Key Information Memorandum & Common Application Form

Mutual Fund	:	IDBI Mutual Fund
Sponsor	:	IDBI Bank Limited (CIN: L65190MH2004GOI148838)
Asset Management Company	:	IDBI Asset Management Limited (AMC) (CIN: U65100MH2010PLC199319)
Trustee Company	:	IDBI MF Trustee Company Limited (CIN: U65991MH2010PLC199326)

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

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

IDBI Asset Management Limited
Reg. Off.: IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400 005.
Corp. Off.: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400 005.

SMS 'IDBIMF' to 09355492200 • Tollfree: 1800-419-4324 • www.idbimutual.co.in

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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COMBINED KEY INFORMATION MEMORANDUM

EQUITY SCHEMES			
Sr. No.	**Scheme Name**	**Abbreviations**	**Type of Scheme**
1.	IDBI India Top 100 Equity Fund	IIT100EF	Large Cap Fund - An open-ended equity scheme predominantly investing in large cap stocks
2.	IDBI Equity Advantage Fund	IEAF	An open-ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefit
3.	IDBI Flexi Cap (Earlier Known as Diversified Equity Fund)	IFF	An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks
4.	IDBI Midcap Fund	IMF	Mid Cap Fund - An open-ended equity scheme predominantly investing in mid cap stocks
5.	IDBI Small Cap Fund	ISF	Small Cap Fund - An-open ended equity scheme predominantly investing in small cap stocks
6.	IDBI Focused 30 Equity Fund	IF30EF	An open-ended equity scheme investing in maximum 30 stocks (predominantly large cap)
7.	IDBI Banking & Financial Services Fund	IB&FSF	An open-ended equity scheme investing in Banking & Financial Services Sector
8.	IDBI Long Term Value Fund	ILTVF	An open-ended equity scheme following value investment strategy
9.	IDBI Dividend Yield Fund	IDYF	An open-ended equity scheme predominantly investing in dividend yielding stocks
10	IDBI Healthcare Fund	IHF	An open-ended equity scheme investing in Healthcare and Allied sectors

HYBRID SCHEMES			
Sr. No.	**Scheme Name**	**Abbreviations**	**Type of Scheme**
1.	IDBI Equity Savings Fund	IESF	An open-ended equity scheme investing in equity, arbitrage and debt.
2.	IDBI Hybrid Equity Fund	IHEF	An open-ended hybrid scheme investing predominantly in equity and equity related instruments.

DEBT SCHEMES			
Sr. No.	**Scheme Name**	**Abbreviations**	**Type of Scheme**
1.	IDBI Liquid Fund	ILIQF	An open-ended Liquid Scheme. A Relatively Low interest rate risk and moderate credit risk scheme.
2.	IDBI Ultra Short Term Fund	IUSTF	An open-ended ultra short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months (Please refer page no 23)#. A relatively high interest rate risk and moderate credit risk scheme.
3.	IDBI Short Term Bond Fund	ISTBF	An open-ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years (Please refer page no 24)#. A relatively high interest rate risk and relatively low credit risk.
4.	IDBI Dynamic Bond Fund	IDBF	An open-ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively low credit risk scheme.
5.	IDBI Gilt Fund	IGF	An open-ended debt scheme investing in government securities across maturities. A relatively high interest rate risk and relatively low credit risk scheme.
6.	IDBI Credit Risk Fund	ICRF	An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and Moderate credit risk scheme bonds.

INDEX SCHEMES			
Sr. No.	**Scheme Name**	**Abbreviations**	**Type of Scheme**
1.	IDBI Nifty Index Fund	INIF	An open-ended scheme replicating/tracking the NIFTY 50 Index (Total Returns Index).
2.	IDBI Nifty Index Junior Fund	INJIF	An open-ended scheme replicating/tracking the NIFTY Next 50 Index (Total Returns Index).

FUND OF FUNDS SCHEMES			
Sr. No.	**Scheme Name**	**Abbreviations**	**Type of Scheme**
1.	IDBI Gold Fund	IGFOF	An open-ended Fund of Funds scheme investing in IDBI Gold Exchange Traded Fund (IDBI Gold ETF).

IDBI INDIA TOP 100 EQUITY FUND (IIT100EF)

Large Cap Fund - An open-ended equity scheme predominantly investing in large cap stocks

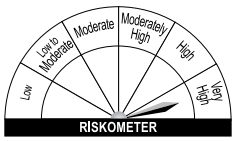
Investment Objective

The Investment objective of the Scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related Instruments of Large Cap companies. However there can be no assurance that the investment objective under the Scheme will be realized.

Product label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investments predominantly in large cap equity and equity related instruments

Scheme Risk-o-meter	Benchmark Risk-o-meter
 Investors understand that their principal will be at Very High Risk	Investors understand that their principal will be at Very High Risk

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

Asset Allocation Pattern

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

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Equities and equity related instruments of Large Cap Companies	80%	100%	High
Equities and Equity related instruments of other than Large Cap Companies	0%	20%	High
Debt and Money market instruments	0%	20%	Low to Medium
Units issued by Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs)	0%	10%	Medium to High

Definition of Large Cap as per SEBI Circular dated October 06, 2017.

Large Cap- 1st to 100th Company in terms of full market capitalization.

For the purpose of this definition, the list of stocks prepared by AMFI in this regard will be adopted.

The cumulative gross investment in securities under the scheme, which includes Equity and equity related instruments, Money market and debt instruments, units of mutual fund schemes, units of InvIT and REIT and gross exposure in derivatives will not exceed 100% of the net assets of the scheme.

For additional disclosure to asset allocation pattern, please refer page 16.

IDBI EQUITY ADVANTAGE FUND (IEAF)

An open-ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit

Investment objective

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

Product label

This product is suitable for investors who are seeking*:

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

Scheme Risk-o-meter	Benchmark Risk-o-meter
Investors understand that their principal will be at Very High Risk	Investors understand that their principal will be at Very High Risk

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Asset Allocation Pattern

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

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

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

For additional disclosure to asset allocation pattern, please refer page 16.

IDBI FLEXI CAP FUND (IFCF) (Previously known as IDBI Diversified Equity Fund)

Flexi Cap Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks

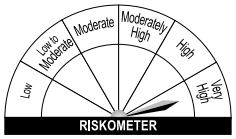
Investment Objective

The Investment objective of the Scheme is to provide investors with the opportunities for long-term capital appreciation by investing in a diversified portfolio of Equity and Equity related Instruments across market capitalization. However, there can be no assurance that the investment objective of the scheme will be realized.

Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investments in a diversified portfolio consisting of equity & equity related instruments across market capitalization

Scheme Risk-o-meter	Benchmark Risk-o-meter
 Investors understand that their principal will be at Very High Risk	Investors understand that their principal will be at Very High Risk

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

Asset allocation pattern

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

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Equities and equity related instruments across market capitalization	65%	100%	High
Debt and Money market instruments	0%	35%	Low to Medium
Units issued by Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs)	0%	10%	Medium to High

The cumulative gross investment in securities under the scheme, which includes Equity and equity related Instruments, Money market and debt instruments, units of mutual fund schemes, units of InvIT and REIT and gross exposure to derivatives, will not exceed 100% of the net assets of the scheme.

For additional disclosure to asset allocation pattern, please refer page 16.

IDBI MIDCAP FUND (IMF)

Mid Cap Fund - An open-ended equity scheme predominantly investing in mid cap stocks

Investment Objective

The objective of the scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related instruments of Midcap Companies. However there can be no assurance that the investment objective under the scheme will be realized.

Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investments Predominantly in equity & equity related instruments of Midcap companies

Scheme Risk-o-meter

Investors understand that their principal will be at Very High Risk

Benchmark Risk-o-meter

Investors understand that their principal will be at Very High Risk

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

Asset allocation pattern

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

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity & Equity related instruments of Midcap Companies	65%	100%	High
Equity & Equity related instruments of other than midcap companies	0%	35%	High
Debt and Money Market instruments	0%	35%	Low to Medium
Units issued by Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs)	0%	10%	Medium to High

The cumulative gross investment in securities under the scheme, which includes Equity and equity related Instruments, Money market and debt instruments, units of mutual fund schemes, units of InvIT and REIT and gross exposure to derivatives, will not exceed 100% of the net assets of the scheme.

For additional disclosure to asset allocation pattern, please refer page 16.

IDBI SMALL CAP FUND (ISF)

Small Cap Fund - An open-ended equity scheme predominantly investing in small cap stocks

Investment Objective

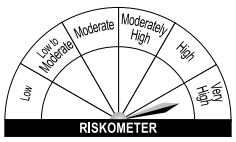
The Investment objective of the scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related instruments of Small cap Companies. However there can be no assurance that the investment objective under the Scheme will be realized.

Product Label

This product is suitable for investors who are seeking*:

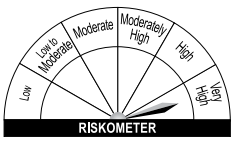
- Long term capital growth
- Investments predominantly in equity & equity related instruments of Small Cap companies

Scheme Risk-o-meter



Investors understand that their principal will be at Very High Risk

Benchmark Risk-o-meter



Investors understand that their principal will be at Very High Risk

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

Asset allocation pattern

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

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity & Equity related instruments of Small Cap Companies	65%	100%	High
Equity & Equity related instruments of Companies other than Small Cap Companies	0%	35%	High
Debt and Money Market instruments and and Tri-party Repo	0%	35%	Low to Medium
Units issued by Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs)	0%	10%	Medium to High

The cumulative gross investment in securities under the scheme, which includes Equity and equity related instruments, Money market and debt instruments, units of mutual fund schemes, units of InvITs and REITs and gross exposure in derivatives will not exceed 100% of the net assets of the scheme.

For additional disclosure to asset allocation pattern, please refer page 16.

IDBI FOCUSED 30 EQUITY FUND (IF30EF)

An open-ended equity scheme investing in maximum 30 stocks (predominantly large cap)

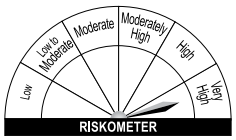
Investment Objective

The investment objective of the Scheme is to provide long term capital appreciation by investing concentrated portfolio of large cap focused equity and equity related instruments of up to 30 companies and balance in debt and money market instruments. However there can be no assurance that the investment objective of the Scheme will be realized.

Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investments predominantly in large cap focused equity & equity related instruments of up to 30 companies and balance in debt & money market instruments

Scheme Risk-o-meter	Benchmark Risk-o-meter
 Investors understand that their principal will be at Very High Risk	Investors understand that their principal will be at Very High Risk

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Asset allocation pattern

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

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity and Equity related instruments (which are not exceeding 30 companies)#	65%	100%	High
Debt and Money market instruments	0%	35%	Low to Medium

#The Scheme shall invest minimum 65% in large cap companies by market capitalization.

The Scheme will have maximum of 30 stocks in the portfolio.

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

For additional disclosure to asset allocation pattern, please refer page 16.

IDBI BANKING & FINANCIAL SERVICES FUND (IB&FSF)

An open-ended equity scheme investing in Banking & Financial Services Sector

Investment Objective

The objective of the scheme is to provide investors maximum growth opportunities and to achieve long term capital appreciation by predominantly investing in equity and equity related instruments of companies engaged in Banking and Financial Services Sector. However there can be no assurance that the investment objective under the scheme will be realized.

Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investments predominantly in equity and equity related instruments of companies engaged in Banking & Financial Services Sector

Scheme Risk-o-meter	Benchmark Risk-o-meter
Investors understand that their principal will be at Very High Risk	Investors understand that their principal will be at Very High Risk

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

Asset allocation pattern

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

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity & Equity related instruments of companies engaged in Banking & Financial Services Sector	80%	100%	High
Equity and Equity related instruments of other than Banking & Financial Services Sector Companies	0%	20%	High
Debt and Money Market instruments	0%	20%	Low to Medium
Units issued by Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs)	0%	10%	Medium to High

The cumulative gross exposure under the Scheme through Equity and Equity related Instruments, Money market instruments, debt instruments, Units of Mutual Fund Schemes, units of InvIT and REIT and gross exposure to derivatives, will not exceed 100% of the net assets of the scheme.

For additional disclosure to asset allocation pattern, please refer page 16.

IDBI LONG TERM VALUE FUND (ILTVF)

An open-ended equity scheme following value investment strategy

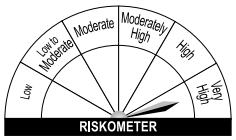
Investment Objective

The Investment Objective of the Scheme is to generate long-term capital appreciation along with regular income by investing predominantly in equity and equity related instruments by following value investing strategy. However, there can be no assurance that the investment objective of the Scheme will be realized.

Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investments in equity and equity related instruments by following value investment strategy

Scheme Risk-o-meter	Benchmark Risk-o-meter
 Investors understand that their principal will be at Very High Risk	Investors understand that their principal will be at Very High Risk

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

Asset allocation pattern

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

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity and Equity related instruments	65%	100%	High
Debt and Money Market Instruments including Tri party Repo	0%	35%	Low to Medium
Units issued by Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs)	0%	10%	Medium to High

The cumulative gross exposure under the Scheme through Equity and Equity related Instruments, Money market instruments, debt instruments, Units of Mutual Fund Schemes, units of InvIT and REIT and gross exposure to derivatives, will not exceed 100% of the net assets of the scheme.

For additional disclosure to asset allocation pattern, please refer page 16.

IDBI DIVIDEND YIELD FUND (IDYF)

An open-ended equity scheme predominantly investing in dividend yielding stocks

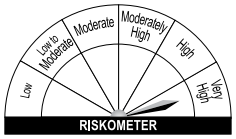
Investment Objective

The Investment objective of the Scheme is to provide long term capital appreciation and/or dividend distribution by investing predominantly in dividend yielding equity and equity related instruments. However there can be no assurance that the investment objective under the scheme will be realized.

Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investments in predominantly in dividend yielding equity and equity related instruments

Scheme Risk-o-meter	Benchmark Risk-o-meter
 Investors understand that their principal will be at Very High Risk	Investors understand that their principal will be at Very High Risk

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

Asset allocation pattern

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

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity and Equity related instruments of dividend yielding companies	65%	100%	High
Equity and Equity related instruments of other than dividend yielding companies	0%	35%	High
Debt and Money market instruments	0%	35%	Low to Medium
Units issued by Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs)	0%	10%	Medium to High

The cumulative gross exposure under the Scheme through Equity and Equity related Instruments, Money market instruments, debt instruments, Units of Mutual Fund Schemes, units of InvIT and REIT and gross exposure to derivatives, will not exceed 100% of the net assets of the scheme.

For additional disclosure to asset allocation pattern, please refer page 16.

IDBI HEALTHCARE FUND (IHF)

An open-ended equity scheme investing in Healthcare and Allied sectors

Investment Objective

The objective of the Scheme is to achieve long term capital appreciation by predominantly investing in equity and equity related instruments of companies engaged in Healthcare and Allied sectors. However there can be no assurance that the investment objective under the Scheme will be realized.

Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment predominantly in equity and equity related instruments of companies engaged in Healthcare & Allied Sectors

Scheme Risk-o-meter	Benchmark Risk-o-meter
Investors understand that their principal will be at Very High Risk	Investors understand that their principal will be at Very High Risk

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

Asset allocation pattern

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

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity & Equity related instruments of companies engaged in Healthcare and Allied sectors	80%	100%	High
Equity and Equity related instruments of companies engaged in other than Healthcare and Allied sectors	0%	20%	High
Debt and Money Market instruments including Mutual Fund Liquid Schemes	0%	20%	Low to Medium
Units issued by Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs)	0%	10%	Medium to High

The cumulative gross exposure under the Scheme through Equity and Equity related Instruments, Money market instruments, debt instruments, Units of Mutual Fund Schemes, units of InvIT and REIT and gross exposure to derivatives, will not exceed 100% of the net assets of the scheme.

For additional disclosure to asset allocation pattern, please refer page 16.

IDBI EQUITY SAVINGS FUND (IESF)

An open-ended equity scheme investing in equity, arbitrage and debt

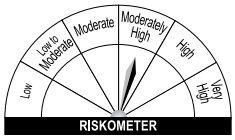
Investment Objective

The investment objective of the Scheme is to generate regular income by investing in Debt and money market instruments and using arbitrage and other derivative strategies. The Scheme also intends to generate long capital appreciation through unhedged exposure to equity and equity related instruments. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.

Product Label

This product is suitable for investors who are seeking*:

- Regular income & Capital appreciation over Medium to Long term
- Investment in equity and equity related Instruments including equity derivatives, arbitrage and debt and money market instruments

Scheme Risk-o-meter	Benchmark Risk-o-meter
 Investors understand that their principal will be at Moderately High Risk	Investors understand that their principal will be at Moderate Risk

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

Asset Allocation Pattern

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

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity and equity related instruments including derivatives out of which	65%	90%	Medium to High
Cash future arbitrage opportunities*$	20%	70%	Low to Medium
Net Long Equity exposure**	20%	45%	High
Debt & Money market Instruments (including margin for derivatives)	10%	35%	Low
units issued by Real Estate Investment Trusts (REITs) and Investment & Infrastructure Investment Trusts (InvITs)	0%	10%	Medium to High

The Scheme can take exposure to a stock for either or both arbitrage as well as unhedged exposure

Note:

* This denotes equity exposure completely hedged with corresponding equity derivatives.

**Net long Equity means exposure to equity shares alone without a corresponding equity derivative exposure. It aims to gain from potential capital appreciation and thus is a directional equity exposure which will not be hedged.

$ The exposure to derivative shown in the above asset allocation table would normally be the exposure taken against the underlying equity investments and in such case, exposure to derivative will not be considered for calculating the gross exposure.

If the suitable arbitrage opportunities are not available in the opinion of the Fund Manager, the Scheme may invest arbitrage allocation in debt and money market instruments.

The equity portfolio will be well-diversified and actively managed to ensure the Scheme's investment objectives are realized.

The cumulative gross exposure through Equity and Equity related Instruments including derivatives Position, Debt, Money Market Instruments, units of mutual fund schemes, units of REIT and InvITs will not exceed 100% of the net assets of the scheme.

For additional disclosure to asset allocation pattern, please refer page 16.

IDBI HYBRID EQUITY FUND (IHEF)

An open-ended hybrid scheme investing predominantly in equity and equity related instruments

Investment Objective

The investment objective of the scheme would be to generate opportunities for capital appreciation along with income by investing in a diversified basket of equity and equity related instruments, debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.

Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation with income
- Investments in equity & equity related instruments as well as debt and money market instruments.

Scheme Risk-o-meter	Benchmark Risk-o-meter
Investors understand that their principal will be at Very High Risk	Investors understand that their principal will be at Very High Risk

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

Asset Allocation Pattern

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

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity and Equity related instruments	65%	80%	High
Debt & Money market Instruments	20%	35%	Low to Medium
Units issued by Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs)	0%	10%	Medium to High

The scheme shall invest in Equity and equity related instruments across market caps without any sector bias. The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI/RBI from time to time.

The cumulative gross investment in securities under the scheme, which includes Equity and Equity related instruments, Money market and debt instruments, units of mutual fund schemes, units of InvIT and REIT, securitized debt and gross exposure in derivatives will not exceed 100% of the net assets of the scheme.

For additional disclosure to asset allocation pattern, please refer page 16.

IDBI LIQUID FUND (ILIQF)

An open-ended liquid scheme

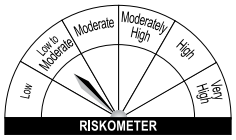
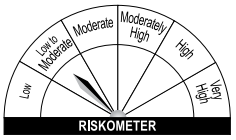
Investment Objective

The investment objective of the Scheme will be to provide investors with high level of liquidity along with regular income for their investment. The Scheme will endeavour to achieve this objective through an allocation of the investment corpus in a low risk portfolio of money market and debt instruments with maturity of up to 91 days. However, there can be no assurance that the investment objective of the Scheme will be realized.

Product Label

This product is suitable for investors who are seeking*:

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

Scheme Risk-o-meter	Benchmark Risk-o-meter
 Investors understand that their principal will be at Low to Moderate Risk	 Investors understand that their principal will be at Low to Moderate Risk

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

Asset allocation Pattern

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

Instrument	Indicative allocation (% of total assets)	Risk Profile
Debt and Money market securities with maturity/residual maturity of up to 91 days	Upto 100%	Low

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

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.

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

Explanation:

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

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

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

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

For additional disclosure to asset allocation pattern, please refer page 16

IDBI ULTRA SHORT TERM FUND (IUSTF)

An open-ended ultra short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months#

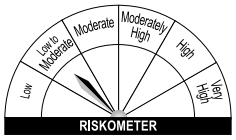
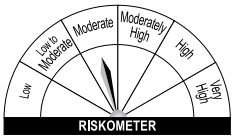
Investment Objective

The objective of the Scheme will be to provide investors with regular income for their investment by investing in debt and money market instruments with relatively lower interest rate risk, such that the Macaulay duration of the portfolio is maintained between 3 months to 6 months. However, there can be no assurance that the investment objective of the Scheme will be realized.

Product Label

This product is suitable for investors who are seeking*:

- Regular income for short term
- Investments in Debt/Money market instruments with relatively lower interest rate risk, such that the Macaulay duration of the portfolio is maintained between 3 months to 6 months

Scheme Risk-o-meter	Benchmark Risk-o-meter
 Investors understand that their principal will be at Low Moderate Risk	 Investors understand that their principal will be at Moderate Risk

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

Asset allocation Pattern

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

Instrument	Indicative allocation (% of total assets)	Risk Profile
Debt and Money Market Instruments*	Up to 100%	Low to Medium
Units issued by Real Estate Investment Trusts (REITs) & Investment & Infrastructure Investment Trusts (InvITs)	Up to 10%	Medium to High

*under normal circumstances, Macaulay duration of the portfolio will be maintained between 3 months to 6 months.

The cumulative gross investment in securities under the scheme, which includes Money market and debt instruments including securitized debt, units of mutual fund schemes, units of InvIT and REIT and gross exposure in derivatives will not exceed 100% of the net assets of the scheme.

For additional disclosure to asset allocation pattern, please refer page 16.

