any entity :
- (a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
    - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
    - Individual and collective portfolio management; or
    - (ii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
- Or
- (b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :
    - (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
    - (ii) The period during which the entity has been in existence.

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

- (v) Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
- (vi) FI not required to apply for GIIN : Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "non-reporting financial institution and Guidance issued by CBDT in this regard.

| A. Reasons why FI not required to apply for GIIN: |   |
|---|---|
| Code  | Sub-category  |
| 01  | Governmental Entity, International Organization or Central Bank   |
| 02  | Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank |
| 03  | Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund  |
| 04  | Entity is an Indian FI solely because it is an investment entity  |
| 05  | Qualified credit card issuer  |
| 06  | Investment Advisors, Investment Managers & Executing Brokers  |
| 07  | Exempt collective investment vehicle  |
| 08  | Trust   |
| 09  | Non-registering local banks   |
| 10  | FFI with only Low-Value Accounts  |
| 11  | Sponsored investment entity and controlled foreign corporation  |
| 12  | Sponsored, Closely Held Investment Vehicle  |

2. **Active Non-financial entity (NFE)** – (any one the following): Refer Explanation (A) to 114F(6) of Income Tax Rules, 1962 for details.

| Code | Sub-category  |
|------|---|
| 01   | Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;  |
| 02   | The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the stock of which is regularly traded on an established securities market;   |
| 03   | The NFE is a Governmental Entity, an International Organisation, a Central bank, or an entity wholly owned by one or more of the foregoing;   |
| 04   | Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;  |
| 05   | The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE;   |
| 06   | The NFE was not a financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;   |
| 07   | The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;  |
| 08   | <p>Any NFE that that fulfils all of the following requirements :</p> <ul style="list-style-type: none"> <li>• It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civil league or an organization operated exclusively for the promotion of social welfare;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation – For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely</p> <p>(I) An Investor Protection Fund referred to in clause (23EA)</p> <p>(II) A Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(III) An Investor Protection Fund referred to in clause (23EC),</p> <p>of section 10 of the Act.</p> |

**(i) Related entity**

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

**(ii) Passive NFE**

The term passive NFE means

- (i) Any non financial entity which is not an active non-financial entity; or
- (ii) An investment entity defined in clause 1(iv)(b) of these instructions
- (iii) A withholding foreign partnership or withholding foreign trust;

**(iii) Passive Income**

The term passive income includes income by way of:

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

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

**(iv) Controlling persons**

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.

In determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely :

- i. DBOD.AML.BC. No.71/14.01.001/2012-13, issued on the 18th January, 2013 by the Reserve Bank of India; or
- ii. CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or
- iii. IRDA/SDD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

In the case of a trust, the controlling person 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, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position;

**(A) Controlling Person Type:**

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

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

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

**(vi) Direct reporting NFE**

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

**(vii) Exemption code for U.S. persons (Refer 114F(9) of Income Tax Rules, 1962 for details).**

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





# Details of Ultimate Beneficial Owner (For Non Individual)

## IDBI Asset Management Limited

CIN: U65100MH2010PLC199319

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

Tel: (022) 66442800 Fax: 66442801 Website: [www.idbimutual.co.in](http://www.idbimutual.co.in) Email: [contactus@idbimutual.co.in](mailto:contactus@idbimutual.co.in)

Name of the entity

- Category (Please tick applicable category)
- Listed Company (Need not provide UBO details sought under)  Unlisted Company  Partnership Firm
- Unincorporated association / body of individuals  Limited Liability Partnership Company  Public Charitable Trust  Religious Trust
- Private Trust  Others \_\_\_\_\_

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

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

|                         |                     |  |
|-------------------------|---------------------|--|
| 1. Name                 | Tax ID Type         | Address Type <input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office |
| Country                 | Beneficial Interest | Address _____  |
| Tax ID No. <sup>#</sup> | Type Code           | ZIP <input type="text"/> State: _____ Country: _____   |

|                         |                     |  |
|-------------------------|---------------------|--|
| 2. Name                 | Tax ID Type         | Address Type <input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office |
| Country                 | Beneficial Interest | Address _____  |
| Tax ID No. <sup>#</sup> | Type Code           | ZIP <input type="text"/> State: _____ Country: _____   |

|                         |                     |  |
|-------------------------|---------------------|--|
| 3. Name                 | Tax ID Type         | Address Type <input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office |
| Country                 | Beneficial Interest | Address _____  |
| Tax ID No. <sup>#</sup> | Type Code           | ZIP <input type="text"/> State: _____ Country: _____   |

Note: If passive NFE, please provide below additional details.