IDBI SHORT TERM BOND FUND (ISTBF)

An open-ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years#

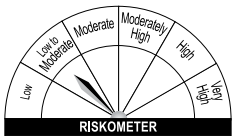
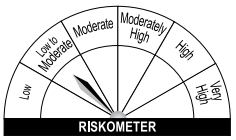
Investment Objective

The investment objective of the Scheme is to provide investors with regular income by investing in debt and money market instruments, such that the Macaulay duration of the portfolio is maintained between 1 year to 3 years. However, there can be no assurance that the investment objective of the Scheme will be realized.

Product Label

This product is suitable for investors who are seeking*:

- Regular income for short term
- Investments in Debt/Money market instruments such that the Macaulay duration of the portfolio is maintained between 1 year to 3 years.

Scheme Risk-o-meter	Benchmark Risk-o-meter
 Investors understand that their principal will be at Low to Moderate Risk	 Investors understand that their principal will be at Low to Moderate Risk

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

Asset allocation Pattern

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

Instrument	Indicative allocation (% of total assets)	Risk Profile
Debt and Money Market Instruments*	Up to 100%	Low to Medium
units issued by Real Estate Investment Trusts (REITs) & Investment & Infrastructure Investment Trusts (InvITs)	Up to 10%	Medium to High

*under normal circumstances, Macaulay duration of the portfolio will be maintained between 1 year to 3 years.

please refer to the Scheme Information Document (SID) on which the concept of Macaulay's duration has been explained.

The cumulative gross investment in securities under the scheme, which includes Money market instruments, debt instruments including securitized debt, units of mutual fund schemes, units of InvIT and REIT and gross exposure to derivatives will not exceed 100% of the net assets of the scheme.

For additional disclosure to asset allocation pattern, please refer page 16.

IDBI DYNAMIC BOND FUND (IDBF)

An open-ended dynamic debt scheme investing across duration

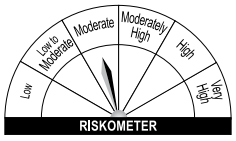
Investment objective

The objective of the Scheme is to generate regular income while maintaining liquidity through active management of a portfolio comprising of debt and money market instruments. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Product Label

This product is suitable for investors who are seeking*:

- Regular income for short term
- Investments in Debt/Money market instruments such that the Macaulay duration of the portfolio is maintained between 1 year to 3 years.

Scheme Risk-o-meter	Benchmark Risk-o-meter
 Investors understand that their principal will be at Moderate Risk	Investors understand that their principal will be at Moderate Risk

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

Asset allocation Pattern

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

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

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

For additional disclosure to asset allocation pattern, please refer page 16.

IDBI GILT FUND (IGF)

An open-ended debt scheme investing in government securities across maturity

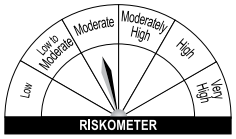
Investment objective

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

Product Label

This product is suitable for investors who are seeking*:

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

Scheme Risk-o-meter	Benchmark Risk-o-meter
 Investors understand that their principal will be at Moderate Risk	Investors understand that their principal will be at Moderate Risk

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

Asset Allocation Pattern

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

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Government of India dated Securities/State Government dated Securities/Government of India Treasury Bills/Cash Management Bills of Government of India	80%	100%	Sovereign/Low
Tri-party repo and repo/reverse repo in Central Government or a State Government securities	0%	20%	Low

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

For additional disclosure to asset allocation pattern, please refer page 16.

IDBI CREDIT RISK FUND (ICRF)

An open-ended debt scheme predominantly investing in AA and below rated corporate bonds

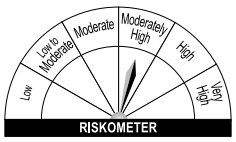
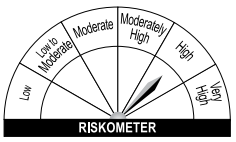
Investment Objective

The investment objective of the Scheme is to generate regular income and opportunities for capital appreciation by investing predominantly in AA and below rated corporate bonds across maturity spectrum. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Product Label

This product is suitable for investors who are seeking*:

- Regular income & capital appreciation through active management for at least medium term horizon
- Investments predominantly in AA and below rated corporate bonds across maturity spectrum

Scheme Risk-o-meter	Benchmark Risk-o-meter
 Investors understand that their principal will be at Moderately Risk	 Investors understand that their principal will be at High Risk

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

Asset Allocation Pattern

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

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
AA and below rated Corporate Bonds*$	65%	100%	Low to Medium
Other debt securities and money market instruments	0%	35%	Medium
Units issued by Real Estate Investment Trusts (REITs) & Investment & Infrastructure Investment Trusts (InvITs)	0%	10%	Medium to High

$ excludes AA+ rated corporate bonds

* Corporate Bonds means Bonds which are issued by entities other than Central or State Government.

** Money market Instruments including but not limited to CDs, CPs, T-Bills, Tri-party repo, Repo/Reverse Repo (including repo in corporate bonds), Liquid schemes etc.

The gross investment in securities under the scheme, which includes Debt and Money market instruments, securitized debt, units of mutual fund schemes, units of InvIT and REIT and gross exposure to derivatives, will not exceed 100% of the net assets of the scheme.

For additional disclosure to asset allocation pattern, please refer page 16.

IDBI NIFTY 50 INDEX FUND (INIF)

An open-ended scheme replicating/tracking the NIFTY 50 Index (Total Returns Index)

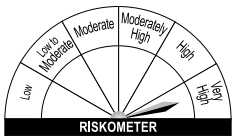
Investment Objective

The investment objective of the Scheme is to invest only in and all the stocks comprising the NIFTY 50 Index in the same weights of these stocks as in the Index with the objective to replicate the performance of the Total Returns Index of NIFTY 50 index. The Scheme may also invest in derivatives instruments such as Futures and Options linked to stocks comprising the Index or linked to the NIFTY 50 index. The Scheme will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the NIFTY 50 Index (Total Returns Index) and the Scheme.

Product Label

This product is suitable for investors who are seeking*:

- Long term growth in a passively managed scheme tracking NIFTY 50 Index (TRI)
- Investments only in and all stocks comprising Nifty 50 Index in the same weight of these stocks as in Index with objective to replicate performance of NIFTY 50 Index (TRI)

Scheme Risk-o-meter	Benchmark Risk-o-meter
 Investors understand that their principal will be at Very High Risk	Investors understand that their principal will be at Very High Risk

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

Asset Allocation Pattern

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

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Stocks in the NIFTY 50 Index and derivative instruments linked to the NIFTY 50 Index	95%	100%	Medium to High
Cash and Money Market Instruments including money at call but excluding Subscription and Redemption Cash Flow	0%	5%	Low to Medium

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

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

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

IDBI Nifty 50 Index Fund being passively managed scheme, portfolio turnover in the scheme will be limited only to rebalancing the portfolio of the scheme to account for new subscriptions, redemptions, payout of dividends and change in constituents (addition/deletion of stock) in NIFTY 50 Index. The Fund manager will endeavor to rebalance the portfolio to target Index's weights to adjust for any deviations from the Index weightage due to corporate actions/additions/deletions of the constituents within period of 2 business days under normal conditions

In the event NIFTY 50 is dissolved or is withdrawn by IISL or is not published due to any reason whatsoever, the Trustee reserves the right to modify the Scheme so as to track a different suitable index and/or to suspend tracking the Nifty 50 Index and appropriate intimation of the same will be sent to the Unit holders of the Scheme. In such a case, the investment pattern will be suitably modified to bring it in line with the composition of the securities that are included in the new index to be tracked and the performance of the scheme will be subject to tracking errors during the intervening period. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations.

For additional disclosure to asset allocation pattern, please refer page 16.

IDBI NIFTY NEXT 50 INDEX FUND (INJIF)

An open-ended scheme replicating/tracking the NIFTY Next 50 Index (Total Returns Index)

Investment Objective

The investment objective of the Scheme is to invest only in and all the stocks comprising the NIFTY Next 50 Index in the same weights of these stocks as in the Index with the objective to replicate the performance of the Total Returns Index of NIFTY Next 50 Index. The Scheme may also invest in derivatives instruments such as Futures and Options linked to stocks comprising the Index or linked to the NIFTY Next 50 Index. The Scheme will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the NIFTY Next 50 Index (Total Returns Index) and the Scheme.

Product Label

This product is suitable for investors who are seeking*:

- Long term growth in a passively managed scheme tracking NIFTY Next 50 Index (TRI)
- Investments only in and all stocks comprising Nifty Next 50 Index in the same weight of these stocks as in index with objective to replicate performance of NIFTY Next 50 Index (TRI)

Scheme Risk-o-meter	Benchmark Risk-o-meter
Investors understand that their principal will be at Very High Risk	Investors understand that their principal will be at Very High Risk

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

Asset Allocation Pattern

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

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Stocks in the NIFTY Next 50 Index and derivative instruments linked to the NIFTY Next 50 Index as and when the derivative products are made available on the same	95%	100%	Medium to High
Cash and Money Market Instruments including money at call but excluding Subscription and Redemption Cash Flow	0%	5%	Low to Medium

Subscription monies will be treated as cash-in-transit until realized and transferred to the operative account of the Scheme. Similarly redemption proceeds will be treated as cash-in-transit out of the operative account of the Scheme. The above procedure is adopted to track the Index more efficiently and reduce the tracking error in the Scheme.

Currently the derivative products on NIFTY Next 50 Index are not available for trading. The gross investment in securities under the scheme, which includes equities and equity linked instruments, debt securities, money market instruments and gross exposure to derivatives will not exceed 100% of the net assets of the scheme.

IDBI Nifty next 50 index Fund being passively managed scheme, portfolio turnover in the scheme will be limited only to rebalancing the portfolio of the scheme to account for new subscriptions, redemptions, payout of dividends and change in constituents (addition/deletion of stock) in NIFTY Next 50 Index. The Fund manager will endeavor to rebalance the portfolio to target Index's weights to adjust for any deviations from the Index weightage due to corporate actions/ additions/deletions of the constituents within period of 2 business days under normal conditions.

In the event NIFTY Next 50 is dissolved or is withdrawn by IISL or is not published due to any reason whatsoever, the Trustee reserves the right to modify the Scheme so as to track a different suitable index and/or to suspend tracking the Index and appropriate intimation of the same will be sent to the Unit holders of the Scheme. In such a case, the investment pattern will be suitably modified to bring it in line with the composition of the securities that are included in the new index to be tracked and the performance of the scheme will be subject to tracking errors during the intervening period. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations.

For additional disclosure to asset allocation pattern, please refer page 16.

IDBI GOLD FUND (IGFOF)

An open-ended Fund of Funds scheme investing in IDBI Gold Exchange Traded Fund (IDBI Gold ETF)

Investment Objective

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

Product Label

This product is suitable for investors who are seeking*:

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

Scheme Risk-o-meter	Benchmark Risk-o-meter
Investors understand that their principal will be at High Risk	Investors understand that their principal will be at High Risk

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

Asset Allocation Pattern

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

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

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

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

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

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

For additional disclosure to asset allocation pattern, please refer page 16.

PRC MATRIX OF DEBT SCHEMES OF IDBI MUTUAL FUND

SEBI vide its Circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021, regarding Potential Risk Class (PRC) Matrix for debt schemes based on Interest Rate Risk and Credit Risk. Accordingly, PRC Matrix for debt schemes of IDBI Mutual Fund w.e.f. December 1, 2021 is as follows:

Name of Scheme	Potential Risk Class (PRC) Matrix
IDBI Liquid Fund	**Potential Risk Class** (as per SEBI Circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021)
IDBI Ultra Short Term Fund	**Potential Risk Class** (as per SEBI Circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021)
IDBI Short Term Bond Fund	**Potential Risk Class** (as per SEBI Circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021)
IDBI Credit Risk Fund	**Potential Risk Class** (as per SEBI Circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021)
IDBI Dynamic Bond Fund	**Potential Risk Class** (as per SEBI Circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021)
IDBI Gilt Fund	**Potential Risk Class** (as per SEBI Circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021)

IDBI Liquid Fund

Credit Risk → / **Interest Rate Risk** ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

IDBI Ultra Short Term Fund

Credit Risk → / **Interest Rate Risk** ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

IDBI Short Term Bond Fund

Credit Risk → / **Interest Rate Risk** ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

IDBI Credit Risk Fund

Credit Risk → / **Interest Rate Risk** ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

IDBI Dynamic Bond Fund

Credit Risk → / **Interest Rate Risk** ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

IDBI Gilt Fund

Credit Risk → / **Interest Rate Risk** ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Applicable to all Schemes

Asset Allocation Pattern (Further considerations)

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

Scheme	Proposed investment in								
	Derivatives (a)		Securitized debt (b)		ADRs/GDRs and foreign securities	Repo/Reverse Repo(c)		Short Selling (d)	Securities lending (e)
	Exposure	Max % to net asset	Exposure	Max % to net asset		Corporate Debt	Govt. Securities		
ILIQF	Yes	50%	Yes	50%	No	Yes	Yes	Yes	Yes
IUSTF	Yes	50%	Yes	50%	No	Yes	Yes	Yes	Yes
ISTBF	Yes	50%	Yes	25%	No	Yes	Yes	Yes	Yes
IDBF	Yes	50%	Yes	25%	No	Yes	Yes	Yes	Yes
IGF	No	-	No	-	No	No	Yes	No	No
ICRF	Yes	50%	Yes	50%	No	Yes	No	Yes	Yes
IIT100EF	Yes	50%	No	-	No	No	Yes	Yes	Yes
IEAF	No	-	No	-	No	Yes	Yes	Yes***	Yes
IFF	Yes	50%	No	-	No	No	Yes	Yes	Yes
IMF	Yes	50%	Yes	10%	No	No	Yes	Yes	Yes
ISF	Yes	50%	Yes	10%	No	No	Yes	Yes	Yes
IESF	Yes	50%	Yes	50%	No	Yes	Yes	Yes	Yes
IHEF	Yes	50%	Yes	10%	No	Yes	Yes	Yes	Yes
IGFOF	No	-	No	-	No	No	Yes	No	No
IF30EF	Yes	50%	No	-	No	No	Yes	Yes	Yes
IB&FSF	Yes	50%	Yes	10%	No	NO	Yes	Yes	Yes
ILTVF	Yes	50%	No	-	No	Yes	Yes	No	Yes
IDYF	Yes	50%	No	-	No	No	Yes	No	Yes
IHF	Yes	50%	No	-	No	No	Yes	No	Yes
INIF	Yes	Linked to NIFTY 50 TRI will not exceed 50%	No	-	NO	Not intend	Not intend	Yes	No
INJIF	Yes	Linked to NIFTY Next 50 TRI will not exceed 50%	No	-	No	Not intend	Not intend	Yes	No

Note - IDBI Equity Savings Fund securitised debt exposure is 50% of Debt Net asset.

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

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

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

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

(d) The Scheme(s) may engage in short selling of securities in accordance with the framework relating to Short Selling and securities lending and borrowing specified by SEBI except IGF, IGFOF, ILTVF, IDYF and IHF.The Scheme may also participate in securities lending to augment its income except IGF ,IGFOF, INIF and INJIF.

(e) Securities lending in the Scheme will be in accordance with the guidelines on securities lending and borrowing Scheme issued by SEBI from time to time. The Scheme shall not deploy more than 20% of its net asset in securities lending and not more than 5% in securities lending to any single counterparty.

Securities lending in the Scheme will be in accordance with the guidelines on securities lending and borrowing Scheme and modifications issued by SEBI from time to time such as circular no. MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007 circular no. MRD/DoP/SE/Cir- 31/2008 dated October 31, 2008, circular no. MRD/DoP/SE/Dep/Cir- 01/2010 dated January 06, 2010, circular No.CIR/MRD/DP/33/2010 dated October 07, 2010 and circular no. CIR/MRD/DP/30/2012 dated November 22, 2012.

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

Other Considerations

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

Risk Factors

Common Scheme Specific Risk Factors

1. The Trustees, AMC, Mutual Fund, their Directors or their Employees shall not be liable for any tax consequences that may arise in the event that the Scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information.
2. The tax benefits described in the SID / KIM are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme(s) will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unit holder is advised to consult his / her / its own professional tax advisor.

3. Redemption by the Unit holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, their directors or their employees shall not be liable for any tax consequences that may arise.
4. The Mutual Fund is not assuring any dividend nor is it assuring that it will make any dividend distribution. All dividend distribution is subject to the availability of distributable surplus and would depend on the performance of the Scheme(s) and will be at the discretion of the AMC and Trustee Company.
5. Trading volumes and settlement periods may inherently restrict the liquidity of the Scheme's investments. In the event of an inordinately large number of redemption requests, or of a restructuring of the Scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.
6. Different types of securities in which the Scheme / plans would invest as given in the SID carry different levels of risk. Accordingly the Scheme's / plan's risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risk than bonds, which are AA rated.
7. The Sponsor is not responsible for any loss or shortfall resulting from the operations of the scheme beyond the initial contribution of Rs. 20 lakhs made by it towards setting up the Fund and/or such other accretions/additions to the same made from time to time.
8. **Risks associated with investments in Debt and Money Market instrument / bonds / Gilt Securities**
   - **Credit risk:** This risk arises due to any uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations. IDBI Gilt Fund is a dedicated Gilt Scheme; the Scheme is not exposed to credit risk.

     The AMC seek to manage credit risk by restricting investments only to investment grade securities. Regular review of the issuer profile to monitor and evaluate the credit quality of the issuer will be carried out.
   - **Interest rate risk:** This risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate / depreciate if the interest rates fall / rise.

     Interest rate risk mitigation will be through active duration management at the portfolio level through regular monitoring of the interest rate environment in the economy. ILIQF and IUSTF are low duration products. Depending on the prevailing interest rate environment duration of ISTBF, IDBF and IGF will be actively managed to generate optimal risk adjusted return.
   - **Liquidity risk:** The liquidity of a bond may change depending on market conditions leading to changes in the liquidity premium linked to the price of the bond. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio.

     The AMC will endeavour to mitigate liquidity risk by mapping investor profile and potential redemption expectations into the portfolio construction to allow the Scheme to liquidate assets without significantly impacting portfolio returns.
   - **Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.

     The AMC will endeavour to manage this risk by diversifying investments in instruments with appropriate maturity baskets.
9. **Risks associated with Investing in derivatives (not applicable to IGFOF, IGF & IEAF)**

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

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

   The equity schemes may take exposure to derivative instruments for such purposes as may be permitted under the Regulations including hedging and portfolio balancing. The equity Scheme's exposure to derivative shall be in accordance with the guidelines and limits stipulated under SEBI circular DNPD/Cir- 29/2005 dated September 14, 2005, SEBI Circular DNPD/Cir-30/2006 dated January 20, 2006 and DNPD/Cir-31/2006 dated September 22, 2006 and SEBI Circular Cir/IMD/DF/11/2010 dated August 18, 2010. Any Notifications, Guidelines and circulars introduced by SEBI on derivatives from time to time shall automatically apply and forms part of the Scheme Information Documents.

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

     The AMC will monitor the overall economic and credit environment including the systemic liquidity on a regular basis and the outlook will be integrated into the risk control and monitoring of the Scheme to control the risk emanating from derivative investments.
10. **Risks associated with Short Selling (not applicable to IGF & IGFOF, ILVTF, IDYF and IHF)**

    Short Selling: When the scheme engages in short selling, it will borrow the security from a third party with the understanding that the security will be returned at a later date as and when required by the lender. Short selling a security demonstrates a negative view on a particular security (i.e. an expectation that the stock price will fall in future). However, there is a risk that the stock price may go up contrary to expectations which will result in losses to the Scheme. The losses will be realized to the Scheme if the Scheme may be forced to buy the shares in the market at the prevailing higher market price (than the price at which sold initially) to return the security to the lender if so required by the lender.
11. **Risks associated with Securities Lending (not applicable to INIF, INJIF, IGF & IGFoF):**

    There are risks inherent to securities lending, including the risk of failure or bankruptcy of the counter party, leading to non-compliance with the terms of the agreement by the counterparty. Such failure can result in the possible loss of rights to the collateral, the inability of the counterparty to return the securities deposited by the lender and the possible loss of any corporate benefits accruing thereon.
12. **Risks associated with investing in Securitized debt (Applicable only to ILIQF, IUSTF, IDBF , ICRF, IMF, ISF, IHEF, IESF, IHEF and IB&FSF)**

    Securitized Debt is a financial instrument (bond) whose interest and principal payments are backed by an underlying cash flow from another asset. For INIF and INJIF, kindly refer respective Scheme Information Document of the scheme. The risks associated with investing in such instruments are:

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

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

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

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

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

13. Risks associated with investing in unrated securities (Applicable only to IDYF, IHF, ILTV F, IESF, IHEF, ILIQF & debt Schemes excluding IGF)

Investing in unrated securities will be riskier compared to investment in rated instruments due to non availability of third party assessment on the repaying capability of the issuer. Any investment in unrated securities will be carried out only after obtaining the general approval from Board of Trustees and Board of AMC. The Mutual Fund will carry out internal rating exercise for all unrated instruments in which the Fund Manger plans to make investments and assign a proxy rating. Investments in unrated instruments will only be made in instruments with proxy rating of A1 / AA- or above.

14. Risks associated with investment in equity and equity related instruments (Applicable to INIF, INJIF, IIT100EF, , IEAF, IFF, IMF, ISF & IHEF, IESF,IHF AND IDYF)

Investments in equity and equity related instruments includes stocks and shares of companies, foreign currency convertible bonds (FCCB), derivative instruments, like stock future/options and index futures and options, equity warrants, convertible preference shares etc. as may be permitted by SEBI/RBI from time to time. These instruments are exposed to and can be impacted by adverse changes in interest rates, currency rates, inflation, liquidity (trading volumes and settlement) as well as company specific risks like corporate governance issues, changes in technology, financial distress etc.

(Applicable to INIF & INJIF)

INIF and INJIF are passively managed funds. They will invest in only those stocks which are constituents of their respective index i.e. NIFTY 50 Index & NIFTY Next 50 Index. Also exposure of the stock in portfolio will be of same weightage of that particular stock as in the Index. Fund Manager does not have any discretion to invest outside the Index.

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

(Applicable to IIT100EF & IESF)

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

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

(Applicable to IEAF & IFF)

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

(Applicable only to IHEF)

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

(Applicable only to ISF)

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

It may be noted that this Scheme intends to invest predominantly in Equity and Equity related instruments of Small cap Companies. Stocks of Small cap companies are more volatile and less liquid than the stocks of large cap companies. Over a period of time, stocks of Small and large cap companies have demonstrated different level of volatility and returns. And no single market cap category has consistently outperformed the other.

(Applicable only to IMF)

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

It may be noted that this Scheme intends to invest predominantly in Equity and Equity related instruments of Midcap Companies. Stocks of Midcap companies are more volatile and less liquid than the stocks of large cap companies. Over a period of time, stocks of mid and large cap companies have demonstrated different level of volatility and returns. And no single market cap category has consistently outperformed the other.

(Applicable to IF30EF)

To mitigate risks associated with investments in equity and equity related instruments the Fund Manager will invest in companies/sectors identified through a robust in-house research process for its investments merits – competitive position, earnings growth, management quality etc – and will be monitored on an ongoing basis to minimize company/sector specific risks. The Fund Manager may also use derivatives tools as appropriate to hedge against market/ company specific risks.

(Applicable to IB&FSF)

To mitigate risks associated with investments in equity and equity related instruments, the AMC will ensure that they invest in sufficiently large number of issuers spread across the sectors so as to maintain Optimum diversification and keep issuer/sector specific concentration risk relatively low. The Fund Manager will invest in companies identified through a robust in-house research process for its investments merits – competitive position, earnings growth, management quality, etc. – and will be monitored on an ongoing basis to minimize company/sector specific risks. The Fund Manager may also use derivatives tools as appropriate to hedge against market/company specific risks.

(Applicable to ILTVF)

To mitigate risks associated with investments in equity and equity related instruments, the AMC will ensure that they invest in sufficiently large number of issuers spread across the sectors so as to maintain Optimum diversification and keep issuer/sector specific concentration risk relatively low. The Fund Manager will invest in companies identified through a robust in-house research process for its investments merits – competitive position, earnings growth, management quality, etc. – and will be monitored on an ongoing basis to minimize company/sector specific risks. The Fund Manager may also use derivatives tools as appropriate to hedge against market/company specific risks.

(Applicable to IDYF)

To mitigate risks associated with investments in equity and equity related instruments, the AMC will ensure that they invest in sufficiently large number of issuers spread across the sectors so as to maintain Optimum diversification and keep issuer/sector specific concentration risk relatively low. The Fund Manager will invest in companies identified through a robust in-house research process for its investments merits – competitive position, earnings growth, management quality, etc. – and will be monitored on an ongoing basis to minimize company/sector specific risks. The Fund Manager may also use derivatives tools as appropriate to hedge against market/company specific risks.

(Applicable to IHF)

To mitigate risks associated with investments in equity and equity related instruments, the AMC will ensure that they invest in sufficiently large number of issuers so as to maintain Optimum diversification and keep issuer specific concentration risk relatively low. The Fund Manager will invest in companies identified through a robust in-house research process for its investments merits – competitive position, earnings growth, management quality, etc. – and will be monitored on an ongoing basis to minimize company/sector specific risks. The Fund Manager may also use derivatives tools as appropriate to hedge against market/company specific risks.

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

I. The NIFTY 50 Index is a broad market index while the NIFTY Next 50 Index is an index comprising the next rung of 50 most liquid securities after NIFTY 50 Index. Any significant political, economic or a global event or a general downturn in the economy can have an adverse impact on the performance of the Indices and thereby, the Schemes.

II. INIF / INJIF are passively managed Schemes that will closely track the NIFTY 50 Index / NIFTY Next 50 Index respectively. The Schemes will continue to hold a particular stock in the portfolio at the same weight as in the index irrespective of the fundamental view that the Fund Manager may have regarding the particular stock as long as the stock is a constituent of the index.

III. The performance of the NIFTY 50 Index / NIFTY Next 50 Index will have a direct bearing on the performance of INIF / INJIF respectively. Hence any composition change made by the index service provider in terms of weightage or stocks selection will have an impact on the performance of the Schemes.

IV. In the event the NIFTY 50 Index / NIFTY Next 50 Index is dissolved or is withdrawn by IISL or is not published due to any reason whatsoever, the investment objectives of the Scheme may not be realized.

V. Tracking errors are inherent in any index fund and such errors may cause the Scheme to generate returns, which are not in line with the performance of the designated index. Such deviation in returns may arise due to several factors including but not limited to:

i. Any delay experienced in the purchase or sale of shares due to prevailing liquidity in the market, settlement and realization of sales proceeds and the registration of any security transfer and any delays in receiving cash and scrip dividends and resulting delays in reinvesting them.

ii. The NIFTY 50 Index / NIFTY Next 50 Index reflect the prices of securities at close of business hours. However, the Fund may buy or sell securities at different points of time during the trading session at the then prevailing prices which may not correspond to the closing prices on the National Stock Exchange (NSE).

iii. IISL undertakes a periodic review of the stocks that comprise the NIFTY 50 Index / NIFTY Next 50 Index and may either drop or include new securities. In such an event the Fund will endeavour to reallocate its portfolio but the available investment / disinvestment opportunities may not permit precise mirroring of the NIFTY 50 Index / NIFTY Next 50 Index immediately.

iv. The potential for trades to fail, which may result in the particular Scheme not having acquired shares at a price necessary to track the index.

v. The holding of a cash position and accrued income prior to distribution and accrued expenses.

vi. Disinvestments to meet redemption, recurring expenses, dividend payout etc. as elsewhere indicated in this Scheme Information Document.

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

Important Note - INIF & INJIF (disclaimer by IISL)

I. "The INIF / INJIF are not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("IISL"). IISL does not make any representation or warranty, express or implied, to the owners of the INIF / INJIF or any member of the public regarding the advisability of investing in securities generally or in the INIF / INJIF particularly or the ability of the NIFTY 50 Index / NIFTY Next 50 Index to track general stock market performance in India. The relationship of IISL with the IDBI Asset Management Limited is only in respect of the licensing of the indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by IISL without regard to the IDBI Asset Management Limited or the INIF / INJIF. IISL does not have any obligation to take the needs of the IDBI Asset Management Limited or the owners of the INIF / INJIF into consideration in determining, composing or calculating the NIFTY 50 Index / NIFTY Next 50 Index. IISL is not responsible for or has participated in the determination of the timing of prices at, or quantities of the INIF / INJIF to be issued or in the determination or calculation of the equation by which the INIF / INJIF is to be converted into cash. IISL has no obligation or liability in connection with the administration, marketing or trading of the INIF / INJIF.

II. IISL does not guarantee the accuracy and / or the completeness of the NIFTY 50 Index / NIFTY Next 50 Index or any data included therein and IISL shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. IISL does not make any warranty, express or implied, as to results to be obtained by the IDBI Asset Management Limited, owners of the INIF / INJIF, or any other person or entity from the use of the NIFTY 50 Index / NIFTY Next 50 Index or any data included therein. IISL makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the Index or any data included therein. Without limiting any of the foregoing, IISL expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the INIF / INJIF, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

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

16. Risks associated with investment in ELSS (Applicable to IEAF)

In line with the provisions stipulated under the ELSS Scheme, 2005, units issued under IEAF including the units issued pursuant to dividend reinvestment will not be redeemed until the completion of 3 (three) years from the date of allotment of units. The ability of an investor to realize returns on investments in IEAF will consequently be restricted for the first 3 (three) years. Redemption can be made prior to the expiry of the aforesaid 3 (three) years period only in the event of the death of a Unit Holder, subject to the Units having been held for a period of 1 (one) year from the date of their allotment.

17. Risks associated with repo / reverse repo transactions in corporate bonds and risk mitigation on strategies (applicable to ILIQF, IUSTF, ISTBF, IDBF, ICRF,IESF,IHEF,ILTVF and IEAF)

1. **Settlement risk –** Corporate Bond Repo will be settled between two counterparties in the OTC segment unlike in the case of Tri-part Repo 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 IDBI 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 –** IDBI Mutual Fund will be exposed to credit risk on the underlying collateral – downward migration of rating. The IDBI Mutual Fund will mitigate this risk by a thorough in-house credit research on the quality of collateral with the objective to minimize instance of rating downgrades on collateral. The IDBI 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. IDBI Mutual Fund will also not accept as collateral, securities issued by the counterparties themselves.

3. **Liquidity of collateral –** In the event of default by the counterparty, the IDBI Mutual Fund would have recourse to recover its investments by selling the collateral in the market. If the underlying collateral is illiquid, then the IDBI Mutual Fund may incur an impact cost at the time of sale (lower price realization). The IDBI 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.

18. Risk specific to IGFOF

IGFOF will seek to invest predominantly in physical gold by investing exclusively in IDBI Gold Exchange Traded Fund. Accordingly, the Scheme specific risk factors as applicable to IDBI Gold Exchange Traded Fund (underlying Scheme) will be also applicable to IGFOF. Investors who intend to invest in the FoF Scheme are required to and deemed to have understood the risk factors of the underlying Scheme. The Scheme specific risk factors for IDBI Gold Fund are detailed below:

a. The Scheme shall invest predominantly in IDBI Gold Exchange Traded Fund (IDBIGOLD). Hence the Scheme's performance shall primarily depend upon the performance of IDBIGOLD. Any change in the investment policies or the fundamental attributes of the underlying Scheme could affect the performance of the Scheme.

b. The price of gold and by extension, the NAV of the underlying Scheme and the FoF Scheme may fluctuate due to several reasons including but not limited to global macroeconomic events, demand and supply for gold in India and in the international markets, currency fluctuations, Interest rates, Inflation trends, regulatory restrictions on the import and trade of gold etc.

c. The Scheme will subscribe to the underlying Scheme according to the value equivalent to unit creation size as applicable for the underlying Scheme. When subscriptions received are not adequate enough to invest in creation unit size , the subscriptions may be deployed in Reverse repo / short-term fixed deposits / Money market instruments and in IDBI Liquid Fund Scheme of IDBI Mutual Fund which will have a different return profile compared to gold returns profile. Alternatively, the units of the underlying Scheme may also be acquired through the secondary market route. The price quoted on the stock exchanges may differ from the underlying NAV, potentially leading to a higher acquisition cost.

d. The units issued under the Scheme will derive liquidity primarily from the underlying Scheme having creation / redemption effected in creation unit size of 1 kg of physical gold and in multiples thereof. At times prevailing market environment may impact the ability of the underlying Scheme to sell gold against the redemption requests received leading to potential delay in redemption payout. In the event of an inordinately large number of redemption requests, or re-structuring of the Scheme's investment portfolio, the processing of redemption requests at times may be delayed.

e. As the Fund of Funds (FOF) Scheme factsheets and disclosures of portfolio will be limited to providing the particulars of the Schemes invested only at the FOF level, investors may not be able to obtain specific details of the investments of the underlying Scheme. However, as the Scheme proposes to invest only in IDBI Gold Exchange Traded Fund (IDBIGOLD), the underlying assets of IDBI GOLD ETF will primarily be in physical gold.

f. Investors in the FoF Scheme will bear recurring expenses and loads, if any, both at the Scheme level and also accruing at the underlying Scheme level. Hence the returns from the FoF Scheme may be lower when compared to what an investor would receive if he invests a similar amount directly in the underlying Scheme or physical gold.

g. **Passive Investment** - Since the FoF Scheme will adopt a passive investment strategy, the Scheme will have at least 95% of its monies invested in the underlying Scheme and will stay invested regardless of the price of Gold or the future outlook for the metal. The Scheme's performance may be affected by a general price decline in the gold prices.

h. **Tracking Error:** The Scheme may have to hold cash (not exceeding 5% of net assets) to meet ongoing recurring expenses, redemption requirements, delay in purchase of Gold, transactions costs, non-fulfilment of creation unit size etc. The performance of the Scheme may, therefore, be impacted by Tracking Error (deviation in the performance of the Scheme vis-à-vis the benchmark). However, the Mutual Fund shall endeavour to keep the annualized tracking error lesser than 2% (annualized) at all times.

19. Risks associated with investing in Liquid Funds offered by Mutual Funds:

To the extent of the investments in liquid mutual funds, the risks associated with investing in liquid funds like market risk, credit & default risk, liquidity risk, redemption risk including the possible loss of principal etc. will exist.

20. Risk Factors Associated with Investments in REITs & InvITs:

The below are some of the common risks associated with investments in REITs & InvITs.

Market Risk: REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. AMC/Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. NAV of the Scheme is vulnerable to movements in the prices of securities invested by the scheme, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures.

Liquidity Risk: As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.

Reinvestment Risk: Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.

Regulatory/Legal Risk: REITs and InvITs being new asset classes, rights of unit holders such as right to information etc may differ from existing capital market asset classes under Indian Law.

Price-risk or Interest-rate risk: REITs & InvITs run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

Credit Risk: In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. REITs & InvITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre-scheduled.

To mitigate the risks associated with investments in REITs & InvITs, the Scheme will invest in REITS/InvITs, where adequate due diligence and research has been performed by AMC. The AMC also relies on its own research as well as third party research. This involves one-to-one meetings with the managements, Management, attending conferences and analyst meets and also teleconferences. The analysis will focus, amongst others, on the strength of management, predictability and certainty of cash flows, value of assets, capital structure, business prospects, policy environment, volatility of business conditions, etc.

21. Risks associated with segregated portfolio:

1. Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.
2. Security comprises of segregated portfolio may not realise any value.
3. Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

Plans and Options

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

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

No	Scheme	Plan*	Option	Sub-option/Frequency of	Mode of dividend payment
1	IEAF	Regular & Direct	IDCW**	NA	Payout/Transfer
			Growth	NA	NA
2	IIT100EF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Transfer
			Growth	NA	NA
3	IFF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Transfer
			Growth	NA	NA
4	INIF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Transfer
			Growth	NA	NA
5	INJIF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Transfer
			Growth	NA	NA
6	IMF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Transfer
			Growth	NA	NA
7	ISF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Transfer
			Growth	NA	NA
8	IF30EF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Transfer
			Growth	NA	NA
9	IB&FSF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Transfer
			Growth	NA	NA
10	ILTVF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Transfer
			Growth	NA	NA
11	IDYF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Transfer
			Growth	NA	NA
12	IHF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Transfer
			Growth	NA	NA
13	IHEF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Transfer
			Growth	NA	NA
14	IESF	Regular & Direct	IDCW**	Monthly/Quarterly	Reinvestment/Payout/Transfer
			Growth	NA	NA
15	ILIQF	Regular & Direct	IDCW**	Daily/Weekly/Monthly	Reinvestment/Payout/Transfer
			Growth	NA	NA
16	IUSTF	Regular & Direct	IDCW**	Daily/Weekly/Monthly	Reinvestment/Payout/Transfer
			Growth	NA	NA
17	ICRF	Regular & Direct	IDCW**	Quarterly/Annually	Reinvestment/Payout/Transfer
			Growth	NA	NA
18	ISTBF	Regular & Direct	IDCW**	Weekly/Monthly	Reinvestment/Payout/Transfer
			Growth	NA	NA
19	IDBF	Regular & Direct	IDCW**	Quarterly/Annually	Reinvestment/Payout/Transfer
			Growth	NA	NA
20	IGF	Regular & Direct	IDCW**	Quarterly/Annually	Reinvestment/Payout/Transfer
			Growth	NA	NA
21	IGFOF	Regular & Direct	Growth	NA	NA

*All plans other than Direct plan will be treated as Regular Plan.
** IDCW - Income Distribution cum capital withdrawal (Previously known as Dividend)
# Compulsory re-investment. No Payout or Transfer

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

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

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

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

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

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

Dividend Amount	Schemes	Original dividend sub-option selected by Investor	Transaction will be treated as
Less Than Rs. 1000	ILIQF, IUSTF, ISTBF	IDCW Payout	IDCW Reinvestment
Less Than Rs. 100	IGF,, INIF, INJIF, IIT100EF, IFF, IHEF, ISF IMF,IF30EF,IB&FSF,ILTVF, IHF and IDYF	IDCW Payout	IDCW Reinvestment

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

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

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

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

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

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

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

Scheme	Default Sub Option if not specified but where IDCW Option has been opted
ILIQF	Daily IDCW
IUSTF	Daily IDCW
IESF	Monthly IDCW
ISTBF	Monthly IDCW
IDBF	Quarterly IDCW
IGF	Quarterly IDCW
ICRF	Quarterly IDCW

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

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

Please note that none of the Schemes assure any IDCW under any sub-options in the IDCW option. Declaration of IDCW is subject to the availability of distributable surplus, if any, in the Scheme and at the discretion of the AMC.

Applicable to IEAF

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

Applicable NAV (after the scheme opens for repurchase and sale

Subscription including switch-in (For ILIQF)

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

1. In respect of valid applications received up to 1.30 p.m. on a business day and where the funds for the entire amount are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the Business Day shall be applicable.
2. In respect of valid applications received after 1.30 p.m. on a business day and funds for the entire amount are available for utilization on the same day before the cut-off time of the next Business Day without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the next business day shall be applicable; and
3. Irrespective of the time of receipt of application, where the funds for the entire amount are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of such business day on which the funds are available for utilization before cut-off time shall be applicable.

For investments of any amount through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP) Income Distribution cum capital withdrawal (IDCW) Transfer etc., the units will be allotted as per the closing NAV of the Business day on which the funds are available for utilization before cut-off time, irrespective of the amount and installment date of the SIP, STP or record date of Income Distribution cum capital withdrawal (IDCW) etc.

Subscription including switch-in (For all Schemes other than ILIQF)

The following cut-off timings shall be observed by a mutual fund for any application amount in respect of purchase of units in the scheme and its plans / options, where the following NAVs shall be applied for such purchase:

1. In respect of valid applications received up to 3.00 p.m. on a business day and where the funds for the entire amount are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the Business Day shall be applicable.
2. In respect of valid applications received after 3.00 p.m. on a business day and funds for the entire amount are available for utilization on the same day before the cut-off time of the next Business Day without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the next business day shall be applicable. and
3. Irrespective of the time of receipt of application, where the funds for the entire amount are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of such business day on which the funds are available for utilization before cut-off time shall be applicable.

For investments of any amount through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP) Income Distribution cum capital withdrawal (IDCW) Transfer etc., the units will be allotted as per the closing NAV of the Business day on which the funds are available for utilization before cut-off time, irrespective of the amount and installment date of the SIP, STP or record date of Income Distribution cum capital withdrawal (IDCW) etc.

Redemption including switch-out (For ILIQF)

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

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

Redemption including switch-out (For all Schemes other than ILIQF)

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

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

Switches (For all Schemes)

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

Redemption / Switch-out (For IEAF)

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

Transactions through online facilities / electronic modes:

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

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

TRANSACTION THROUGH MF UTILITY

IDBI Asset Management Limited, has entered into an arrangement with MF Utilities India Private Limited (MFUI), a "Category II - Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 for usage of MF Utility ("MFU") a "Shared Services" initiative formed by various Asset Management Companies of SEBI Registered Mutual Funds. MFU acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.

Accordingly, all financial and non-financial transactions for the Schemes can be done through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. Investors can refer the list of POS of MFUI available on the website of MFUI at www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU i.e. www.mfuonline.com and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the IDBI AMC.

Investors are requested to note that, MFUI will allot a Common Account Number ("CAN"), a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and/or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors/distributors through MFU. Investors are requested to visit the websites of MFUI or the AMC www.idbimutual.co.in to download the relevant forms. Investors transacting through MFU shall be deemed to have consented to exchange of information viz. personal and/or financial (including the changes, if any) between the Fund /the AMC and MFUI and/or its authorized service providers for validation and processing of transactions carried out through MFU.

Investors are also requested to note that, the bank details, Nominee details, Email id and Contact details provided in the CAN registration form will override the existing details in the folios of IDBI Mutual Fund. For details on carrying out transactions through MFU or any queries or clarifications related to MFU, please contact the Customer Care of MFUI on 022-61344316 (during the business hours on all days except Saturday, Sunday and Public Holidays) or send an email to clientservices@mfuindia.com. For any escalations and post-transaction queries pertaining to the Scheme(s) of the Fund, the investors should contact the AMC/RTA.

The uniform cut-off time as prescribed by SEBI and as mentioned in the SID/ KIM shall be applicable for applications received on the portal of MFUI i.e. www.mfuonline.com. However, investors should note that transactions on the MFUI portal shall be subject to the terms & conditions as stipulated by MFUI/the Fund/ the AMC from time to time and any law for the time being in force. However, the terms & conditions of offerings of the Scheme(s) of the Fund as specified in the SID, KIM and Statement of Additional Information ("SAI") shall be applicable for transactions through MFU.

Minimum Application Amount/ Number of units

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

Dispatch of Repurchase (Redemption) Request

The Mutual Fund will endeavour to dispatch the redemption proceeds not later than 10 business days from the date of acceptance of a valid redemption request received. In case the redemption proceeds are not dispatched within 3 working days of the date of receipt of valid redemption request, the AMC will pay interest @ 15% p.a. or such other rate as may be prescribed from time to time.

Restriction on Redemption

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:

I. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. AMC should have in place sound internal liquidity management tools for schemes. Restriction on redemption cannot be used as an ordinary tool in order to manage the liquidity of a scheme. Further, restriction on redemption due to illiquidity of a specific security in the portfolio of a scheme due to a poor investment decision shall not be allowed.

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.

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.

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. The restriction shall be imposed for a specified period of time not exceeding 10 working days in any 90 days period.

When restriction on redemption is imposed, following procedure shall be applied by AMC:

1. No redemption requests upto INR 2 lakh shall be subject to such restriction.
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.