(Please attached additional sheets if necessary)

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

|                  |                 |        |   |
|------------------|-----------------|--------|---|
| 1. PAN           | Occupation Type | DOB    | <input type="text"/>  |
| City of Birth    | Nationality     | Gender | <input type="checkbox"/> Male <input type="checkbox"/> Female |
| Country of Birth | Father's Name   |        | <input type="checkbox"/> Others                               |

|                  |                 |        |   |
|------------------|-----------------|--------|---|
| 2. PAN           | Occupation Type | DOB    | <input type="text"/>  |
| City of Birth    | Nationality     | Gender | <input type="checkbox"/> Male <input type="checkbox"/> Female |
| Country of Birth | Father's Name   |        | <input type="checkbox"/> Others                               |

|                  |                 |        |   |
|------------------|-----------------|--------|---|
| 3. PAN           | Occupation Type | DOB    | <input type="text"/>  |
| City of Birth    | Nationality     | Gender | <input type="checkbox"/> Male <input type="checkbox"/> Female |
| Country of Birth | Father's Name   |        | <input type="checkbox"/> Others                               |

# Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India;

To include US, where controlling person is a US citizen or green card holder

In case Tax Identification Number is not available, kindly provide functional equivalent

Name

Designation

|  |                            |                           |
|--|----------------------------|---------------------------|
| First / Sole Applicant /<br>Guardian Signature | Second Applicant Signature | Third Applicant Signature |
|--|----------------------------|---------------------------|

Place : \_\_\_\_\_

Date : \_\_/\_\_/\_\_\_\_\_

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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., First Floor, SCO 162 - 163, Sector - 9C, Chandigarh - 160009. **Delhi:** IDBI Mutual Fund, IDBI Bank, 5th Floor, Red Cross Building, Red Cross Road, Parliament Street, New Delhi-110 001. **Hyderabad:** IDBI Mutual Fund, 3rd Floor 5-9-89/1 Chapel Road, Hyderabad - 500001. **Indore:** IDBI Mutual Fund, IDBI Bank Ltd., Ground Floor, 16-C, Omni Palace, Ratlam Kothi Main Road, Indore - 452 001. **Kolkata:** IDBI Mutual Fund, IDBI House, 6th Floor, 44, Shakespeare Sarani, Kolkata - 700 017. **Kochi:** IDBI Mutual Fund, IDBI Bank Corporate Office, Near Passport Office, Panampally Nagar, P. B. No. 4253, Kochi - 680 366. **Lucknow:** IDBI Mutual Fund, IDBI Bank, 2 M G Marg, Kisan Sekhari Bhawan, Hazratganj, Lucknow - 226001. **Mumbai:** IDBI Mutual Fund, 5th Floor, Mafatal Centre, Nariman Point, Mumbai - 400 021. **Pune:** IDBI Mutual Fund, IDBI House, 4th Floor, Dnayaneshwar Paduka Chowk, SC Road, Shivaji Nagar, Pune - 411 004.