Benchmark Index

Scheme Name	Benchmark
IDBI Equity Advantage Fund (IEAF)	NIFTY 500 - Total Return Index (TRI)
IDBI India Top 100 Equity Fund (IIT100EF)	NIFTY 100 - Total Return Index (TRI)
IDBI Flexi Cap Fund (IFF)	NIFTY 500 - Total Return Index (TRI)
IDBI Nifty 50 Index Fund (INIF)	NIFTY 50 - Total Return Index (TRI)
IDBI Nifty Next 50 Index Fund (INJIF)	NIFTY Next 50 - Total Return Index (TRI)
IDBI Midcap Fund (IMF)	NIFTY Midcap 150 - Total Return Index (TRI)
IDBI Small Cap Fund (ISF)	NIFTY Smallcap 250 - Total Return Index (TRI
IDBI Focused 30 Equity Fund (IF30EF)	NIFTY 500 - Total Return Index (TRI)
IDBI Banking & Financial Services Fund (IB&FSF)	NIFTY Financial Services - Total Return Index (TRI)
IDBI Long Term Value Fund (ILTVF)	NIFTY 500 - Total Returns Index (TRI)
IDBI Dividend Yield Fund (IDYF)	NIFTY 500 - Total Return Index (TRI)
IDBI Healthcare Fund (IHF)	S&P BSE Healthcare - Total Return Index (TRI)
IDBI Hybrid Equity Fund (IHEF)	: CRISIL Hybrid 35+65-Aggressive Index
IDBI Equity Savings Fund (IESF)	NIFTY Equity Savings Index
IDBI Liquid Fund (ILIQF)	CRISIL Liquid Debt B-I Index
IDBI Ultra Short Term Fund (IUSTF)	CRISIL Ultra Short Duration Debt B-I Index
IDBI Short Term Bond Fund (ISTBF)	CRISIL Short Duration Debt A-II Index
IDBI Credit Risk Fund (ICRF)	NIFTY Credit Risk Bond Fund C-III Index
IDBI Gold Fund (IGFOF)	Domestic price of Physical Gold
IDBI Gold ExchangeTraded Fund (IDBIGOLD)	Domestic price of Physical Gold

Income Distribution cum Capital Withdrawal (IDCW) Policy

The Income Distribution cum capital withdrawal (IDCW) Policy for the Scheme will be in line with the guidelines laid down by SEBI through its circular SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021 and SEBI/IMD/CIR No.1 /64057 / 06 dated April 4, 2006, the procedure for which will be as follows:-

a. Quantum of Income Distribution cum capital withdrawal (IDCW) and the record date shall be fixed by the trustees in their meeting. Income Distribution cum capital withdrawal (IDCW) so decided shall be paid, subject to availability of distributable surplus and at the discretion of the AMC and Trustee Company

b. Record date shall be the date which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of unit holders for receiving Income Distribution cum capital withdrawal (IDCW). Further, the NAV shall be adjusted to the extent of Income Distribution cum capital withdrawal (IDCW) distribution and statutory levy, if any, at the close of business hours on record date.

c. Within one calendar day of the decision by the trustees, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice.

d. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated.

e. The notice shall, in font size 10, bold, categorically state that pursuant to payment of Income Distribution cum capital withdrawal (IDCW), the NAV of the scheme would fall to the extent of payout and statutory levy (if applicable).

f. Before the issue of such notice, no communication indicating the probable date of Income Distribution cum capital withdrawal (IDCW) declaration in any manner whatsoever may be issued by mutual fund or distributors of its products.

The requirement of giving notice shall not be applicable for Income Distribution cum capital withdrawal (IDCW) options having frequency of Income Distribution cum capital withdrawal (IDCW) distribution from daily to monthly Income Distribution cum capital withdrawal (IDCW). There is no assurance or guarantee to the Unit holders as to the rate of Income Distribution cum capital withdrawal (IDCW) nor that will the Income Distribution cum capital withdrawal (IDCW) be paid regularly.

Name of the Fund Manager/ Scheme Management Tenure	**Fund Manager**	**Scheme**	**Scheme Management Tenure**
	Mr. Alok Ranjan	IDBI India Top 100 Equity Fund	Managing the Scheme since 6th August, 2021
		IDBI Small Cap Fund	Managing the Scheme since 6th August, 2021
		IDBI Equity Advantage Fund	Managing the Scheme since July 1, 2018
		IDBI Healthcare Fund	Managing the Scheme since 6th August, 2021
		IDBI Banking & Financial Services Fund	Managing the Scheme since 6th August, 2021
		IDBI Long Term Value Fund	Managing the Scheme since 6th August, 2021
		IDBI Flexi Cap Fund	Managing the Scheme since 6th August, 2021
		IDBI Midcap Fund	Managing the Scheme since 6th August, 2021
		IDBI Focused 30 Equity Fund	Managing the Scheme since 6th August, 2021
		IDBI Dividend Yield Fund	Managing the Scheme since 6th August, 2021
		IDBI Equity Savings Fund (Equity Portion)	Managing the Scheme since 6th August, 2021
		IDBI Hybrid Equity Fund (Equity Portion)	Managing the Scheme since 6th August, 2021
	Mr. Raju Sharma	IDBI Liquid Fund	Managing the Scheme since 3rd May, 2017
		IDBI Dynamic Bond Fund	Managing the Scheme since 3rd May, 2017
		IDBI Gilt Fund	Managing the Scheme since 3rd May, 2017
		IDBI Equity Savings Fund (Debt Portion)	Managing the debt portion of the Scheme since 3rd May, 2017
		IDBI Hybrid Equity Fund (Debt Portion)	Managing the Scheme since 3rd May, 2017
		IDBI Ultra Short Term Fund	Managing the Scheme since 7th September 2022
		IDBI Short Term Bond Fund	Managing the Scheme since 7th September 2022
		IDBI Credit Risk Fund	Managing the Scheme since 7th September 2022
	Ms. Nisha Sharma	IDBI Nifty Index Fund	Managing the Scheme since 14th February 2023
		IDBI Nifty Junior Index Fund	Managing the Scheme since 14th February 2023
	Mr. Nitin Dalvi	IDBI Gold Fund IDBI Gold Exchange Traded Fund	Managing the Scheme since 14th February 2023
Name of the Trustee Company	IDBI MF Trustee Company Limited		

Performance/ Portfolio of the Scheme

Past performance of the schemes does not indicate future.

IDBI INDIA TOP 100 EQUITY FUND (IIT100EF)

Regular Plan*

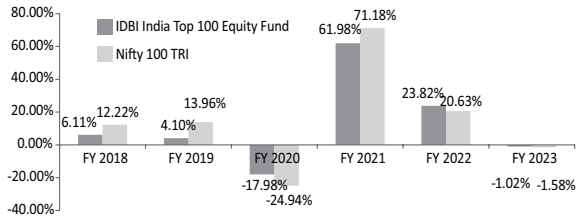
Compounded Annualized Returns (As on March 31, 2023)	IIT100EF (Regular Plan)^	NIFTY 100 - Total Return Index (TRI)
Returns for the last 1 year	-1.0191	-1.5838
Returns for the last 3 years	25.6802	26.6644
Returns for the last 5 years	11.1054	11.667
Returns since inception (15th May, 2012)	13.282	13.7853

Direct Plan*

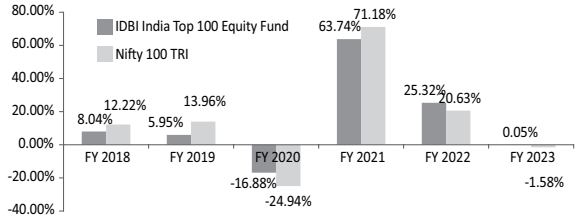
Compounded Annualized Returns (As on March 31, 2023)	IIT100EF (Direct Plan)^	NIFTY 100 - Total Return Index (TRI)
Returns for the last 1 year	0.046	-1.5838
Returns for the last 3 years	27.0929	26.6644
Returns for the last 5 years	12.544	11.667
Returns since inception (1st January, 2013)	13.2555	12.3854

*Returns for one year are absolute returns and returns for more than one year are compounded annualized.

Absolute Returns for each financial year for the last 5 years (Regular Plan/Growth Option)



Absolute Returns for each financial year for the last 5 years (Direct Plan/Growth Option)



Portfolio - Top 10 holdings (Issuer wise) - As on March 31, 2023

Issuer	% to NAV
HDFC Bank Ltd.	8.24
ICICI Bank Ltd.	7.44
Reliance Industries Ltd.	6.44
Infosys Ltd.	4.99
State Bank of India	4.95
Axis Bank Ltd.	4.67
Housing Development Finance Corpn. Ltd.	4.48
TATA Consultancy Services Ltd.	2.84
Larsen & Toubro Ltd.	2.79
Kotak Mahindra Bank Ltd.	2.35

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

Sector allocation - As on March 31, 2023

Sector	% to NAV
Financial Services	38.15
Information Technology	11.91
Oil, Gas & Consumable Fuels	6.44
Automobile And Auto Components	6.23
Capital Goods	5.12
Chemicals	5.01
Healthcare	3.77
Fast Moving Consumer Goods	3.65
Consumer Durables	3.40
Construction	2.79
Consumer Services	2.40
Realty	2.22
Construction Materials	2.17
Metals & Mining	1.61
Telecommunication	1.20
Services	1.10
Cash, Cash Equivalents and Others#	2.82
Grand Total	**99.99**

Includes Tri-party Repo, Reverse Repo, Term Deposit and Mutual Fund Units

Portfolio Turnover Ratio: 0.08 *(Lower of purchase or sale for one year/average AUM for one year)*

IDBI EQUITY ADVANTAGE FUND (IEAF)

Regular Plan*

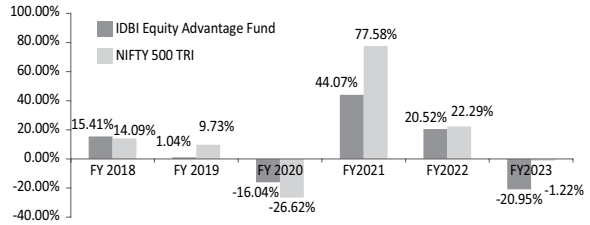
Compounded Annualized Returns (As on March 31, 2023)	IEAF (Regular Plan)^	NIFTY 500 - Total Return Index (TRI)
Returns for the last 1 year	-0.2095	-1.2215
Returns for the last 3 years	20.1065	28.9668
Returns for the last 5 years	7.9903	11.5219
Returns since inception (10th September, 2013)	15.02	14.4217

Direct Plan*

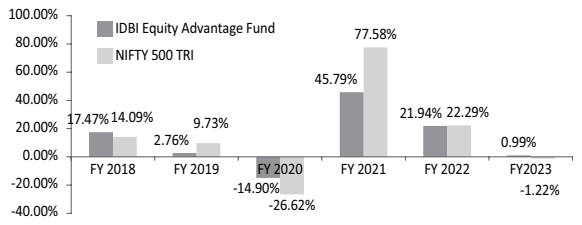
Compounded Annualized Returns (As on March 31, 2023)	IEAF (Direct Plan)^	NIFTY 500 - Total Return Index (TRI)
Returns for the last 1 year	0.9943	-1.2215
Returns for the last 3 years	21.5416	28.9668
Returns for the last 5 years	9.421	11.5219
Returns since inception (10th September, 2013)	16.3883	14.4217

*Returns for one year are absolute returns and returns for more than one year are compounded annualized

Absolute Returns for each financial year for the last 5 years (Regular Plan/Growth Option)



Absolute Returns for each financial year for the last 5 years (Direct Plan/Growth Option)



Portfolio - Top 10 holdings (Issuer wise) - As on March 31, 2023

Issuer	% to NAV
HDFC Bank Ltd.	8.76
ICICI Bank Ltd.	8.25
ABB India Ltd.	5.32
State Bank of India	5.14
Infosys Ltd.	5.02
Axis Bank Ltd.	4.03
Reliance Industries Ltd.	4.00
Cholamandalam Investment & Finance Co. Ltd.	3.89
HCL Technologies Ltd.	3.50
Larsen & Toubro Ltd.	3.38

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

Sector allocation - As on March 31, 2023

Sector	% to NAV
Financial Services	35.88
Information Technology	12.26
Capital Goods	11.63
Construction Materials	6.28
Chemicals	6.17
Consumer Durables	5.56
Oil, Gas & Consumable Fuels	4.76
Construction	4.49
Textiles	2.60
Fast Moving Consumer Goods	2.26
Healthcare	1.73
Automobile And Auto Components	1.61
Metals & Mining	1.12
Telecommunication	1.04
Services	0.90
Realty	0.33
Cash, Cash Equivalents and Others#	1.36
Grand Total	**99.98**

Includes Tri-party Repo, Reverse Repo, Term Deposit and Mutual Fund Units

Portfolio Turnover Ratio: 0.00 *(Lower of purchase or sale for one year/average AUM for one year).*

IDBI FLEXI CAP FUND (IFF)

Regular Plan*

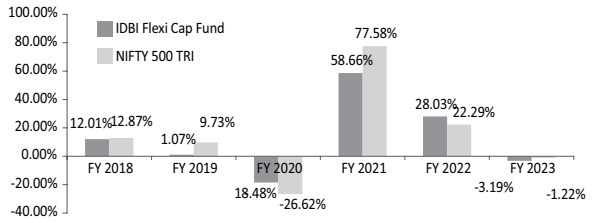
Compounded Annualized Returns (As on March 31, 2023)	IDEF (Regular Plan)^	NIFTY 500 - Total Return Index (TRI)
Returns for the last 1 year	-3.1893	-1.2215
Returns for the last 3 years	25.2832	28.9668
Returns for the last 5 years	10.1073	11.5219
Returns since inception (28th March, 2014)	14.3118	13.3701

Direct Plan*

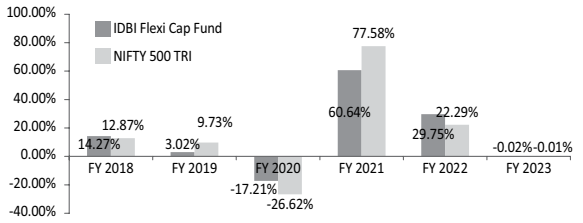
Compounded Annualized Returns (As on March 31, 2023)	IDEF (Direct Plan)^	NIFTY 500 - Total Return Index (TRI)
Returns for the last 1 year	-1.9849	-1.2215
Returns for the last 3 years	26.8888	28.9668
Returns for the last 5 years	11.7175	11.5219
Returns since inception (28th March, 2014)	15.8038	13.3701

*Returns for one year are absolute returns and returns for more than one year are compounded annualized.

Absolute Returns for each financial year for the last 5 years (Regular Plan/Growth Option)



Absolute Returns for each financial year for the last 5 years (Direct Plan/Growth Option)



Portfolio - Top 10 holdings (Issuer wise) - As on March 31, 2023

Issuer	% to NAV
HDFC Bank Ltd.	7.97
Infosys Ltd.	5.82
ICICI Bank Ltd.	5.79
ABB India Ltd.	4.10
Grindwell Norton Ltd.	4.10
Reliance Industries Ltd.	4.09
SRF Ltd.	4.03
Axis Bank Ltd.	3.69
SKF India Ltd.	3.45
Bajaj Finance Ltd.	3.19

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

Sector allocation - As on March 31, 2023

Sector	% to NAV
Financial Services	34.39
Capital Goods	14.01
Information Technology	10.50
Chemicals	7.02
Consumer Durables	5.16
Realty	5.06
Healthcare	4.14
Oil, Gas & Consumable Fuels	4.09
Automobile And Auto Components	3.30
Construction Materials	2.88

Sector	% to NAV
Fast Moving Consumer Goods	2.27
Construction	1.67
Services	1.26
Textiles	1.08
Consumer Services	1.05
Metals & Mining	0.66
Debt	0.01
Cash, Cash Equivalents and Others#	1.44
Grand Total	**99.99**

Includes Tri-party Repo, Reverse Repo, Term Deposit and Mutual Fund Units

Portfolio Turnover Ratio: 0.10 *(Lower of purchase or sale for one year/average AUM for one year)*

IDBI MIDCAP FUND (IMF)

Regular Plan*

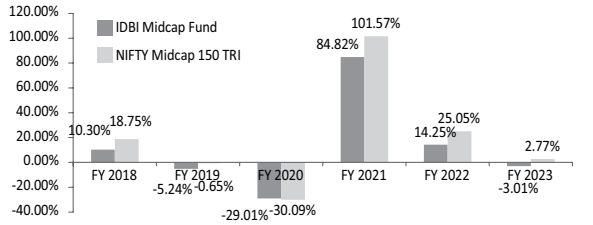
Compounded Annualized Returns (As on March 31, 2023)	IMF (Regular Plan)^	NIFTY Midcap 150 - Total Return Index (TRI)
Returns for the last 1 year	-3.0098	2.7667
Returns for the last 3 years	26.9919	37.3351
Returns for the last 5 years	6.6053	12.4361
Returns since inception (25th January, 2017)	7.6704	14.8276

Direct Plan*

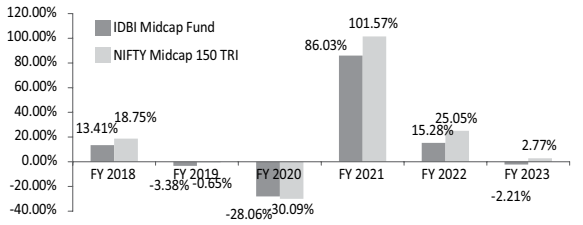
Compounded Annualized Returns (As on March 31, 2023)	IMF (Direct Plan)^	NIFTY Midcap 150 - Total Return Index (TRI)
Returns for the last 1 year	-2.2096	2.7667
Returns for the last 3 years	28.0011	37.3351
Returns for the last 5 years	7.8118	12.4361
Returns since inception (25th January, 2017)	9.2323	14.8276

*Returns for one year are absolute returns and returns for more than one year are compounded annualized

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



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



Portfolio - Top 10 holdings (Issuer wise) - As on March 31, 2023

Issuer	% to NAV
The Federal Bank Ltd.	4.70
Uno Minda Ltd.	4.05
ICICI Bank Ltd.	3.78
Supreme Industries Ltd.	3.17
Trent Ltd.	3.08
PI Industries Ltd.	3.02
Cholamandalam Investment & Finance Co. Ltd.	2.93
Alkem Laboratories Ltd.	2.79
Dalmia Bharat Ltd.	2.57
Coforge Ltd.	2.51

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

Sector allocation - As on March 31, 2023

Sector	% to NAV
Financial Services	21.19
Capital Goods	16.52
Automobile And Auto Components	11.72
Consumer Services	9.12
Consumer Durables	7.77
Construction Materials	6.57
Chemicals	6.39
Healthcare	4.84
Information Technology	3.51
Realty	3.33

Sector	% to NAV
Services	1.68
Diversified	1.33
Media, Entertainment & Publication	1.22
Textiles	0.84
Industrial Manufacturing	0.71
Power	0.53
Cash, Cash Equivalents and Others#	2.72
Grand Total	**99.99**

Includes Tri-party Repo, Reverse Repo, Term Deposit and Mutual Fund Units

Portfolio Turnover Ratio: 0.07 *(Lower of Purchase or Sale for one year/average AUM for one year)*

IDBI SMALLCAP FUND (ISF)

Regular Plan*

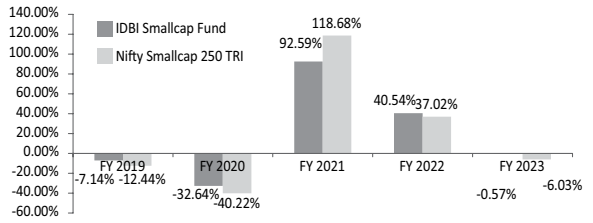
Compounded Annualized Returns (As on March 31, 2023)	ISF (Regular Plan)^	NIFTY Smallcap 250 - Total Return Index (TRI)
Returns for the last 1 year	-0.5701	-6.0314
Returns for the last 3 years	39.0989	41.2083
Returns for the last 5 years	10.9528	8.0475
Returns since inception (21st June, 2017)	10.1042	7.4967

Direct Plan*

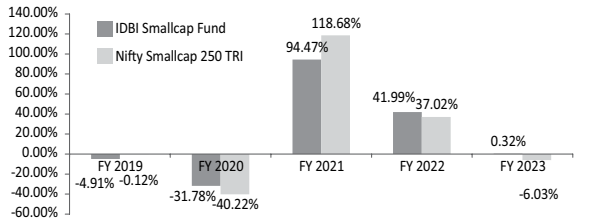
Compounded Annualized Returns (As on March 31, 2023)	ISF (Direct Plan)^	NIFTY Smallcap 250 - Total Return Index (TRI)
Returns for the last 1 year	0.3163	-6.0314
Returns for the last 3 years	40.441	41.2083
Returns for the last 5 years	12.408	8.0475
Returns since inception (21st June, 2017)	11.7794	7.4967

*Returns for one year are absolute returns and returns for more than one year are compounded annualized.

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



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



Portfolio - Top 10 holdings (Issuer wise) - As on March 31, 2023

Issuer	% to NAV
Elgi Equipments Ltd.	6.16
KEI Industries Ltd.	5.23
Tube Investments of India Ltd.	4.41
Grindwell Norton Ltd.	4.05
Timken India Ltd.	3.94
Carborundum Universal Ltd.	3.44
Narayana Hrudayalaya Ltd.	3.26
IDFC First Bank Ltd.	3.08
KNR Constructions Ltd.	2.98
Blue Star Ltd.	2.80

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

Sector allocation - As on March 31, 2023

Sector	% to NAV	Sector	% to NAV
Capital Goods	33.41	Healthcare	3.26
Consumer Durables	14.68	Realty	2.27
Chemicals	11.98	Media, Entertainment & Publication	2.01
Financial Services	11.13	Information Technology	1.42
Construction	4.93	Construction Materials	0.75
Automobile And Auto Components	4.41	Industrial Manufacturing	0.38
Fast Moving Consumer Goods	3.81	Cash, Cash Equivalents And Others#	2.04
Consumer Services	3.50	**Grand Total**	**99.98**

Includes Tri-party Repo, Reverse Repo, Term Deposit and Mutual Fund Units

Portfolio Turnover Ratio: 0.11 *(Lower of Purchase or Sale for one year/average AUM for one year)*

IDBI FOCUSED 30 EQUITY FUND (IF30EF)

Regular Plan*

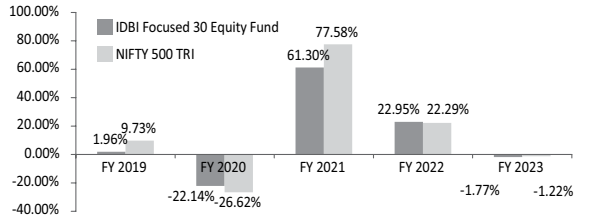
Compounded Annualized Returns (As on March 31, 2023)	IF30EF (Regular Plan)^	NIFTY 500 - Total Return Index (TRI)
Returns for the last 1 year	-1.7682	-1.2215
Returns for the last 3 years	24.8917	28.9668
Returns since inception (17th November, 2017)	7.8431	10.2658

Direct Plan*

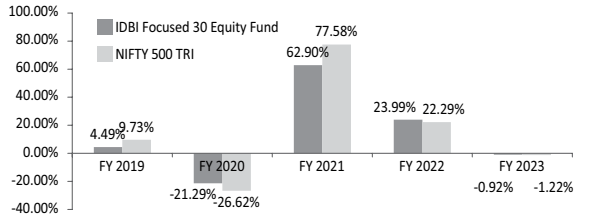
Compounded Annualized Returns (As on March 31, 2023)	IF30EF (Direct Plan)^	NIFTY 500 - Total Return Index (TRI)
Returns for the last 1 year	-0.9214	-1.2215
Returns for the last 3 years	26.0182	28.9668
Returns since inception (17th November, 2017)	9.3117	10.2658

*Returns for one year are absolute returns and returns for more than one year are compounded annualized.
The scheme has been in existence for less than 5 years.

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



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



Portfolio - Top 10 holding (Issuer wise) - As on March 31, 2023

Issuer	% to NAV
ICICI Bank Ltd.	9.39
HDFC Bank Ltd.	8.91
Reliance Industries Ltd.	7.88
Infosys Ltd.	7.17
TATA Consultancy Services Ltd.	7.12
Larsen & Toubro Ltd.	5.38
Housing Development Finance Corporation Ltd.	4.92
Maruti Suzuki India Ltd.	4.12
Kotak Mahindra Bank Ltd.	3.91
JK Lakshmi Cement Ltd.	3.82

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

Sector allocation - As on March 31, 2023

Sector	% to NAV	Sector	% to NAV
Financial Services	33.48	Fast Moving Consumer Goods	2.83
Information Technology	15.77	Healthcare	2.73
Consumer Durables	8.71	Telecommunication	2.73
Automobile And Auto Components	8.49	Consumer Services	2.33
Oil, Gas & Consumable Fuels	7.88	Realty	1.03
Construction	5.38	Cash, Cash Equivalents and Others#	1.91
Construction Materials	3.82	**Grand Total**	**100.01**
Capital Goods	2.92		

Includes Tri-party Repo, Reverse Repo, Term Deposit and Mutual Fund Units

Portfolio Turnover Ratio: 0.00 *(Lower of Purchase or Sale for one year/average AUM for one year)*

IDBI BANKING & FINANCIAL SERVICES FUND (IB&FSF)

Regular Plan*

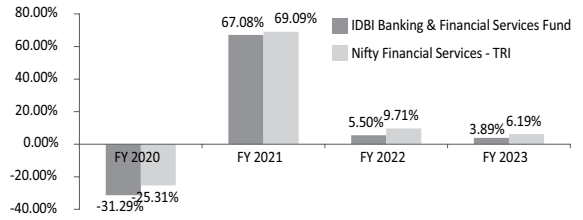
Compounded Annualized Returns (As on March 31, 2023)	IB&FSF (Regular Plan)^	NIFTY Financial Services - Total Return Index (TRI)
Returns for the last 1 year	3.8911	6.1885
Returns for the last 3 years	22.3445	25.3583
Returns since inception (4th June, 2018)	6.1716	11.6691

Direct Plan*

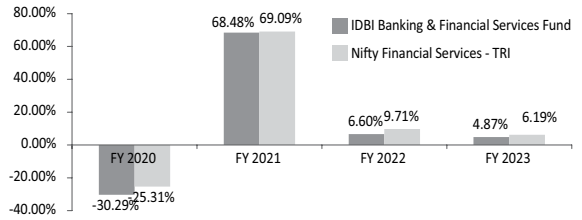
Compounded Annualized Returns (As on March 31, 2023)	IB&FSF (Direct Plan)^	NIFTY Financial Services - Total Return Index (TRI)
Returns for the last 1 year	4.8673	6.1885
Returns for the last 3 years	23.4954	25.3583
Returns since inception (4th June, 2018)	7.57	11.6691

*Returns for one year are absolute returns and returns for more than one year are compounded annualized
The scheme has been in existence for less than 5 years.

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



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



Portfolio - Top 10 holding (Issuer wise) - As on March 31, 2023

Issuer	% to NAV
HDFC Bank Ltd.	20.50
ICICI Bank Ltd.	18.18
Housing Development Finance Corporation Ltd.	10.44
Axis Bank Ltd.	8.89
State Bank of India	7.18
Bajaj Finance Ltd.	6.66
Kotak Mahindra Bank Ltd.	5.66
Cholamandalam Investment & Finance Co. Ltd.	4.71
Can Fin Homes Ltd.	2.55
The Federal Bank Ltd.	2.49

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

Sector allocation - As on March 31, 2023

Sector	% to NAV
Financial Services	98.20
Cash, Cash Equivalents and Others#	1.80
Grand Total	**100**

Includes Tri-party Repo, Reverse Repo, Term Deposit and Mutual Fund Units.

Portfolio Turnover Ratio: 0.02 *(Lower of Purchase or Sale for one year/average AUM for one year)*

IDBI LONG TERM VALUE FUND (ILTVF)

Regular Plan*

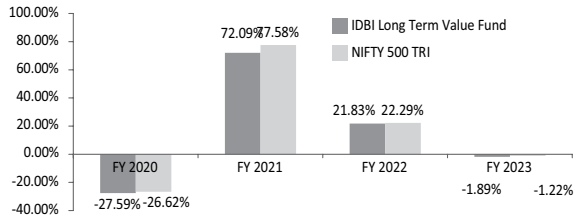
Compounded Annualized Returns (As on March 31, 2023)	ILTVF (Regular Plan)^	S&P BSE 500 - Total Returns Index (TRI)
Returns for the last 1 year	-1.8927	-1.2215
Returns for the last 3 years	27.1753	28.9668
Returns since inception (20th August, 2018)	10.0416	10.0218

Direct Plan*

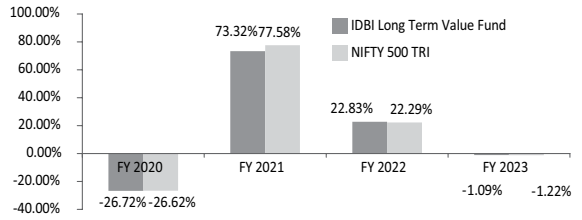
Compounded Annualized Returns (As on March 31, 2023)	ILTVF (Regular Plan)^	S&P BSE 500 - Total Returns Index (TRI)
Returns for the last 1 year	-1.0896	-1.2215
Returns for the last 3 years	28.1731	28.9668
Returns since inception (20th August, 2018)	11.2299	10.0218

*Returns for one year are absolute returns and returns for more than one year are compounded annualized
The scheme has been in existence for less than 5 years.

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



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



Portfolio - Top 10 holding (Issuer wise) - As on March 31, 2023

Issuer	% to NAV
ICICI Bank Ltd.	8.04
HDFC Bank Ltd.	6.70
Infosys Ltd.	5.80
State Bank Of India	5.75
Reliance Industries Ltd.	5.65
Varun Beverages Ltd.	3.53
Bank of Baroda	3.33
Persistent Systems Ltd.	3.29
Mahindra & Mahindra Ltd.	2.98
Housing Development Finance Corporation Ltd.	2.96

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

Sector allocation - As on March 31, 2023

Sector	% to NAV
Financial Services	34.36
Information Technology	12.44
Capital Goods	7.66
Automobile and Auto Components	6.50
Oil, Gas & Consumable Fuels	6.40
Consumer Durables	5.27
Fast Moving Consumer Goods	4.85
Healthcare	3.31
Metals & Mining	3.06

Sector	% to NAV
Chemicals	2.94
Services	2.86
Telecommunication	2.69
Construction	2.04
Construction Materials	1.99
Media, Entertainment & Publication	1.63
Realty	1.06
Cash, Cash Equivalents And Others#	0.92
Grand Total	**99.98**

Includes Tri-party Repo, Reverse Repo, Term Deposit and Mutual Fund Units

Portfolio Turnover Ratio: 0.00 *(Lower of Purchase or Sale for one year/average AUM for one year)*

IDBI DIVIDEND YIELD FUND (IDYF)

Regular Plan*

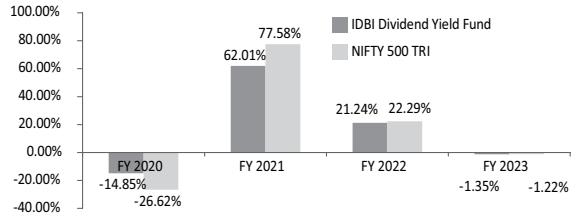
Compounded Annualized Returns (As on March 31, 2023)	IDYF (Regular Plan)^	NIFTY 500 - Total Return Index (TRI)
Returns for the last 1 year	-1.3521	-1.2215
Returns for the last 3 years	24.6689	28.9668
Returns since inception (21st December, 2018)	12.8657	12.8799

Direct Plan*

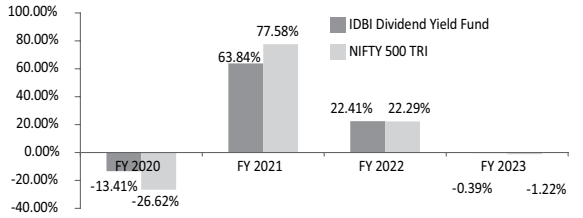
Compounded Annualized Returns (As on March 31, 2023)	IDYF (Direct Plan)^	NIFTY 500 - Total Return Index (TRI)
Returns for the last 1 year	-0.3944	-1.2215
Returns for the last 3 years	25.9446	28.9668
Returns since inception (21st December, 2018)	14.2529	12.8799

*Returns for one year are absolute returns and returns for more than one year are compounded annualized
The scheme has been in existence for less than 5 years.

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



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



Portfolio - Top 10 holding (Issuer wise) - As on March 31, 2023

Issuer	% to NAV
Infosys Ltd.	7.46
TATA Consultancy Services Ltd.	5.66
Carborundum Universal Ltd.	5.55
ICICI Bank Ltd.	5.21
Tube Investments Of India Ltd.	4.06
NTPC Ltd.	3.84
Power Grid Corporation of India Ltd.	3.64
Titan Company Ltd.	3.58
Bharat Electronics Ltd.	3.48
Larsen & Toubro Ltd.	3.34

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

Sector allocation - As on March 31, 2023

Sector	% to NAV	Sector	% to NAV
Information Technology	15.45	Fast Moving Consumer Goods	3.37
Capital Goods	15.02	Construction	3.34
Power	12.62	Healthcare	3.15
Financial Services	11.68	Chemicals	3.10
Automobile And Auto Components	10.07	Construction Materials	0.79
Oil, Gas & Consumable Fuels	8.24	**Cash, Cash Equivalents And Others#**	**1.58**
Consumer Durables	7.25	**Grand Total**	**100.00**
Metals & Mining	3.89		

Includes Tri-party Repo, Reverse Repo, Term Deposit and Mutual Fund Units.

Portfolio Turnover Ratio: 0.02 *(Lower of Purchase or Sale for one year/average AUM for one year)*

IDBI HEALTHCARE FUND (IHF)

Regular Plan*

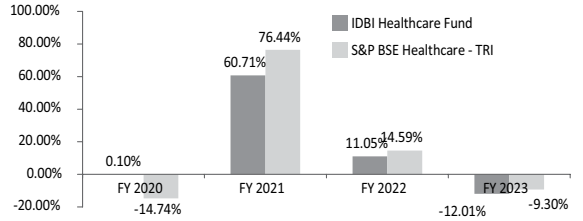
Compounded Annualized Returns (As on March 31, 2023)	IHF (Regular Plan)^	S&P BSE Healthcare - Total Return Index (TRI)
Returns for the last 1 year	-12.0067	-9.3031
Returns for the last 3 years	16.2359	22.3995
Returns since inception (28th February, 2019)	11.8924	12.814

Direct Plan*

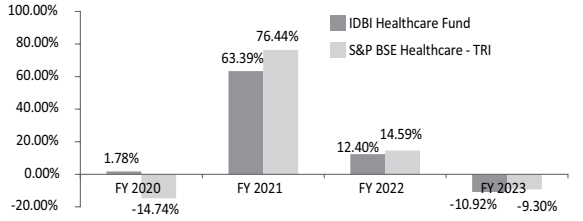
Compounded Annualized Returns (As on March 31, 2023)	IHF (Direct Plan)^	S&P BSE Healthcare - Total Return Index (TRI)
Returns for the last 1 year	-10.9226	-9.3031
Returns for the last 3 years	17.8274	22.3995
Returns since inception (28th February, 2019)	13.5322	12.814

*Returns for one year are absolute returns and returns for more than one year are compounded annualized.
The scheme has been in existence for less than 5 years.

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



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



Portfolio - Top 10 holding (Issuer wise) - As on March 31, 2023

Issuer	% to NAV
Sun Pharmaceutical Industries Ltd.	17.82
Dr. Reddy's Laboratories Ltd.	9.60
Divi's Laboratories Ltd.	8.88
Cipla Ltd.	8.35
Apollo Hospitals Enterprise Ltd.	7.72
JB Chemicals & Pharmaceuticals Ltd.	5.77
Torrent Pharmaceuticals Ltd.	4.68
Alkem Laboratories Ltd.	4.30
Abbott India Ltd.	4.06
Ipca Laboratories Ltd.	3.96

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

Sector allocation - As on March 31, 2023

Sector	% to NAV
Healthcare	90.78
Chemicals	5.09
Financial Services	2.50
Cash, Cash Equivalents and Others#	1.62
Grand Total	99.99

Includes Tri-party Repo, Reverse Repo, Term Deposit and Mutual Fund Units.

Portfolio Turnover Ratio: 0.00 *(Lower of Purchase or Sale for one year/average AUM for one year)*

IDBI EQUITY SAVINGS FUND (IESF)

Regular Plan*

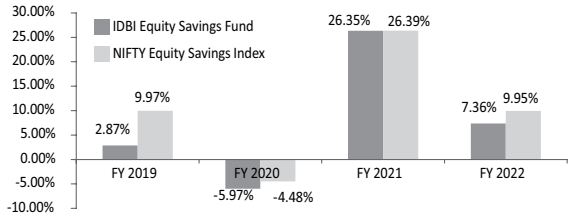
Compounded Annualized Returns (As on March 31, 2023)	IESF (Regular Plan)^	NIFTY Equity Savings Index
Returns for the last 1 year	0.8739	3.5194
Returns for the last 3 years	11.0216	12.886
Returns since inception (27th March, 2018)	5.7663	8.5325

Direct Plan*

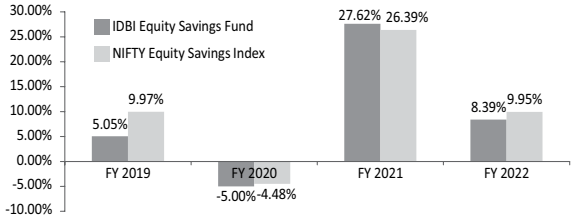
Compounded Annualized Returns (As on March 31, 2023)	IESF (Direct Plan)^	NIFTY Equity Savings Index
Returns for the last 1 year	1.8515	3.5194
Returns for the last 3 years	12.1054	12.886
Returns since inception (27th March, 2018)	7.0514	8.5325

*Returns for one year are absolute returns and returns for more than one year are compounded annualized

Absolute Returns for each financial year for the last 5 years (Regular Plan/Growth Option)



Absolute Returns for each financial year for the last 5 years (Direct Plan/Growth Option)



Portfolio - Top 10 holdings (Issuer wise) - As on March 31, 2023

Issuer	% to NAV
ICICI Bank Ltd.	8.94
TATA Consultancy Services Ltd.	6.93
TATA Steel Ltd.	5.91
Siemens Ltd.	5.65
DLF Ltd.	3.63
Infosys Ltd.	3.49
ACC Ltd.	3.43
State Bank of India	3.24
Reliance Industries Ltd.	3.06
Kotak Mahindra Bank Ltd.	2.85

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

Sector allocation - As on March 31, 2023

Sector	% to NAV
Financial Services	22.11
Information Technology	13.24
Capital Goods	7.52
Construction Materials	6.71
Metals & Mining	5.91
Automobile And Auto Components	5.03
Oil, Gas & Consumable Fuels	4.53
Realty	3.63
Healthcare	2.43
Consumer Services	1.98
Fast Moving Consumer Goods	1.85
Chemicals	1.33
Media, Entertainment & Publication	0.95
Debt	0.70
Cash, Cash Equivalents And Others#	22.07
Grand Total	**99.99**

Includes Tri-party Repo, Reverse Repo, Term Deposit and Mutual Fund Units.

Portfolio Turnover Ratio: 3.76 *(Lower of purchase or sale for one year/average AUM for one year)*

IDBI HYBRID EQUITY FUND (IHEF)

Regular Plan*

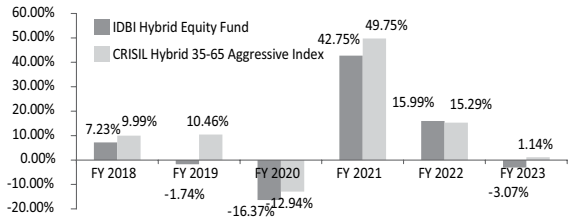
Compounded Annualized Returns (As on March 31, 2023)	IHEF (Regular Plan)^	CRISIL Hybrid 35+65 - Aggressive Index
Returns for the last 1 year	-3.0735	1.14
Returns for the last 3 years	17.0802	20.4209
Returns for the last 5 years	5.6781	10.9015
Returns since inception (24th October, 2016)	6.9828	10.7997

Direct Plan*

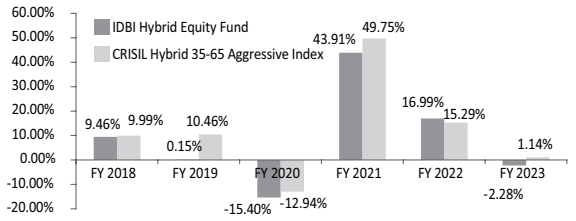
Compounded Annualized Returns (As on March 31, 2023)	IHEF (Direct Plan)^	CRISIL Hybrid 35+65 - Aggressive Index
Returns for the last 1 year	-2.2831	1.14
Returns for the last 3 years	18.0497	20.4209
Returns for the last 5 years	6.8518	10.9015
Returns since inception (24th October, 2016)	8.3682	10.7997

*Returns for one year are absolute returns and returns for more than one year are compounded annualized.

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



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



Portfolio - Top 10 holdings (Issuer wise) - As on March 31, 2023

Issuer	% to NAV
Government of India	16.57
HDFC Bank Ltd.	6.11
ICICI Bank Ltd.	5.86
Housing Development Finance Corporation Ltd.	4.64
Reliance Industries Ltd.	4.12
Infosys Ltd.	3.78
Axis Bank Ltd.	3.59
Larsen & Toubro Ltd.	3.56
TATA Consultancy Services Ltd.	2.76
Timken India Ltd.	2.71

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

Sector allocation - As on March 31, 2023

Sector	% to NAV
Financial Services	28.18
Information Technology	10.23
Capital Goods	6.84
Oil, Gas & Consumable Fuels	5.00
Construction	4.56
Consumer Services	4.02
Automobile And Auto Components	3.52
Fast Moving Consumer Goods	3.16
Consumer Durables	2.45
Chemicals	2.04
Construction Materials	1.53
Healthcare	1.44
Telecommunication	1.32
Power	1.29
Metals & Mining	1.08
Realty	0.26
Debt	20.08
Cash, Cash Equivalents and Others#	2.98
Grand Total	**99.98**

Includes Tri-party Repo, Reverse Repo, Term Deposit and Mutual Fund Units.

Portfolio Turnover Ratio: 1.16 *(Lower of Purchase or Sale for one year/average AUM for one year)*

IDBI LIQUID FUND (ILIQF)

Regular Plan*

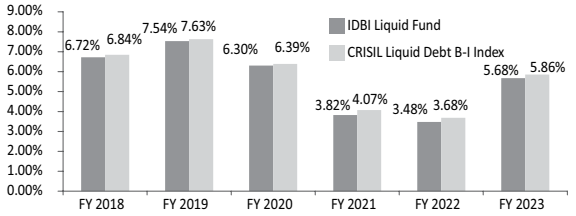
Compounded Annualized Returns (As on March 31, 2023)	ILIQF (Regular Plan)^	CRISIL Liquid Fund Index
Returns for the last 1 year	5.6778	5.8578
Returns for the last 3 years	4.3204	4.5203
Returns for the last 5 years	5.3489	5.4131
Returns since inception (9th July, 2010)	7.1225	6.9851

Direct Plan*

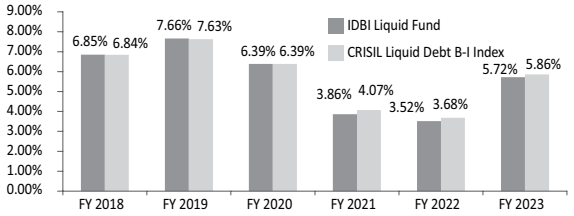
Compounded Annualized Returns (As on March 31, 2023)	ILIQF (Direct Plan)^	CRISIL Liquid Fund Index
Returns for the last 1 year	5.7202	5.8578
Returns for the last 3 years	4.3622	4.5203
Returns for the last 5 years	5.4153	5.4131
Returns since inception (9th July, 2010)	6.8105	6.7522

*Returns for one year are absolute returns and returns for more than one year are compounded annualized.