### KARVY INVESTOR SERVICE CENTRES

**Agartala:** Bidurkarta Chowmuhani, J. N. Bari Road, Tripura (West), Agartala, Tripura - 799001. **Agra:** 1<sup>st</sup> Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra, Uttar Pradesh - 282002. **Ahmedabad:** 201/202, Shail Complex, Opp. Madhusudan House, B/H Girish Cold Drink, Off C. G. Road, Navrangpura, Ahmedabad, Gujarat - 380006. **Ajmer:** 302, 3<sup>rd</sup> Floor, Ajmer Auto Building, Opp. City Power House, Jaipur Road; Ajmer, Rajasthan - 305001. **Akola:** Yamuna Tarang Complex, Shop No.30, Ground Floor, N. H. No.06, Murtizapur Road, Opp. Radhakrishna Talkies, Akola, Maharashtra - 444004. **Aligarh:** 1<sup>st</sup> Floor, Kumar Plaza, Ramghat Road, Aligarh, Uttar Pradesh - 202001. **Allahabad:** RSA Towers, 2<sup>nd</sup> 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, 2<sup>nd</sup> Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistamb Square, Amaravathi, Maharashtra - 444601. **Ambala:** 6349, Nicholson Road, Adjacent KOS Hospitalambala Cant, Ambala, Haryana - 133001. **Amritsar:** 72-A, Taylor's Road, Opp. Aga Heritage Club, Amritsar, Punjab - 143001. **Anand:** B-42, Vaibhav Commercial Center, Nr. TVS Down Town Show Room, Grid Char Rasta, Anand, Gujarat - 380001. **Ananthapur:** #15/149, 1<sup>st</sup> Floor, S. R. Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur, Andhra Pradesh - 515001. **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Gujarat - 393002. **Asansol:** 114/71, G. T. Road, Near Sony Centre, Bhanga Pachil, Asansol, West Bengal - 713303. **Aurangabad:** Ramkunji Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad, Maharashtra - 431005. **Azamgarh:** 1<sup>st</sup> Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh, Uttar Pradesh - 276001. **Balasaor:** M. S. Das Street, Gopalgaon, Balasore, Orissa - 756001. **Bangalore:** 59, Skanda Puttanna Road, Basavanagudi, Bangalore, Karnataka - 560004. **Bankura:** Ambika Market Complex, Ground Floor, Nutanganj, Post & Dist. Bankura, West Bengal - 722101. **Bareilly:** 1<sup>st</sup> 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:** 203, Corner point, Jetapur Road, 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. **Berhampore (OR):** Opp. Divya Nandan Kalyan Mandap, 3<sup>rd</sup> Lane Dharam Nagar, Near Lohiya Motor, Berhampore (OR), Orissa - 760001. **Betul:** 107, 1<sup>st</sup> Floor, Hotel Utkarsh, J. H. College Road, Betul, Madhya Pradesh - 460001. **Bhagalpur:** 2<sup>nd</sup> Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur, Bihar - 812001. **Bharuch:** Shop No.147-148, Aditya Complex, Near Kasak Circle, Bharuch, Gujarat - 392001. **Bhatinda:** #2047-A 2<sup>nd</sup> Floor, The Mall Road, Above Max New York Life Insurance New Delhi, Punjab - 151001. **Bhavnagar:** Krishna Darshan Complex, Parimal Chowk, Office No.306-307, 3<sup>rd</sup> Floor, Above Jed Blue Show Room, Bhavnagar, Gujarat - 364002. **Bhilai:** Shop No.1, 1<sup>st</sup> Floor, Old Sada Office Block, Plot No.1, Commercial Complex, Nehru Nagar - East, Bhilai, Chatisgarh - 490020. **Bhilwara:** Shop No.27-28, 1<sup>st</sup> Floor, Heera Panna Market, Pur Road, Bhilwara, Rajasthan - 311001. **Bhopal:** Kay Kay Business Centre, 133, Zone I, MP Nagar, Above City Bank, Bhopal, Madhya Pradesh - 462011. **Bhubaneswar:** A/181, Back Side of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar, Orissa - 751007. **Bikaner:** 70-71, 2<sup>nd</sup> Floor, Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner, Rajasthan - 334001. **Bilaspur:** Shop No -225,226 & 227, 2nd Floor, Narayan Plaza, Link Road, Bilaspur, Chatisgarh - 495001. **Bokaro:** B-1, 1<sup>st</sup> Floor, City Centre, Sector-4, Near Sona Chandi Jewellers, Bokaro, Jharkhand - 827004. **Burdwan:** 63 G. T. Road, Halder Complex 1<sup>st</sup> Floor, Burdwan, West Bengal - 713101. **Calicut:** 2<sup>nd</sup> Floor, Soubhagya Shopping Complex, Arayidathpalam, Mavoor Road, Calicut, Kerala - 673004. **Chandigarh:** SCO 2423-2424, Sector 22-C, 1<sup>st</sup> Floor, Above Mirchi Red Restaurant, Chandigarh, Union Territory - 160022. **Chandrapur:** Shop No.1, Office No.2, 1<sup>st</sup> Floor, Rauts Raghuvanshi Complex, Beside Azad Garden Main Road, Chandrapur, Maharashtra - 442402. **Chennai:** F-11, Akshaya Plaza, 1<sup>st</sup> 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, 1<sup>st</sup> Floor, Kizhavanna Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam, Kerala - 682036. **Coimbatore:** 3<sup>rd</sup> Floor, Jaya Enclave, 1057, Avinashi Road, Coimbatore, Tamil Nadu - 641018. **Cuttack:** PO - Buxi Bazar, Opp. Dargha Bazar Police Station, Dargha Bazar, Cuttack, Orissa - 753001. **Darbhanga:** Jaya Complex, 2<sup>nd</sup> Floor, Above Furniture Planet, Donar Chowk, Darbhanga, Bihar - 846003. **Davangere:** D. No.376/2, 4<sup>th</sup> Main, 8<sup>th</sup> Cross, P. J. Extension, Opp. Byadgishettar School, Davangere, Karnataka - 577002. **Dehradun:** Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun, Uttaranchal - 248001. **Deoria:** 1<sup>st</sup> Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria, Uttar Pradesh - 274001. **Dewas:** 27, RMO House, Station Road, Above Maa Chamunda Gaes Agency, Dewas, Madhya Pradesh - 455001. **Dhanbad:** 208, New Market, 2<sup>nd</sup> Floor, Bank More, Dhanbad, Jharkhand - 826001. **Dharwad:** 307/9-A, 1<sup>st</sup> Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony, P. B. Road, Dharwad, Karnataka - 580001. **Dhule:** Ground Floor, Ideal Laundry, Lane No.4, Khol Galli, Near Muthooth Finance, Opp. Bhavasar General Store, Dhule, Maharashtra - 424001. **Dindigul:** No.9, Old No.4/B, New Aghraharam, Palani Road, Dindigul, Tamil Nadu - 624001. **Durgapur:** MWAV-16, Bengal Ambuja, 2<sup>nd</sup> Floor, City Centre, 16 Dt Burdwan, Durgapur, West Bengal - 713216. **Eluru:** D. No.23B-5-93/1, Savithri Complex, Edaravari Street, Near Dr. Prabhavathi Hospital, R. R. Pet, Eluru, Andhra Pradesh - 534002. **Erode:** No.4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode, Tamil Nadu - 638003. **Faridabad:** A-2B, 3<sup>rd</sup> Floor, Neelam Bata Road, Peer ki Mazar, Nehru Groundnit Faridabad, Haryana - 121001. **Ferozpur:** The Mall Road, Chawla Bulding, 1<sup>st</sup> Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozpur, Punjab - 152002. **Gandhidham:** 204, 2<sup>nd</sup> Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham, Gujarat - 382007. **Gandhinagar:** Plot No.945/2, Sector - 7/C, Opp. Pathika, Gandhinagar, Gujarat - 382007. **Gaya:** 1<sup>st</sup> Floor, Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya, Bihar - 823001. **Ghaziabad:** 1<sup>st</sup> Floor, C-7, Meerut Road, Lohia Nagar, Ghaziabad, Uttar Pradesh - 201001. **Hazipur:** 2<sup>nd</sup> Floor, Shubhra Hotel Complex, Mahaubagh, Ghazipur, Uttar Pradesh - 233001. **Gonda:** Shri Market, Sahabgunj, Station Road, Gonda, Uttar Pradesh - 271001. **Gorakhpur:** Above V. I. P. House, Ajdacent to A. D. Girls College, Bank Road, Gorakhpur, Uttar Pradesh - 273001. **Gulbarga:** CTS No.2913 1<sup>st</sup> 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:** 1<sup>st</sup> Floor, Bajrangbali Building, Near Bora Service Station, G. S. Road, Guwahati, Assam - 