Absolute Returns for each financial year for the last 5 years (Regular Plan/Growth Option)



Absolute Returns for each financial year for the last 5 years (Direct Plan/Growth Option)



Portfolio - Top 10 holdings (Issuer wise) - As on March 31, 2023

Issuer	% to NAV
91 Day T-Bill 25.05.23	18.32
91 Day T-Bill 11.05.23	17.45
Small Industries Development Bank of India	11.97
Axis Bank Ltd.	11.88
HDFC Bank Ltd.	11.00
Bank of Baroda	9.19
National Bank for Agriculture and Rural Development	7.37
Punjab National Bank	7.30
Kotak Mahindra Bank Ltd.	4.56
Hdfc Bank Ltd.	5.68

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

Sector allocation - As on March 31, 2023

Sector	% to NAV
Financial Services	63.27
Sovereign	35.77
Cash, Cash Equivalents and Others#	0.96
Grand Total	**100.02**

Includes Tri-party Repo, Reverse Repo, Term Deposit and Mutual Fund Units.

Portfolio Turnover Ratio: NA

IDBI ULTRA SHORT TERM FUND (IUSTF)

Regular Plan*

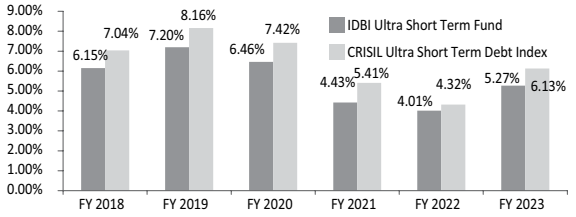
Compounded Annualized Returns (As on March 31, 2023)	IUSTF (Regular Plan)^	CRISIL Ultra Short Term Debt Index
Returns for the last 1 year	5.2715	6.1274
Returns for the last 3 years	4.5692	5.2409
Returns for the last 5 years	5.4555	6.2131
Returns since inception (3rd September, 2010)	7.1095	7.6079

Direct Plan*

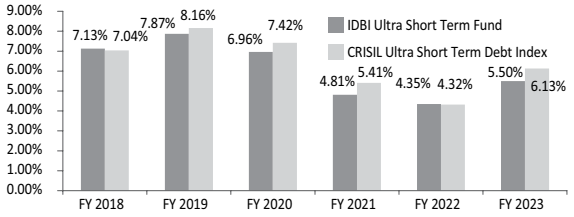
Compounded Annualized Returns (As on March 31, 2023)	IUSTF (Direct Plan)^	CRISIL Ultra Short Term Debt Index
Returns for the last 1 year	5.5001	6.1274
Returns for the last 3 years	4.8857	5.2409
Returns for the last 5 years	5.8762	6.2131
Returns since inception (1st January, 2013)	7.1788	7.2907

*Returns for one year are absolute returns and returns for more than one year are compounded annualized.

Absolute Returns for each financial year for the last 5 years (Regular Plan/Growth Option)



Absolute Returns for each financial year for the last 5 years (Direct Plan/Growth Option)



Portfolio - Top 10 holdings (Issuer wise) - As on March 31, 2023

Issuer	% to NAV
91 Day T-Bill 11.05.23	14.32
364 Day T-Bill 12.10.23	13.90
State Bank Of India	12.30
Hdfc Bank Ltd.	8.53
Sbm Bank (India) Ltd.	8.52
Small Industries Development Bank Of India	5.77
National Bank For Agriculture And Rural Development	5.75
Axis Bank Ltd.	5.70
Punjab National Bank	5.69
Steel Authority of India Ltd.	3.04

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

Sector allocation - As on March 31, 2023

Sector	% to NAV
Automobile	0.48
Construction	0.49
Consumer Services	7.79
Financial Services	48.04
Metals	0.49
Oil & Gas	0.63
Power	0.65
Sovereign	37.68
Cash, Cash Equivalents and Others#	3.75
Grand Total	**100.00**

Includes Tri-party Repo, Reverse Repo, Term Deposit and Mutual Fund Units.

Portfolio Turnover Ratio: NA

IDBI SHORT TERM BOND FUND (ISTBF)

Regular Plan*

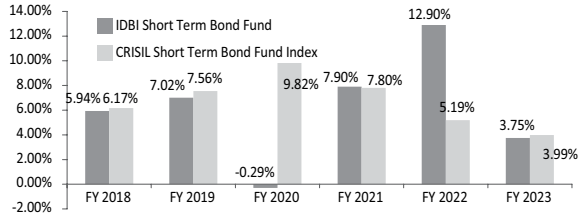
Compounded Annualized Returns (As on March 31, 2023)	ISTBF (Regular Plan)^	CRISIL Short Term Bond Fund Index
Returns for the last 1 year	3.7477	3.9916
Returns for the last 3 years	8.1193	5.285
Returns for the last 5 years	6.1496	6.571
Returns since inception (23rd March, 2011)	7.2983	7.7868

Direct Plan*

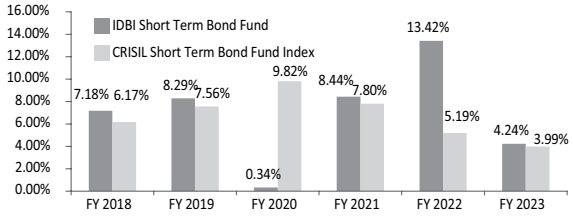
Compounded Annualized Returns (As on March 31, 2023)	ISTBF (Direct Plan)^	CRISIL Short Term Bond Fund Index
Returns for the last 1 year	4.2374	3.9916
Returns for the last 3 years	8.6344	5.285
Returns for the last 5 years	6.8387	6.571
Returns since inception (1st January, 2013)	7.735	7.6137

*Returns for one year are absolute returns and returns for more than one year are compounded annualized.
The scheme has been in existence for 5 years.

Absolute Returns for each financial year for the last 5 years (Regular Plan/Growth Option)



Absolute Returns for each financial year for the last 5 years (Direct Plan/Growth Option)



Portfolio - Top 10 holdings (Issuer wise) - As on March 31, 2023

Issuer	% to NAV
364 Day T-Bill 18.05.23	37.73
Government of India	17.20
State Bank of India	11.06
REC Ltd.	9.84
Chennai Petroleum Corporation Ltd.	8.02
Godrej Industries Ltd.	7.37
Piramal Capital & Housing Finance Ltd.	3.69

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

Sector allocation - As on March 31, 2023

Sector	% to NAV
Sovereign	54.93
Financial Services	24.59
Oil, Gas & Consumable Fuels	8.02
Diversified	7.37
Cash, Cash Equivalents and Others#	5.09
Grand Total	**100.00**

Includes Tri-party repo, Reverse Repo, Term Deposit and Mutual Fund Units.

Portfolio Turnover Ratio: NA

IDBI DYNAMIC BOND FUND (IDBF)

Regular Plan*

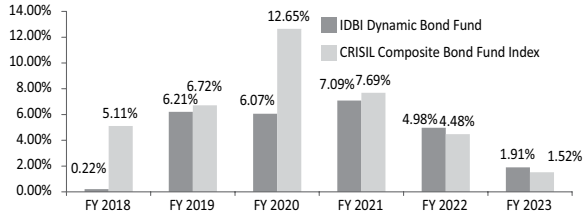
Compounded Annualized Returns (As on March 31, 2023)	IDBF (Regular Plan)^	CRISIL Composite Bond Fund Index
Returns for the last 1 year	0	0
Returns for the last 3 years	0	0
Returns for the last 5 years	0	0
Returns since inception (21st February, 2012)	0	0

Direct Plan*

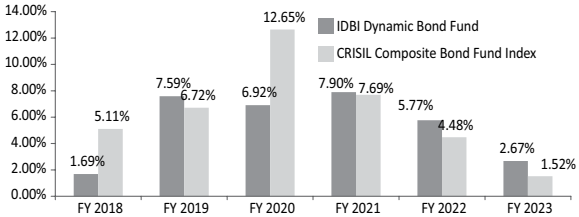
Compounded Annualized Returns (As on March 31, 2023)	IDBF (Direct Plan)^	CRISIL Composite Bond Fund Index
Returns for the last 1 year	0	0
Returns for the last 3 years	0	0
Returns for the last 5 years	0	0
Returns since inception (1st January, 2013)	0	0

*Returns for one year are absolute returns and returns for more than one year are compounded annualized.
The scheme has been in existence for 5 years.

Absolute Returns for each financial year for the last 5 years (Regular Plan/Growth Option)



Absolute Returns for each financial year for the last 5 years (Direct Plan/Growth Option)



(in compliance to SEBI circular dated March 18, 2016)

a) Scheme's Portfolio Holding- Top 10 holdings by Issuer- Portfolio as on March 31, 2023 - NIL

b) Allocation towards various sectors- as on April 31, 2023 – NIL

c) Portfolio Turnover Ratio: NA

Includes Tri –party repo, Reverse Repo, Term Deposit and Mutual Fund Units

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

IDBI GILT FUND (IGF)

Regular Plan*

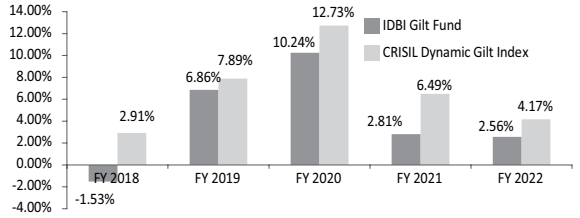
Compounded Annualized Returns (As on March 31, 2023)	IGF (Regular Plan)^	CRISIL Dynamic Gilt Index
Returns for the last 1 year	0	0
Returns for the last 3 years	0	0
Returns for the last 5 years	0	0
Returns since inception (21st December, 2012)	0	0

Direct Plan*

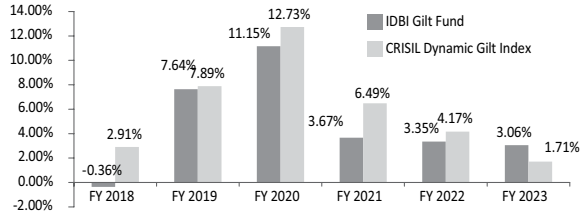
Compounded Annualized Returns (As on March 31, 2023)	IGF (Direct Plan)^	CRISIL Dynamic Gilt Index
Returns for the last 1 year	0	0
Returns for the last 3 years	0	0
Returns for the last 5 years	0	0
Returns since inception (1st January, 2013)	0	0

*Returns for one year are absolute returns and returns for more than one year are compounded annualized.
The scheme has been in existence for 5 years.

Absolute Returns for each financial year for the last 5 years (Regular Plan/Growth Option)



Absolute Returns for each financial year for the last 5 years (Direct Plan/Growth Option)



a) Scheme's Portfolio Holding- Top 10 holdings by Issuer- Portfolio as on March 31, 2023 - NIL

b) Allocation towards various sectors- as on April 31, 2023 – NIL

c) Portfolio Turnover Ratio: NA

Includes Tri –party repo, Reverse Repo, Term Deposit and Mutual Fund Units

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

IDBI CREDIT RISK FUND (ICRF)

Regular Plan*

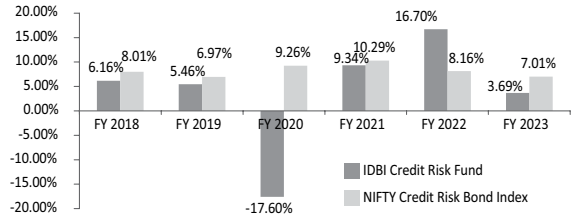
Compounded Annualized Returns (As on March 31, 2023)	ICRF (Regular Plan)^	NIFTY Credit Risk Bond Index
Returns for the last 1 year	3.6865	7.0145
Returns for the last 3 years	9.7795	8.4379
Returns for the last 5 years	2.8226	8.4500
Returns since inception (3rd March, 2014)	5.2384	9.3342

Direct Plan*

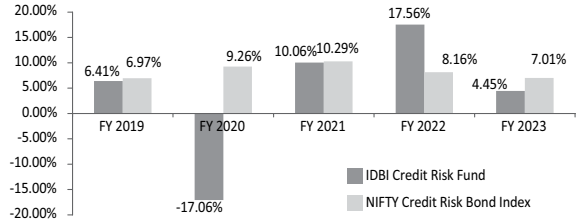
Compounded Annualized Returns (As on March 31, 2023)	ICRF (Direct Plan)^	NIFTY Credit Risk Bond Index
Returns for the last 1 year	4.4458	7.0145
Returns for the last 3 years	10.5595	8.4379
Returns for the last 5 years	3.5783	8.4500
Returns since inception (3rd March, 2014)	6.1111	9.3342

*Returns for one year are absolute returns and returns for more than one year are compounded annualized.
The scheme has been in existence for 5 years.

Absolute Returns for each financial year for the last 5 years (Regular Plan/Growth Option)



Absolute Returns for each financial year for the last 5 years (Direct Plan/Growth Option)



Portfolio - Top 10 holdings (Issuer wise) - As on March 31, 2023

Issuer	% to NAV
JSW Steel Ltd.	15.43
TATA Motors Ltd.	14.82
Godrej Industries Ltd.	12.75
Government of India	11.04
Udaipur Cement Works Ltd.	10.98
Steel Authority of India Ltd.	10.66
REC Ltd.	8.82
Piramal Capital & Housing Finance Ltd.	8.50
Yes Bank Ltd.	-

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

Sector allocation - As on March 31, 2023

Sector	% to NAV
Metals & Mining	26.09
Financial Services	17.32
Automobile and Auto Components	14.82
Diversified	12.75
Sovereign	11.04
Construction Materials	10.98
Cash, Cash Equivalents and Others#	7.01
Grand Total	**100.01**

Includes Tri –party repo, Reverse Repo, Term Deposit and Mutual Fund Units.

Portfolio Turnover Ratio: NA

IDBI NIFTY 50 INDEX FUND (INIF)

Regular Plan*

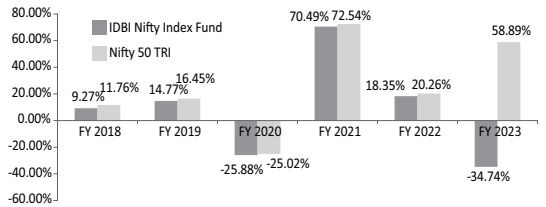
Compounded Annualized Returns (As on March 31, 2023)	INIF (Regular Plan)^	NIFTY 50 - Total Return Index (TRI)
Returns for the last 1 year	-0.3474	0.5889
Returns for the last 3 years	26.2178	27.7957
Returns for the last 5 years	11.3069	12.7213
Returns since inception (25th June, 2010)	9.5060	11.1092

Direct Plan*

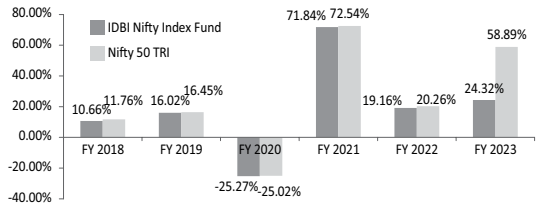
Compounded Annualized Returns (As on March 31, 2023)	INIF (Direct Plan)^	NIFTY 50 - Total Return Index (TRI)
Returns for the last 1 year	0.2432	0.5889
Returns for the last 3 years	27.087	27.7957
Returns for the last 5 years	12.1905	12.7213
Returns since inception (1st January, 2013)	11.6179	12.3624

*Returns for one year are absolute returns and returns for more than one year are compounded annualized.
The scheme has been in existence for 5 years.

Absolute Returns for each financial year for the last 5 years (Regular Plan/Growth Option)



Absolute Returns for each financial year for the last 5 years (Direct Plan/Growth Option)



Portfolio - Top 10 holdings (Issuer wise) - As on March 31, 2023

Issuer	% to NAV
Reliance Industries Ltd.	10.49
HDFC Bank Ltd.	9.25
ICICI Bank Ltd.	7.98
Infosys Ltd.	6.82
Housing Development Finance Corporation Ltd.	6.17
ITC Ltd.	4.39
TATA Consultancy Services Ltd.	4.28
Larsen & Toubro Ltd.	3.40
Kotak Mahindra Bank Ltd.	3.27
Axis Bank Ltd.	3.02

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

Sector allocation - As on March 31, 2023

Sector	% to NAV
Financial Services	37.31
Information Technology	14.18
Oil, Gas & Consumable Fuels	12.28
Fast Moving Consumer Goods	9.49
Automobile And Auto Components	5.35
Healthcare	3.78
Construction	3.40
Metals & Mining	3.33
Consumer Durables	2.98
Telecommunication	2.44
Power	2.08
Construction Materials	1.94
Services	0.62
Chemicals	0.50
Cash, Cash Equivalents and Others#	0.27
Grand Total	**99.95**

Includes Tri-party Repo, Reverse Repo, Term Deposit and Mutual Fund Units.

Portfolio Turnover Ratio: 0.04 *(Lower of purchase or sale for one year/average AUM for one year)*

IDBI NIFTY NEXT 50 NDEX FUND (INJIF)

Regular Plan*

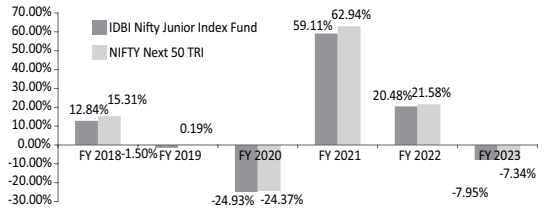
Compounded Annualized Returns (As on March 31, 2023)	INJIF (Regular Plan)^	NIFTY Next 50 - Total Return Index (TRI)
Returns for the last 1 year	-7.9477	-7.3360
Returns for the last 3 years	20.8411	22.4423
Returns for the last 5 years	5.4515	6.8048
Returns since inception (20th September, 2010)	8.6429	10.3538

Direct Plan*

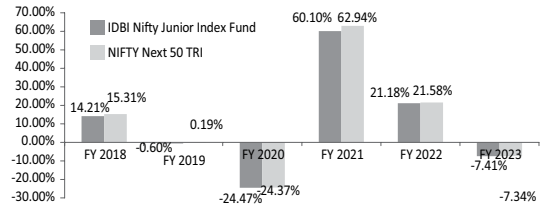
Compounded Annualized Returns (As on March 31, 2023)	INJIF (Direct Plan)^	NIFTY Next 50 - Total Return Index (TRI)
Returns for the last 1 year	-7.4122	-7.336
Returns for the last 3 years	21.5598	22.4423
Returns for the last 5 years	6.1491	6.8048
Returns since inception (1st January, 2013)	11.7894	12.7274

*Returns for one year are absolute returns and returns for more than one year are compounded annualized.

Absolute Returns for each financial year for the last 5 years (Regular Plan/Growth Option)



Absolute Returns for each financial year for the last 5 years (Direct Plan/Growth Option)



Portfolio - Top 10 holdings (Issuer wise) - As on March 31, 2023

Issuer	% to NAV
LTIMindtree Ltd.	4.23
Godrej Consumer Products Ltd.	3.55
Pidilite Industries Ltd.	3.48
SRF Ltd.	3.40
Shree Cement Ltd.	3.39
Bharat Electronics Ltd.	3.39
TATA Power Company Ltd.	3.12
Bank Of Baroda	3.05
Dabur India Ltd.	3.00
Vedanta Ltd.	2.97

Note: For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

Sector allocation - As on March 31, 2023

Sector	% to NAV
Financial Services	17.47
Fast Moving Consumer Goods	13.80
Chemicals	9.24
Capital Goods	9.15
Consumer Services	7.94
Construction Materials	7.28
Oil, Gas & Consumable Fuels	6.63
Power	5.55
Consumer Durables	4.24
Information Technology	4.23
Metals & Mining	2.97
Automobile And Auto Components	2.81
Realty	2.14
Services	1.97
Healthcare	1.34
Textiles	1.19
Telecommunication	1.14
Cash, Cash Equivalents and Others#	0.90
Grand Total	**99.99**

Includes Tri-party Repo, Reverse Repo, Term Deposit and Mutual Fund Units.

Portfolio Turnover Ratio: 0.37 *(Lower of purchase or sale for one year/average AUM for one year)*

IDBI GOLD FUND (IGFOF)

Regular Plan*

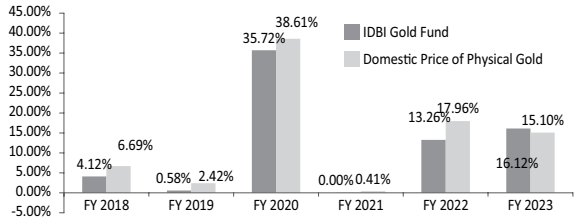
Compounded Annualized Returns (As on March 31, 2023)	IGFOF (Regular Plan)^	Domestic Price of Gold
Returns for the last 1 year	16.1171	15.0991
Returns for the last 3 years	9.5603	10.8818
Returns for the last 5 years	12.3863	14.084
Returns since inception (14th August, 2012)	4.5878	6.5893

Direct Plan*

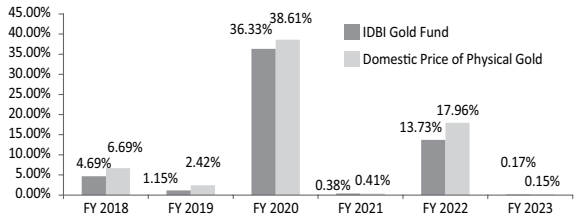
Compounded Annualized Returns (As on March 31, 2023)	IGFOF (Direct Plan)^	Domestic Price of Gold
Returns for the last 1 year	16.5949	15.0991
Returns for the last 3 years	10.0016	10.8818
Returns for the last 5 years	12.8841	14.084
Returns since inception (1st January, 2013)	5.2083	6.6833

*Returns for one year are absolute returns and returns for more than one year are compounded annualized.
The scheme has been in existence for 5 years.

Absolute Returns for each financial year for the last 5 years (Regular Plan/Growth Option)



Absolute Returns for each financial year for the last 5 years (Direct Plan/Growth Option)



Portfolio - Top 10 holding (Issuer wise) - As on March 31, 2023

Issuer	% to NAV
Units of IDBI Gold Exchange Traded Fund	100.06
Net Receivable/Payable	100.06

Notes:

- The Scheme predominantly invests in Units of IDBI Gold Exchange Traded Fund.
- For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#
- Expense ratio of underlying scheme(IDBI Gold ETF) - 0.35 % (Actual expenses for the previous financial year (2020- 21) of the underlying scheme).

Sector allocation - As on March 31, 2022

Sector	% to NAV
Exchange Traded Funds	100.06
Cash, Cash Equivalents and Others#	(0.06)
Grand Total	**100.00**

Includes Tri –party Repo, Reverse Repo, Term Deposit and Mutual Fund Units.

Portfolio Turnover Ratio: NA

Note:

- NAV of the Growth option is considered for calculating the Scheme returns for both the Plans (Regular/Direct).
- Rounded off to nearest two digits after the decimal point.
- ^Past performance of the Scheme may not indicate future returns.
- For complete details and latest monthly portfolio, investors are requested to visit https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#

Applicable to all Schemes

Expenses of the Scheme

I. Load Structure

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

In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in. The commission, if any, as specified in the aforesaid circular to the ARN Holder (AMFI registered distributors), 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 ARN Holder (AMFI registered distributors).

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

Exit Load Structure (for lumpsum & SIP)

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

For INIF, INJIF, IUSTF, ISTBF, IDBF, IGF & IDBIGOLD: Nil

For IIT100EF, IFF, IMF, ISF, IF30EF, IB&FSF, IHF, IHEF, IESF & IGFOF: 1% for exit within 12 months from the date of allotment.

For IEAF: Nil. (Statutory lock-in of 3 years).

For ILTVF, IDYF & ICRF:

- If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil.
- If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV.
- If units of scheme are redeemed or switched out aft er 12 months from the date of allotment - Nil.

For ILIQF:

For ILIQF: Units redeemed/switched-out within "X" days from the date of allotment	Exit load as a % of redemption proceeds/ switched-out amount
Day 1 (Refer Note 1 below)	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	Nil

Note 1: For For the purpose of levying exit load, if subscription (application & funds) is received within cut-off time on a day, Day 1 shall be considered to be the same day, else the day after the date of allotment of units shall be considered as Day 1.

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

The exit load, if any, charged by mutual fund Scheme to be credited to the respective Scheme after debiting applicable GST, if any on the next business day.

II. Recurring Expenses for schemes

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:

Assets under management Slab (In Rs. Crore)	Total expense ratio limits for equity oriented schemes	Total expense ratio limits for other than equity oriented schemes
on the first Rs.500 crores of the daily net assets	2.25%	2.00%
on the next Rs.250 crores of the daily net assets	2.00%	1.75%
on the next Rs.1,250 crores of the daily net assets	1.75%	1.50%
on the next Rs.3,000 crores of the daily net assets	1.60%	1.35%
on the next Rs.5,000 crores of the daily net assets	1.50%	1.25%
On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.	
On balance of the assets	1.05%	0.80%

In case of a scheme other than an index fund scheme or an exchange traded fund, where scheme invests a minimum of 65% of its net assets in equity and equity related instruments, the scheme is considered as equity oriented scheme for the purpose of limits of total expense ratio as specified in these regulations.

In case of an index fund scheme or exchange traded fund, the total expense ratio of the scheme including the investment and advisory fees shall not exceed 1% of the daily net assets.

Provided further that in case of an index fund Scheme, the total expense including the investment and advisory fee shall not exceed 1% p.a.of the net assets.

In case of IGFOF, total recurring expenses (excluding additional expenses) shall not exceed 1% of daily net assets of IGFOF including expenses charged in its underlying investment in IDBI Gold Exchange Traded Fund.

As per regulation 52(6A)(c) SEBI (Mutual Fund) Regulations, 1996, the Mutual Fund scheme may charge additional expenses, incurred towards different heads mentioned under sub regulations (2) and (4), not exceeding 0.05%# p.a. of daily net assets of the scheme. (#With reference to SEBI Circular SEBI/HO/2018/15 dated 2nd Feb 2018, Mutual Fund schemes wherein exit load is not levied/not applicable, the AMCs shall not be eligible to charge such additional expenses).

Further 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.

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

Goods and Services Tax (GST) on Investment Management and Advisory Fees will be outside the maximum limit of TER prescribed under regulation 52 of the Regulations.

Applicable to all Schemes

Investor Education and Awareness

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

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

Scheme	Estimated Annual recurring expense without including additional expense towards distribution of assets in cities beyond Top 30 cities (Regular Plan) ##	Estimated Annual recurring expense including additional expense towards distribution of assets in cities beyond Top 30 cities (Regular Plan)	Actual expenses for the previous financial year ended March 31, 2022	
			Regular Plan	Direct Plan
~~IDBF~~	~~2.05%~~	~~2.35%~~	~~1.17%~~	~~0.50%~~
~~IGF~~	~~2.05%~~	~~2.35%~~	~~1.22%~~	~~0.45%~~
ICRF	2.05%	2.35%	1.35%	0.62%
IIT100EF	2.30%	2.60%	2.58%	1.35%
IEAF	2.30%	2.60%	2.52%	1.23%
IFF	2.30%	2.60%	2.48%	1.16%
IMF	2.30%	2.60%	2.56%	1.67%
ISF	2.30%	2.60%	2.52%	1.56%
IF30EF	2.30%	2.60%	2.54%	1.67%
IB&FSF	2.30%	2.60%	2.52%	1.49%
ILTVF	2.30%	2.60%	2.57%	1.71%
IESF	2.30%	2.60%	2.26%	1.16%
IHEF	2.30%	2.60%	2.54%	1.70%
IGFOF#	1.05%	1.35%	1.00%**	0.24%**
INIF	1.00%	1.30%	1.03%	0.30%
INJIF	1.00%	1.30%	0.99%	0.41%
IDYF	2.30%	2.60%	2.67%	1.56%
IHF	2.30%	2.60%	2.41%	1.08%
ILIQF	2.05%	2.35%	0.17%	0.13%
IUSTF	2.05%	2.35%	0.59%	0.27%
ISTBF	2.05%	2.35%	0.72%	0.31%

Additional expenses up to 0.05% p.a. charged under regulation 52 (6A) (C) are applicable for Mutual Fund schemes, wherein exit load is not levied / not applicable.
The total expenses of the Scheme including weighted average of charges levied by the underlying Schemes shall not exceed the maximum limit mentioned above for the FOF Scheme.
** includes expenses of IDBI Gold ETF

For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund (www.idbimutual.co.in). Further, any change in the expense ratio will be updated on our website The same change will be communicated to investor via SMS / e-mail 3 working days prior to the effective date of change (not applicable for changes in TER due to change in AUM or due to various other regulatory requirement). The exact web link for TER is https://www.idbimutual.co.in/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes.

In compliance to SEBI Circular dated March 18, 2016, Impact of expense ratio on scheme returns is explained with below example. This example is only for the illustration purpose and IDBI MF does not assure any returns under any of its schemes.

Suppose if investor invests Rs.10,000 in the "scheme XYZ" with an expense ratio of 2.25%p.a. Suppose if the scheme earns 10% returns per annum the net returns earned on the original investment is as below:

Original Investment (Rs)	Rs.10,000
Expense Ratio (p.a) to be charged in the Scheme	2.25%*
Assume Gross returns on investment (p.a)	10%
Gross Returns (before expenses) .....(A)	Rs.1000
Expenses charged (p.a) (Rs.10000*2.25%).....(B)	Rs.225
Net Returns (Returns-expenses).....(A-B)	Rs.775
Original Amount + Net Returns	Rs.10775
Net return % to original investment	7.75%
Note: Expense Ratio is charged on daily rate (2.25%/365=0.006% in above example) on daily net assets of the scheme post valuation. * Hypothetical. Actual expense ratio charged under the scheme may vary.	

Applicable to Debt Schemes and gold fund		
Debt Schemes and gold fund	Tax Position in Hand of Mutual Fund	Tax Position in the hand of Unit Holder
Tax on Income Distribution cum capital withdrawal (IDCW)-	Mutual is liable to deduct TDS @ 10% (if PAN not Furnished then 20%) U/s 194K. Threshold Limit is Rs 5,000	Dividend will add in the total income of Unit Holder and will be tax as per investor tax status.
Short Term Capital Gain (if period of holding is upto 36 Months)	No Tax Implication	Short Term Capital Gain will be add in the total income of Unit Holder and will be tax as per investor tax status.
Long Term Capital Gain (If period of holding is greater than 36 Months)	No Tax Implication	Long Term Capital Gain will be tax @ *20% with Indexation.

*The above tax Rate (Excluding Surcharge and Education Cess) **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.

Applicable to all Schemes

Applicable to Equity Schemes

Taxation	Equity schemes	Tax Position in Hand of Mutual Fund	Tax Position in the hand of Unit Holder
	Tax on Income Distribution cum capital withdrawal (IDCW)	Mutual Fund Trust is liable to deduct TDS @ 10% (if PAN not Furnished then 20%) U/s 194K. Threshold Limit is Rs 5,000	Dividend will add in the total income of Unit Holder and will be tax as per investor tax status.
	Short Term Capital Gain (if period of holding is upto 12 Months)	No Tax Implication	Short Term Capital Gain will be add in the total income of Unit Holder and will be taxed @ *15% U/s 111A (Securities Transaction Tax should be paid on Transfer of such Equity Oriented Scheme). If STT is not paid on time of transfer then it will add to income and will be taxed as per status of Investor
	Long Term Capital Gain (If period of holding is greater than 12 Months)	No Tax Implication	Long Term Capital Gain will be taxed U/s 112A as under: Upto Rs. 1 Lakh: Nil Above 1 Lakh: *10% (Securities Transaction Tax should be paid on Transfer of such Equity Oriented Scheme) If STT is not paid on transfer of Equity oriented Unit then would be taxed @ 20%
	*The above tax Rate (Excluding Surcharge and Education Cess) As per Income Tax Act 1961, equity oriented fund means a fund where the investible funds are invested by way of equity share in domestic companies to the extent of more than sixty five percent of the total proceeds of such fund and which has been set up under a scheme of a mutual fund specified under section 10(23D) of the Act. ** For further details on taxation please refer to the Section on Taxation in the SAI and independently refer to your tax advisor.		

Applicable for IDBI Hybrid Equity Fund

As per the extant income tax provisions for a Balanced Fund to be recognized as an equity oriented scheme, the investible funds should be invested by way of equity shares in domestic companies to the extent of more than sixty-five per cent of the total proceeds of such fund.

Provided that the percentage of equity shareholding of the fund shall be computed with reference to the annual average of the monthly averages of the opening and closing figures.

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

Daily Net Asset Value (NAV) Publication

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

The NAV of the Scheme(s) shall be updated on AMFI's website (www.amfiindia.com) and Mutual Fund's website (www.idbimutual.co.in) by 11 p.m on every business day. In case of IGFOF, time limit for uploading NAV as per applicable guidelines will be 10 a.m of the next business day.

The NAV of the Scheme(s) of IEAF, IIT100EF, IFF, INIF, INJIF, IMF, ISF, IF30EF, IB&FSF, ILTVF, IDYF and IHF will be rounded off to 2 decimal places. The NAV of the Scheme(s) of IHEF, IESF, ILIQF, IUSTF, ISTBF, ICRF, IDBF, IGF, IGFOF will be rounded off to 4 decimal places.

For Investor Grievances, please contact

REGISTRAR

KFin Technologies Limited
SEBI Registration Number: INR000000221

Unit: IDBI Mutual Fund
Selenium Tower B, Plot Nos. 31 & 32 Financial District, Nanakramguda,
Serilingampally Mandal, Hyderabad - 500032, India
Phone: 040-7961 1000; Email: idbimf.customercare@kfintech.com

IDBI Mutual Fund/IDBI Asset Management Limited

In case of any queries/Service requests, please contact:

Mr. Anil Dhawan
Investor Relations Officer
IDBI Asset Management Limited
4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400 005
Phone: 022-6644 2800; Email: contactus@idbimutual.co.in

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

Mr. Rajender Kumar
Chief Compliance Officer
IDBI Asset Management Limited
4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400 005.
Phone No. 022-6644 2800 Email ID: complianceofficer@idbimutual.co.in

You may also approach

Mr. Raj Kishore Singh
Managing Director & Chief Executive Officer
IDBI Asset Management Limited
4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400 005.
Phone No. 022-6644 2800; email-id: ceodesk@idbimutual.co.in

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

Applicable to all Schemes	
Unitholders' Information	**Accounts Statements:** Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto, read with SEBI Circular No. Cir/IMD/DF/16/ 2011 dated September 8, 2011 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014, SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016, and SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016 and SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018 and SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021; the investor whose transaction has been accepted by IDBI Asset Management Limited. / IDBI Mutual Fund shall receive the following: A consolidated account statement (CAS) for each calendar month on or before 15th of the succeeding month shall be sent by email (wherever investor has provided email id) or physical account statement where investor has not provided email id., across the schemes of the mutual funds, to all the investors in whose folio(s) transaction(s) has/have taken place during the month. The same shall be sent by the AMC or by the Agencies appointed by the AMC for non demat unit holders. For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). The CAS will not be received by the investors for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN and email id. Such investors will get monthly account statement from IDBI Mutual Fund in respect of transactions carried out in the schemes of IDBI Mutual Fund during the month. Pursuant to SEBI Circular no. CIR /MRD /DP /31/2014 dated November 12, 2014 requiring Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts, the following modifications are made to the existing guidelines on issuance of CAS Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository. Consolidation shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. In case an investor has multiple accounts across two depositories, the depository with whom the Demat account has been opened earlier will be the default depository which will consolidate the details across depositories and MF investments and dispatch the CAS to the investor. The CAS will be generated on monthly basis. If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within fifteen days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts, then CAS with holding details shall be sent to the investor on half yearly basis. The dispatch of CAS by the depositories shall constitute compliance by IDBI AMC/ IDBI Mutual Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996 Further, a consolidated account statement shall be sent by Depositories every half yearly (September/March), on or before 21st day of succeeding month, providing the following information: holding at the end of the six month The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods and Services tax (wherever applicable, as per existing rates), operating expenses, etc. The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. In case of a specific request is received from the investors, IDBI Asset Management Limited./ IDBI Mutual Fund will provide the physical account statement to the investors. In case of units held in demat, on allotment, confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of the closure of the NFO Period to the Unit holder's registered e-mail address and/or mobile number The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically. An Account Statement may be sent to a Unitholder using e-mail. Account Statements to be issued in lieu of Unit Certificates under the Scheme are non-transferable. These Account Statements shall not be construed as proof of title and are only computer printed statements, indicating the details of transactions under the Scheme concerned. Any discrepancy in the Account Statement / Unit Certificate should be brought to the notice of the Fund/AMC immediately. Contents of the Account Statement / Unit Certificate will be deemed to be correct if no error is reported within 30 days from the date of Account Statement / Unit Certificate. **Half Yearly Account Statement:** Asset management company will send consolidated account statement every half yearly (September/ March), on or before twenty first day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement. The Account Statement shall reflect holding at the end of the six month. The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods and Services tax (wherever applicable, as per existing rates), operating expenses, etc. The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated. "Transaction" shall include purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal option (IDCW), Reinvestment of Income Distribution cum capital withdrawal option (IDCW), systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions. **Portfolio:** Mutual Fund/AMC will disclose portfolio of the Scheme (along with ISIN) as on the last day of the month/ half year for all their schemes in the format prescribed by SEBI in its website on a monthly, fortnightly and half-yearly basis within 5 days of every fortnight (For Debt Schemes) & within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. In case of Unitholders whose e-mail addresses are registered, the Mutual Funds/ AMC shall send via email within 5 days of every fortnight (For Debt Schemes) and within 10 days from the close of each month/ half-year respectively. Mutual Fund/ AMC shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on their respective website and on the website of AMFI. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

Applicable to all Schemes	
	An Unitholder can also request for a physical or electronic copy of the statement of scheme portfolio through SMS, telephone, email or through letter. Mutual Funds/AMCs shall provide a physical copy of the statement of it scheme portfolio without charging any cost, on specific request received from a Unitholder" **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 IDBI Mutual Fund and 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 wide circulation published in the language of the region where the head office of the mutual fund is situated. **Annual Report or Abridged Annual Report:** The Scheme wise Annual Report or an abridged summary thereof shall be mailed to all Unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year. The annual report or Abridged Scheme wise Annual Report will sent in electronic form on their registered email address in the manner specified by the Board. The AMC shall also display the link of the full scheme wise annual report prominently in its website and also in the website of AMFI. Mutual Funds/AMCs shall provide a physical copy of the abridged summary of the Annual Report without charging any cost, on specific request received from a Unitholder. Mutual Fund/ AMC shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) etc. through which Unitholders can submit a request for a physical or electronic copy of scheme wise annual report or abridged summary thereof. Such advertisement shall be published in all India edition of at least 2 daily newspaper, one each in English and Hindi. 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/sJCR & Co., Chartered Accountants, Mumbai.
Prudential limits and disclosure on portfolio concentration risk (applicable to ILIQF, IUSTF, ISTBF, IDBF, IHEF)	Sector exposure limit: - The scheme shall not invest more than 20% of net assets of the scheme in a particular sector (excluding investments in Bank CDs, Tri –party repo, 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. Provided that the scheme may take an additional exposure to financial services sector (over and above the limit of 20% mentioned above) not exceeding 10% of the net assets of the scheme by way of increase in exposure to Housing Finance Companies (HFCs) and additional limit of 5% of net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio. 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 20% of the net assets of the scheme. Group exposure limit: The Scheme's total exposure 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. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustee. The investments by the Scheme in debt and money market instruments of group companies of both the Sponsor and the AMC shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees. For this purpose, a group means a group as defined under regulation 2 (mm) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.
Special facilities Available	Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP). Additional special facility under IGF is Fixed Tenor Trigger Plan (for more details refer to the respective SID). **Applicable to IEAF** In case of SIP, STP & DSP transactions, statutory lock-in period of 3 years is applicable to every instalment made to IEAF. Repurchase, STP & SWP from IEAF is allowed only after completion of statutory lock-in period of 3 years. **Fixed tenor trigger Plan (Ftt) [Applicable to IGF]** This facility will allow investors to invest for a predetermined tenor. Tenors available under this Scheme are 1 year, 3 years, 5 years, 7 years & 10 years. FTT Plan facilitates automatic redemption at NAV on completion of pre-specified tenor, unless the investor opts for a rollover. Under this plan, rollover facility will be provided to Unit holders of the Scheme. Investors shall be intimated at least 7 business days before completion of investment tenure to facilitate rollover (if any). Investors who opt for the FTT Plan will also need to choose whether they want to invest in the Dividend option or the Growth option of the Scheme. Investors by opting for Trigger options will not forfeit their rights for premature redemption, if they so desire, before the completion of the Tenor opted for. FTT Plan will not offer separate NAV. Expense ratio of the FTT plan will be the same as that of the Scheme.
Product Labeling/Risk-o-meter	In terms of SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020 and clarifications issued by SEBI in this regard, the product labeling / risk level assigned for the Scheme during the New Fund Offer is based on internal assessment of the Scheme's characteristics and the same may vary post New Fund Offer when the actual investments are made. Further, the Mutual Fund/AMC shall evaluate the Risk-o-meter of the Scheme on a monthly basis and shall disclose the same along with portfolio disclosure of the Scheme on its website viz. www.idbimutual.co.in and on the website of AMFI viz. www.amfiindia.com within 10 days from the close of each month. Further, any change in Risk-o-meter shall be communicated by way of Notice-cum-Addendum and by way of an e-mail or SMS to unitholders of the Scheme.
Stamp Duty	Pursuant to part I of Chapter IV of the Notification dated February 21, 2019, issued by the Legislative Department, Ministry of Law and Justice, Government of India, on the Finance Act, 2019, read with subsequent notifications dated 10th December 2019 and March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions with effect from July 01, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including Income Distribution cum capital withdrawal (IDCW) reinvestment and Switch in) to the unitholders would be reduced to that extent.

Applicable to all Schemes	
Transaction Charges	As per SEBI circular Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 the distributor is entitled to charge a transaction charge per subscription of Rs. 10,000/- and above. However, there shall be no transaction charges on direct investments. The transaction charge shall be subject to the following: i. For existing investors in a Mutual Fund, the distributor may be paid Rs.100/- as transaction charge per subscription of Rs. 10,000/- and above. ii. The distributor may be paid Rs.150/- as transaction charge for a first time investor in Mutual Funds. iii. The transaction charge, if any, shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance shall be invested. iv. The AMCs shall be responsible for any malpractice/mis-selling by the distributor while charging transaction costs. v. There shall be no transaction charge on subscription below Rs.10, 000/- vi. In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- and above. In such cases the transaction charge shall be recovered in 3-4 instalments. vii. There shall be no transaction charge on transactions other than purchases/ subscriptions relating to new inflows. viii. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and the number of units allotted against the net investment. ix. Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. Further, Distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product. It is also clarified that as per SEBI circular no. SEBI/IMD/CIR No. 4/168230/09, dated June 30, 2009, upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.

Date: 30th June, 2023.

GENERAL INFORMATION AND GUIDELINES

GENERAL INFORMATION

A. Please read the SAI/SID/KIM and addenda issued from time to time carefully before investing in the Scheme. It must be understood clearly that all the applicants are deemed to have accepted the terms & conditions subject to which these offers are being made and bind themselves to the terms mentioned in the SAI/SID/KIM upon signing the application form and tendering payment.

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

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

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

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

GUIDELINES TO HELP YOU COMPLETE THE APPLICATION FORM

1) Distributor details

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

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

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

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

2) Email ID/Email Communication

Investors desirous of receiving documents such as allotment advice, statement of accounts, periodical reports and other communications in electronic form are required to mention their email ID in application form. The email ID as declared by the investor will be registered in our records and all future communication will be made to such registered email ID. It may be noted that no physical document will be sent to an investor (unless specifically requested) who has a registered email ID with us. Primary holder should provide his/her own Email ID and Mobile Number for speed and ease of communication in a convenient and cost-effective manner and also to prevent fraudulent transactions. Investor is also requested to provide the consent, if Email provide pertains to Self, Spouse, Dependent Children and Dependent Parents.

3) PAN (Permanent Account Number)

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention the permanent account number (PAN) irrespective of the amount of investment [Except as given below]. Where the applicant is a minor, he/she shall quote the PAN of his/her natural parent/legal guardian, as the case may be. However, PAN is not mandatory in the case of applicant resident is in the State of Sikkim, Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. PAN card copy is not required separately if KYC acknowledgement letter is made available. The Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed.