781007. **Gwalior:** 2<sup>nd</sup> Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior, Madhya Pradesh - 474009. **Haldwani:** Above Kapilaz, Sweet House, Opp. LIC Building, Pilikothi, Kaladhungi Road, Haldwani, Uttaranchal - 263139. **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar, Uttaranchal - 249401. **Hassan:** SAS No.212, Ground Floor, Sampige Road, 1<sup>st</sup> Cross, Near Hotel Souther Star, K. R. Puram, Hassan, Karnataka - 573201. **Hissar:** SCO-71, 1<sup>st</sup> Floor, Red Square Market, Hissar, Haryana - 125005. **Hoshiarpur:** 1<sup>st</sup> Floor, The Mall Tower, Opp. Kapila Hospital, Sutheri Road, Hoshiarpur, Punjab - 146001. **Hubli:** CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli, Karnataka - 580029. **Hyderabad:** Karvy Centre, 8-2-609/K, Avenue 4, Street No.1, Banjara Hills, Hyderabad, Telangana - 500034. **Hyderabad (Gachibowli):** Karvy Selenium, Plot No.31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad, Telangana - 500032. **Indore:** 2<sup>nd</sup> Floor, 203-205, Balaji Corporates, Above ICICI Bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square Indore, Indore, Madhya Pradesh - 452001. **Jabalpur:** Grover Chamber, 43, Naya Bazar Malviya Chowk, Opp. Shyam Market, Jabalpur, Madhya Pradesh - 482002. **Jaipur:** S16/A 3<sup>rd</sup> Floor, Land Mark Building, Opp. Jai Club, Mahaver Marg, C Scheme, Jaipur, Rajasthan - 302001. **Jalandhar:** 1<sup>st</sup> Floor, Shanti Towers, SCO No.37, PUDA Complex, Opp. Tehsil Complex, Jalandhar, Punjab - 144001. **Jalgaon:** 269, Jaee Vishwa, 1<sup>st</sup> Floor, Baliram Peth, Above United Bank of India, Near Kishor Agencies, Jalgaon, Maharashtra - 425001. **Jalpaiguri:** D. B. C. Road, Opp. Nirala Hotel, Opp. Nirala Hotel, Jalpaiguri, West Bengal - 735101. **Jammu:** 5 A/D Extension 2, Near Panama Chowk Petrol Pump, Panama Chowk, Jammu, Jammu & Kashmir - 180012. **Jamnagar:** 136-137-138, Madhav Palaza, Opp. SBI Bank, Near Lal Bunglow, Jamnagar, Gujarat - 361001. **Jamshedpur:** 2<sup>nd</sup> Floor, R. R. Square, SB Shop Area, Near Reliance Foot Print & Hotel, BS Park Plaza, Main Road, Bistupur, Jamshedpur, Jharkhand - 831001. **Jaunpur:** R. N. Complex, 1-1-9-G, In Front of Pathak Honda, Ummarpur, Jaunpur, Uttar Pradesh - 222002. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi, Uttar Pradesh - 284001. **Jodhpur:** 203, Modi Arcade, Chopasni Road, Jodhpur, Rajasthan - 342001. **Junagadh:** 124-125, Punit Shopping Center, M. G. Road, Ranavav Chowk, Junagadh, Gujarat - 362001. **Kannur:** 2<sup>nd</sup> Floor, Prabhat Complex, Fort Road, Nr.ICICI Bank, Kannur, Kerala - 670001. **Kanpur:** 15/46, B, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur, Uttar Pradesh - 208001. **Karaikudi:** No.2, Gopi Arcade, 100 Feet Road, Karaikudi, Tamil Nadu - 630001. **Karimnagar:** H. No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar, Telangana - 505001. **Karnal:** 18/369, Char Chaman, Kunjpora 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 2<sup>nd</sup> Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur, Maharashtra - 416001. **Kolkata:** 49A Jatin Das Road, Kolkata, West Bengal - 700029. **Kollam:** Sree Vigneswara Bhavan, Shastri Junction, Kadapakada, Kollam, Kerala - 691001. **Korba:** 1<sup>st</sup> Floor, City Centre, 97 IRCC, Transport Nagar, Korba, Chatisgarh - 495677. **Kota:** 29, 1<sup>st</sup> Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota, Rajasthan - 324007. **Kottayam:** 1<sup>st</sup> Floor, Csiencesion Square, Railway Station Road, Collectorate PO, Kottayam, Kerala - 686002. **Kurnool:** Shop No.43,

1<sup>st</sup> Floor, S. V. Complex, Railway Station Road, Near SBI Main Branch, Kurnool, Andhra Pradesh - 518004. **Lucknow:** 1<sup>st</sup> Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow, Uttar Pradesh - 226001. **Ludhiana:** SCO - 136, 1<sup>st</sup> Floor, Above Airtel Showroom, Feroze Gandhi Market, Ludhiana, Punjab - 141001. **Madurai:** Rakesh Towers, 30-C, 1<sup>st</sup> Floor, Bye Pass Road, Opp. Nagappa Motors, Madurai, Tamil Nadu - 625010. **Malappuram:** 1<sup>st</sup> Floor, Cholakkal Building, Near U P School, Malappuram - 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:** 2<sup>nd</sup> Floor, Dalal Commercial Complex, Pajifond, Margao, Goa - 403601. **Mathura:** Ambey Crown, 2<sup>nd</sup> Floor, In Front of BSA College, Gaushala Road, Mathura, Uttar Pradesh - 281001. **Meerut:** 1<sup>st</sup> Floor, Medi Centre, opp ICICI Bank, Hapur Road, Near Bachha Park, Meerut, Uttar Pradesh - 250002. **Mehsana:** Ul/47, Apollo Enclave, Opp. Simandhar Temple, Modhera Cross Road, Mehsana, Gujarat - 384002. **Mirzapur:** Above HDFC Bank, Dankeenganj, Mirzapur, Uttar Pradesh - 231001. **Moga:** 1<sup>st</sup> Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barot Ghar, Moga, Punjab - 142001. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad, Uttar Pradesh - 244001. **Morena:** Moti Palace, Near Ramjanki Mandir, Near Ramjanki Mandir, Morena, Madhya Pradesh - 476001. **Mumbai (Fort):** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg., Fort, Maharashtra - 400001. **Mumbai (Borivali):** A-1, Himanshu Building, Sodawala Cross Lane, Near Chamunda Circle, Borivali (West), Mumbai - 400091. **Muzaffarpur:** 1<sup>st</sup> Floor, Uma Market, Thana Gumtimiti 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. **Nagercoil:** 3A, South Car Street, Parsans Complex, 1<sup>st</sup> Floor near LVB, Nagercoil, Tamil Nadu - 629001. **Nagpur:** Plot No.2/1, House No.102/1, Mata Mandir Road, Mangaldeep Apartment, Opp. Khandelwal Jewelers, Dharampeth, Nagpur, Maharashtra - 440010. **Namakkal:** 105/2, Arun Towers, Paramathi Road, Namakkal, Tamil Nadu - 637001. **Nanded:** Shop No.4, Santakripa Market, G. G. Road, Opp. Bank of India, Nanded, Maharashtra - 431601. **Nasik:** F-1, Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan, Nasik, Maharashtra - 422002. **Navsari:** 1/1, Chinmay Arcade, Opp. Sattapir Road, Tower Road, Navsari, Gujarat - 396445. **Nellore:** 16-2-230, Room No.207, 2<sup>nd</sup> Floor, Keizen Heights, Gandhi Nagar, Pogathota, Nellore, Andhra Pradesh - 524001. **New Delhi:** 305, New Delhi House, 27, Barakhamba Road, New Delhi - 110001. **Nizamabad:** H. No.5-6-430, Above Bank of Baroda, 1<sup>st</sup> Floor, Beside HDFC Bank, Hyderabad Road, Nizamabad, Telangana - 503003. **Noida:** 405, 4<sup>th</sup> Floor, Vishal Chamber, Plot No.1, Sector-18, Noida, Uttar Pradesh - 201301. **Palghat:** No.20 & 21, Metro Complex, H. P. O. Road, Palakkad, Kerala - 678001. **Panipat:** JAVA Complex, 1st Floor, Above Vijaya Bank, G. T. Road, Panipat, Haryana - 132103. **Panjim:** Flat No.1-A, H. No. 13/70, Timotio Bldg, Heliodoro Salgado Rd., Next to Navhind Bhavan (Market Area), Panjim, Goa - 403001. **Pathankot:** 1<sup>st</sup> 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, 3<sup>rd</sup> Floor, Anand Tower, Exhibition Road, Opp. ICICI Bank, Patna, Bihar - 800001. **Pollachi:** 146/4, Ramanathan Building, 1<sup>st</sup> Floor, New Scheme Road, Pollachi, Tamil Nadu - 642002. **Pondicherry:** No.7, Thiagarajar Street, Pondicherry - 605001. **Proddatur:** Shop No.4, Araveti Complex, Mydukur Road, Beside Syndicate Bank, Proddatur, Andhra Pradesh - 516360. **Pudukottai:** Sundaram Masilamani Towers, TS No.5476-5479, P. M. Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai, Tamil Nadu - 622001. **Pune:** Mozaic Bldg., CTS No.1216/1, Final, Plot No.576/1 TP, Scheme No.1, F. C. Road, Bhamburda, Shivaji Nagar, Pune, Maharashtra - 411004. **Raipur:** Room No.-TF-31, 3<sup>rd</sup> Floor, Millenium Plaza, Above Indian House, Near Old Indian Coffee House, G E Road, 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, Virudhunagar Dist., Rajapalayam, Tamil Nadu - 626117. **Rajkot:** 104, Siddhi Vinyak Com., Opp. Ramkrishna Ashram, Dr. Yagnik Road, Rajkot, Gujarat - 360001. **Ranchi:** Room No.307, 3<sup>rd</sup> Floor, Commerce Tower, Beside Mahabir Tower, Ranchi, Jharkhand - 834001. **Ratlam:** 1, Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care, Ratlam, Madhya Pradesh - 457001. **Renukoot:** Radhika Bhavan, Opp. Padmini Hotel, Murdha, Renukoot, Uttar Pradesh - 231217. **Rewa:** 1<sup>st</sup> Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa, Madhya Pradesh - 485001. **Rohtak:** 1<sup>st</sup> Floor, Ashoka Plaza, Delhi Road, Rohtak, Haryana - 124001. **Roorkee:** Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal - 247667. **Rourkela:** 1<sup>st</sup> Floor, Sandhu Complex, Kachery Road, Uditnagar, Rourekla, Orissa - 769012. **Sagar:** Satyam Complex, 1<sup>st</sup> Floor, Opp. Cantt. Mall, 5 Civil Lines, Sagar - 470002. **Saharanpur:** 18, Mission Market, Court Road, Saharanpur, Uttar Pradesh - 247001. **Salem:** No.3/250, Brindavan Road, 6th Cross, Perumal kovil back side, Fairland's, Salem, Tamil Nadu - 636016. **Sambalpur:** Ground Floor, Quality Massion, Infront of Bazaar Kolkata, Nayapara, Sambalpur, Orissa - 768001. **Satna:** 1<sup>st</sup> Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satna, Madhya Pradesh - 485001. **Shaktinagar:** 1<sup>st</sup>/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, 1<sup>st</sup> Floor, Above Shimoga Diagnostic Centre, LLR Road, Durgigudi, Shimoga, Karnataka - 577201. **Shivpuri:** 1<sup>st</sup> Floor, M.P.R.P. Building, Near Bank of India, Shivpuri, Madhya Pradesh - 473551. **Sikar:** 1<sup>st</sup> Floor, Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar, Rajasthan - 332001. **Silchar:** N. N. Dutta Road, Chowchakra Complex, Premtala, Silchar, Assam - 788001. **Siliguri:** Nanak Complex, Sevoke Road, Siliguri, West Bengal - 734001. **Sitapur:** 12/12-A, Sura Complex, Arya Nagar, Opp. Mal Godam, Sitapur, Uttar Pradesh - 261001. **Sivakasi:** 363, Thiruthangal Road, Opp. TNEB, Sivakasi, Tamil Nadu - 626123. **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan, Himachal Pradesh - 173212. **Solapur:** Block No 06, Vaman Nagar, Opp. D-Mart, Jule Solapur, Solapur, Maharashtra - 413004. **Sonepat:** 205, R Model Town, Above Central Bank of India, Sonepat, Haryana - 131001. **Sri Ganganagar:** 35, E Block, Opp. Sheetla Mata Vaateka Sri Ganganagar, Sri Ganganagar, Rajasthan - 335001. **Srikakulam:** D. No.4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam, Andhra Pradesh - 532001. **Sultanpur:** 1077/3, Civil Lines Opp Bus Stand, Civil Lines, Sultanpur, Uttar Pradesh - 228001. **Surat:** G-5, Empire State Buliding, Nr. Udhna Darwaja, Ring Road, Surat, Gujarat - 395002. **Thane:** 101, Yaswant Tower, 1st Floor, Opposite Puja Hotel, Ram Maruti Road, Naupada Thane (West), Mumbai, Maharashtra - 400602. **Thanjavur:** No.70, Nalliah Complex, Srinivasam Pillai Road, Tanjore, Tamil Nadu - 613001. **Thodupuzha:** 1<sup>st</sup> 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, 1<sup>st</sup> Floor, Tilak Road, Opp. Sridevi Complex, Tirupathi, Andhra Pradesh - 517501. **Tirupur:** 1<sup>st</sup> Floor, 244 A, Above Selvakumar Dept., Palladam Road, Opp. to Cottton Complex, Tirupur, Tamil Nadu - 641604. **Tiruvalla:** 2<sup>nd</sup> Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank, Thiruvalla, Kerala - 689107. **Trichur:** 2<sup>nd</sup> Floor, Brothers Complex Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur, Kerala - 680001. **Trichy:** 60, Sri Krishna Arcade, Thennur High Road, Trichy, Tamil Nadu - 620017. **Trivandrum:** 2<sup>nd</sup> Floor, Akshaya Tower, Sasthamangalam, Trivandrum, Kerala - 695010. **Tuticorin:** 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin, Tamil Nadu - 628003. **Udaipur:** 201-202, Madhav Chambers, Opp. GPO, Chetak Circle, Udaipur, Rajasthan - 313001. **Ujjain:** 101, Aashta Tower, 13/1, Dhanwantri Marg, Freeganj, Ujjain, Madhya Pradesh - 456010. **Valsad:** Shop No.2, Phiroza Corner, Opp. Next Show Room, Tithal Road, Valsad, Gujarat - 396001. **Vapi:** Shop No.12, Ground Floor, Sheetal Apartment, Near K. P. Tower, Vapi, Gujarat - 396195. **Varanasi:** D-64/132, 1<sup>st</sup> 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, 2<sup>nd</sup> Floor, Near Fort Branch, Opp. Three Temples, Vizianagaram, Andhra Pradesh - 535002. **Vijayawada:** 39-10-7, Opp. Municipal Water Tank, Labbipet, Vijayawada, Andhra Pradesh - 520010. **Vile Parle:** 104, Sangam Arcade, V P Road, Opp: Railway Station, Above Axis Bank Atm, Vile Parle (west), Mumbai, Maharashtra - 400056. **Visakhapatnam:** Door No.48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam, Andhra Pradesh - 530016. **Warangal:** 5-6-95, 1<sup>st</sup> Floor, Opp. B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal, Telangana - 506001. **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near D. A. V. Girls College, Yamuna Nagar, Haryana - 135001.

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



**IDBI ASSET MANAGEMENT LIMITED**

CIN: U65100MH2010PLC199319

**Corporate Office**

IDBI Asset Management Ltd.

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

**Registered Office**

IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400 005.

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