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

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

4) Know Your Customer (KYC), FATCA & UBO Compliance

Units held in account statement (Non-Demat) form: It is mandatory for each of the Investors (guardian in case of minor) to (i) attach proof of KYC Compliance viz. KYC Acknowledgement Letter* (*for those investors who have completed KYC formalities through SEBI registered KYC registration authorities); OR (ii) provide KYC Identification Number (KIN) issued by the Central KYC Registry (CKYCR), for all purchases/switches/registrations for Systematic Investment Plan (SIP)/Systematic Transfer Plan (STP)/Flexi STP/IDCW Transfer Plan. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must attach proof of KYC Compliance/provide KIN at the time of investment. As and when any investor wishes to invest on the basis of KIN, the AMC or its Registrar will use the KIN provided by the investor for downloading KYC information from CKYCR system and update their records. Further, if the PAN has not been updated in CKYCR system, the AMC will ask the investor to provide a self-certified copy of the investor's PAN card and update/upload the same in CKYC system. In the absence of PAN, the investor's subscription is liable for rejection or the limit of investment may be restricted up to Rs 50,000 in a rolling period of 12 months as decided by AMFI/SEBI or at the discretion of the AMC in due course of time. Any new investor wishing to invest in the scheme(s) of IDBI Mutual Fund is requested to use the "CKYC & KRA KYC Form" to complete the KYC formalities and submit the same at any of our investor service centres. The "CKYC and KRA KYC Application Form" is available on our website www.idbimutual.co.in Post completion of the KYC formalities using the above referred KYC form, the investor will be allotted a unique 14 digit KIN by CKYCR, which can be used by the investor at the time of making any future investments. However, the Mutual Fund reserves the right to carry out additional KYC/ask any additional information/documents from the investor to meet the requirements of its KYC Policy.

Units held in electronic (Demat) form: For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee/AMC. In the event of non-compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

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

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

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

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with IDBI Asset Management Ltd. or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any question about your tax residency, please contact your

tax advisor. Further, if any investor is a Citizen or resident or green card holder or tax resident of a country other than India, please include all such countries in the Tax Resident Country information field along with "Tax Identification Number" or any other relevant reference ID/Number. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the application form.

In case customer has the following 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 in FATCA form.

Uniform KYC requirements: Investors are requested to note that, pursuant to the SEBI circular dated December 26, 2013, the Common Application Form ("CAF") of the Fund has been revised to capture the additional KYC related information of the investors. The revised CAF as well as the KYC forms incorporating the changes specified in the aforesaid circular are available on the website of the Fund www.idbimutual.co.in

Investors who are KRA KYC compliant as well as existing investors of the Fund, who have registered their KYC status with the Fund, are required to notify the Fund any changes to the prescribed additional KYC information by filling up the relevant details in the revised CAF or the supplementary KYC Form available in our website and submit the same at any of the Investor Services Centres of the Fund. The AMC reserves the right to reject the application and refund the invested amount, post acceptance of the application, in the event where the required KYC information is not provided or found to be inadequate.

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

5) Accounts opened on behalf Minor/Change of status from minor to major/Change of Guardian

Kindly refer Notice Cum Addendum No 21/2019-20 and Scheme Additional Information (SAI) on the website of the AMC.

6) Mode of Payment

a) **For Resident investors**

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

- Specific Scheme Name A/c, Permanent Account Number (where the investor has a PAN) e.g.: IDBI Scheme Name A/C XXXXXXX (PAN) OR
- Specific Scheme Name A/c, First Investor Name (investors from the state of Sikkim & investors without PAN).

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

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

On non-repatriation basis: NRIs or person of Indian origin residing abroad investing on a non-repatriable basis may do so by issuing cheques/demand drafts drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Official Points of Acceptance are located.

7) Source of funds

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

- A copy of the bank passbook or a statement of bank account having name and address of the account holder and account number. Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of IDBI Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the AMC/Mutual Fund/R&TA. The original documents will be returned across the counter to the investor after due verification.
- A letter (it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number) in original from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

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

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

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

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

Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India subject to a maximum limit of Rs.50000 per instrument. The AMC will not bear the bank charges for outstation demand drafts in case of investments in liquid/money market funds and such charges will have to be borne by the investor. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC/Points of Acceptance available for Investors. Investors may please further note that in case of any application made through the Demand Draft, no Demand Draft charges will be reimbursed by the AMC in any case. The same will have to be borne by investors.

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

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

8) Exchange Transactions

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

9) Demat

The unit holders would have an option to hold the units in dematerialized form. The applicant intending to hold units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP ID, DP Name and Beneficiary Account No. with the DP name at the time of subscribing to the units of the Scheme. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the Depository Participant. Names, Address, PAN details, KYC Details etc. mentioned in the application form will be verified against the Depository data. If the details mentioned in the application are incomplete/incorrect or not matching with the depository records, the application shall be treated as application for non-demat mode and accordingly units will be allotted in non-demat mode.

Note: In case of subscription of units through SIP in demat (electronic) mode, unit holder will not be able to redeem/transfer such units till units are credited to investor's Demat (Beneficiary) account. Units held in demat form are freely transferable.

10) Mode of Payment of Redemption/IDCW Proceeds

To the extent possible, the AMC will credit the redemption proceeds to the Bank account of the investor directly through direct credit facility/NEFT/RTGS. In order to enable the AMC to credit the funds directly to the Bank account of the investors, the investors are requested to provide all details about their bank account as required in point 6 of the application form. In all other cases, the redemption proceeds will be issued in the form of Cheque or DD in the name of the sole/first unit holder along with the bank account number registered in folio and sent to the correspondence address registered with us.

11) E-services Facility

The E-services facility includes IDBI MF Online, E-alerts and E-payouts.

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

*Please visit FAQs in Invest Now page for more details and to know list of banks available for transacting online.

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

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

12) Investment Options

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

13) Switchover Facility

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

14) Nomination Facility

- Nomination is mandatory for new folios/accounts opened by individual especially with sole holding. Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate. Nomination is not allowed in a folio held on behalf of a minor.
- The applicant/unit holders can nominate a person/persons (up to three) in whom the units held by him shall vest in the event of his death. Where the units are held by more than one person jointly, the joint Unit holders may together nominate a person/persons (up to three) in whom all the rights in the units shall vest in the event of death of all the joint Unit holders. If the units are held jointly, all joint holders will sign the nomination form. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/ share should be in whole numbers without any decimals making a total of 100 percent.
- The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non individuals including society, trust, body corporate, partnership firm, Karta of Hindu undivided family (HUF), holder of Power of Attorney cannot nominate.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit holder. The Applicant is advised that, the Guardian to a Minor Nominee should be a person other than the Applicant.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a Trust, other than a religious or charitable trust, society, body corporate, partnership firm, Karta of HUF or a Power of Attorney holder.
- A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination in respect of the units stands rescinded upon the transfer of units. In case of multiple nominees, on the death of one or more nominee, the transmission of units shall be made in favour of the remaining nominee(s).
- Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.

  The nomination details as registered with the Depository Participant shall be applicable to unit holders who have opted to hold units in Demat mode
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee. Investors should note that where the Units are transferred in favour of the nominee, the KYC formalities, as applicable, shall have to be completed by the nominee.
- Every new nomination for a folio/account will overwrite the existing nomination.

15) Declaration and Signatures

- All signatures should be in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public under his/her official seal.
- In case of applications under a Power of Attorney, the relevant Power of Attorney or the certified and duly notarized copy thereof must be lodged along with the application.

CHECKLIST

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

Documents	Individual (RI)	Companies	Societies	Partnership Firms	Investment through POA	Trusts	NRI	FIIs	PIO
Copy of the PAN Card	✓	✓	✓	✓	✓	✓	✓	✓	✓
14 digit KIN Confirmation Letter/KYC Acknowledgment	✓	✓	✓	✓	✓	✓	✓	✓	✓
Resolution/Authorization to invest		✓	✓					✓	
List of authorized signatories with specimen signatures		✓	✓	✓		✓		✓	
Trust Deed						✓			
Bye-laws			✓						
Partnership Deed				✓					
Overseas Auditor Certificate and SEBI registration certificate								✓	
Notarized POA					✓				
Proof of Address									✓
PIO Card									✓
Foreign Inward Remittance Certificate								✓	
Foreign Account Tax Compliance Act (FATCA)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Ultimate Beneficial Owner (UBO)		✓	✓	✓	✓	✓		✓	

IDBI mutual

COMMON APPLICATION FORM

Distributor ARN	Sub Distributor ARN	Internal sub Code/Sol ID	Employee Code	EUIN	RIA Code#/PMRN

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

#I/We, have invested in the scheme(s) of IDBI Mutual Fund under Direct Plan. I/We hereby give my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all schemes of IDBI Mutual Fund, to the above mentioned SEBI Registered Investment Adviser.

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

Signatures	First/Sole Applicant/Guardian	Second Applicant	Third Applicant

Please (✓) ☐ LUMPSUM INVESTMENT ☐ MICRO APPLICATION ☐ SIP APPLICATION

1. EXISTING UNIT HOLDER INFORMATION

Folio No. ☐☐☐☐☐☐☐☐☐☐

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

2. APPLICANT'S PERSONAL DETAILS (MANDATORY)

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

Name of First/Sole Applicant/Minor*

PAN/PEKRN ☐☐☐☐☐☐☐☐☐☐ CKYC* Id No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Date of Birth D D / M M / Y Y Y Y

Mobile No. ☐☐☐☐☐☐☐☐☐☐ Email ☐ (Please ✓) ☐ Self ☐ Family Member ☐ Not Provided

If Family Member (Please specify): ☐ Spouse ☐ Dependent Parent ☐ Dependent Children

Gender **(Please ✓)** ☐ Male ☐ Female ☐ Other Legal Entity Identification(LEI)Code**

(*) Proof Attached, (**) LEI is applicable for Non-Individual investor including HUF, not applicable to individuals,minor & NRI investor.

Name of the Guardian#/contact person for non-individual

PAN/PEKRN ☐☐☐☐☐☐☐☐☐☐ CKYC Id No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Nationality ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Relationship with Minor Please (✓) ☐ Mother ☐ Father ☐ Legal Guardian

Mobile No. ☐☐☐☐☐☐☐☐☐☐ Email

Proof of the Relationship with Minor (Please ✓) ☐ Birth Certificate ☐ School Certificate ☐ Passport ☐ Other _____ (Please Specify) _____

* 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

(Not applicable for minor/Non Individual Investment)

PAN/PEKRN ☐☐☐☐☐☐☐☐☐☐ CKYC Id No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Mobile No. ☐☐☐☐☐☐☐☐☐☐ Email ☐ (Please ✓) ☐ Self ☐ Family Member ☐ Not Provided

If Family Member (Please specify): ☐ Spouse ☐ Dependent Parent ☐ Dependent Children

Name of Third Applicant

(Not applicable for minor/Non Individual Investment)

PAN/PEKRN ☐☐☐☐☐☐☐☐☐☐ CKYC Id No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Mobile No. ☐☐☐☐☐☐☐☐☐☐ Email ☐ (Please ✓) ☐ Self ☐ Family Member ☐ Not Provided

If Family Member (Please specify): ☐ Spouse ☐ Dependent Parent ☐ Dependent Children

Tax Status (Applicable for First/Sole Applicant) **(Please ✓)** ☐ Resident Individual ☐ NRI/PIO ☐ Trust ☐ HUF ☐ Bank/FIs ☐ Sole Proprietorship ☐ Minor ☐ Company/Body Corporate ☐ FIIs ☐ Partnership Firm ☐ AOP/BOI ☐ Society ☐ Other _____ (Please Specify) _____

Acknowledgment slip

Scheme Name: _____

Option: _____ Sub Option: _____

Received from Mr./Ms./M/s. _____

Cheque/DD No.: _____ Date : _____ Amount Rs.: _____

Stamp, Signature & Date

3. COMMUNICATION (Please ✓ to Opt-in)

☐ Visually challenged

☐ All communications will be sent by default to the registered E-mail ID/Mobile No. In case you wish to receive physical communication (please ✓ here)

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	PIN CODE	COUNTRY	PIN CODE

Tel. No. ☐☐☐☐☐☐☐☐☐☐

4. KYC DETAILS (MANDATORY)

Occupation (Please ✓)

First Applicant	☐ Private Sector Service ☐ Public Sector ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Other (Please Specify)
Second Applicant	☐ Private Sector Service ☐ Public Sector ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Other (Please Specify)
Third Applicant	☐ Private Sector Service ☐ Public Sector ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Other (Please Specify)

Gross Annual Income Details (Please ✓)

First Applicant/ Guardian	☐ Below 1 Lac ☐ 1-5 Lacs ☐ >5-10 Lacs ☐ >10-25 Lacs ☐ >25-1 Crore ☐ >1 Crore Net-worth in ₹ (* Net worth should not be older than 1 year) as on (date) D D / M M / Y Y Y Y (Not older than 1 year)
Second Applicant	☐ Below 1 Lac ☐ 1-5 Lacs ☐ >5-10 Lacs ☐ >10-25 Lacs ☐ >25-1 Crore ☐ >1 Crore Net-worth in ₹ (* Net worth should not be older than 1 year) as on (date) D D / M M / Y Y Y Y (Not older than 1 year)
Third Applicant	☐ Below 1 Lac ☐ 1-5 Lacs ☐ >5-10 Lacs ☐ >10-25 Lacs ☐ >25-1 Crore ☐ >1 Crore Net-worth in ₹ (* Net worth should not be older than 1 year) as on (date) D D / M M / Y Y Y Y (Not older than 1 year)

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

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

5. FATCA and CRS DETAILS For Individuals (Mandatory) (Non-Individuals are required to submit separate FATCA & CRS information (for non-individuals/Legal entity) and UBO Declaration Form available at www.idbimutual.co.in)

	First Applicant (including Minor)	Second Applicant/Guardian/POA	Third Applicant
Place of Birth			
Country of Birth			
Nationality	☐ Indian ☐ U.S. ☐ Others, please specify _____	☐ Indian ☐ U.S. ☐ Others, please specify _____	☐ Indian ☐ U.S. ☐ Others, please specify _____
Tax Residence Address Type (as per KYC records)	☐ Residential ☐ Registered Office ☐ Business	☐ Residential ☐ Registered Office ☐ Business	☐ Residential ☐ Registered Office ☐ Business
Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
	If 'YES', please fill below 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.		
Country of Tax Residency	(1) (2) (3)	(1) (2) (3)	(1) (2) (3)
Tax Identification Number OR Functional Equivalent	(1) (2) (3)	(1) (2) (3)	(1) (2) (3)
Identification Type (TIN of other, Please specify)	(1) (2) (3)	(1) (2) (3)	(1) (2) (3)
If TIN is not available, please tick the reason A, B, or C (as defined below)	**1** ☐ A ☐ B ☐ C **2** ☐ A ☐ B ☐ C **3** ☐ A ☐ B ☐ C	**1** ☐ A ☐ B ☐ C **2** ☐ A ☐ B ☐ C **3** ☐ A ☐ B ☐ C	**1** ☐ A ☐ B ☐ C **2** ☐ A ☐ B ☐ C **3** ☐ A ☐ B ☐ C

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_____

6. 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 | City

State | Pin Code

Account No. | A/C. Type (Please ✓) ☐ Savings ☐ NRE ☐ Current ☐ NRO ☐ FCNR

9 digit MICR Code | 11 digit IFSC Code

Please attach a cancelled cheque OR a clear photo copy of a cheque (Mandatory for credit via NEFT/RTGS)

7. ☐ 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.

8. POWER OF ATTORNEY (POA) if investment is being made by a constitutional Attorney, please submit the notarized copy of the POA

PoA Name

PAN/PEKRN | CKYC ID No.

9. INVESTMENT DETAILS AND PAYMENT DETAILS - CHEQUE/DD/RTGS/NEFT/TRANSFER

(investors are requested to not to submit outstation cheque to avoid delay in processing the application). Please ✓ wherever applicable.

Scheme Name: _____ **Plan :** ☐ Regular ☐ Direct **Option :** ☐ Growth ☐ Income Distribution cum Capital Withdrawal (IDCW)

Mode of IDCW: ☐ Payout of IDCW ☐ Re-investment of IDFCW ☐ Transfer of IDCW

Transfer of IDCW: To Scheme _____ Plan _____ Option _____

Mode of Payment (Please ✓) ☐ Cheque ☐ DD ☐ Funds Transfer ☐ RTGS/NEFT ☐ NACH

Investment Amount (Rs.) _____ DD Charges if any (Rs.) _____

Net Amount (in words) _____

Draw on Bank

Branch & City | Account No.

Cheque/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. *Kindly provide Foreign Inward Remittance Certificate (FIRC) evidencing source of funds

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

10. NOMINATION DETAILS (Minor/HUF/POA Holder/Non Individuals Cannot Nominate) [MANDATORY]

☐ **PLEASE REGISTER MY/OUR NOMINEE AS PER BELOW DETAILS**

Sr. No.	Nominee(s) Name	Date of Birth (in case of Minor)	PAN No. of Nomiee/ Guardian	Name of the Guardian (in case of Minor)	Relationship with Investor	% of Share
1		D D M M Y Y Y Y				
2		D D M M Y Y Y Y				
3		D D M M Y Y Y Y				

If in case nominee is a minor, please provide Guardian's PAN No. and attach a copy of minor's Birth Certificate.

Signature of Nominee/Guardian	(1)	(2)	(3)

☐ **I/WE DO NOT WISH TO NOMINATE**

I/We hereby confirm that I/We do not wish to appoint any nominee(s) for my mutual fund units held in my/our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my/our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

Name of First Unitholder | Name of Second Unitholder | Name of Third Unitholder

Signature of First Unitholder | Signature of Second Unitholder | Signature of Third Unitholder

11. 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.

FATCA/CRS Certification/Declaration: 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 and hereby accept the same. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/modification to the above information (including change in tax residency status) in future promptly i.e. within 30 days of such change and also undertake to provide any other additional information as may be required at your end.

First/Sole Applicant/Guardian	Second Applicant	Third Applicant

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

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

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

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

IDBI mutual

Application form for registration of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP)

Distributor ARN	Sub Distributor ARN	Internal sub Code/Sol ID	Employee Code	EUIN	Serial No./Date, Time & Stamp
ARN	ARN				

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. In case purchase/subscription amount is Rs. 10,000/- or more and the investor's Distributor has opted to receive "Transaction Charges" the same are deductable as applicable from the purchase/subscription amount and payable to the distributor. Units will issued against the balance amount invested.
"I/We, have invested in the scheme(s) of IDBI Mutual Fund under Direct Plan. I/We hereby give my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all schemes of IDBI Mutual Fund, to the above mentioned SEBI Registered Investment Adviser:"

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

Signatures	First/Sole Applicant/Guardian	Second Applicant	Third Applicant

Please (✓) ☐ SIP WITH CHEQUE ☐ SIP WITHOUT CHEQUE

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 ☐ Income Distribution cum Capital Withdrawal (IDCW)

Mode of IDCW: ☐ Payout of IDCW ☐ Re-investment of IDCW ☐ Transfer of IDCW

2. Systematic Investment Plan (SIP).

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

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

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

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

3. Systematic Transfer Plan (STP).

Source Scheme _____ Plan _____ Option _____

Target Scheme _____ Plan _____ Option _____

Each STP Amount (Rs.) Frequency: ☐ Weekly (1st business day of the week) ☐ Monthly ☐ Quarterly

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

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

4. Systematic Withdrawal Plan (SWP).

Each SWP Amount (Rs.)

Enrolment Start 2 5 M M Y Y Y Y End 2 5 M M Y Y Y Y **or** No. of installments _____

5. 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

---

IDBI mutual

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

tick (✓)

CREATE	☑
MODIFY	☒
CANCEL	☒

3 Sponsor Bank Code For Office use 4 Utility Code For Office use

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

8 Bank A/c Number

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

12 an amount of Rupees 13 ₹

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

16 Reference-1 FOLIO NO. 18 Mobile

17 Reference-2 19 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 as per Bank Record Signature as per Bank Record Signature as per Bank Record

22 Name as per Bank Record Name as per Bank Record Name as per Bank Record

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.

TERMS & CONDITIONS FOR SIP/STP/SWP

I. SYSTEMATIC INVESTMENT PLAN (SIP):

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. SIP is offered on 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.
4. Minimum Duration: 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 Daily option (only for IDBI Ultra Short Term Fund) Rs.500 per day for minimum of 30 instalments continuously for all business days.
5. IDBI Mutual Fund will not liable for any transaction failures due to rejection by the investors bank/branch.
6. The investor agrees to abide by the terms and conditions of NACH facility of NPCI.
7. 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.
8. IDBI Mutual Fund reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever.
9. 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 in the scheme.
10. The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
11. IDBI Mutual Fund reserves the right to reject any application without assigning any reason thereof.
12. Cancellation can be done separately by submitting the request atleast 21 days in advance;
13. For intimating the change in bank particulars of ongoing SIP with IDBI Bank, please fill up SIP cancellation form (Available in our website) & new SIP registration form to be submitted mentioning new bank details along with relevant SIP details for registration purpose.
14. Requests for any new Registration/changes/modification in the NACH Bank Mandate should be submitted atleast 30 days in advance.
15. 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.
16. 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.
17. 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

Additional for MICRO Systematic Investment Plans (MICRO SIPs)

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

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

All other terms and conditions applicable to regular SIP investment shall be applicable for Micro SIP as well as Corporate Employee SIP. 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:

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

III. SYSTEMATIC WITHDRAWAL PLAN (SWP):

This facility allows Unitholders to withdraw a fixed 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:

1. 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.
2. Minimum balance in the Scheme should be Rs.25,000/- at the time of enrolment for SWP.
3. Minimum amount for each withdrawal should be Rs.1,000/- and in multiples of Re.1/- thereafter for a minimum period of 6 months.
4. In case the Unitholder purchases additional Units in the Scheme under the same folio, the SWP facility would be extended to such units also.
5. The facility will be automatically terminated if the units in the Scheme are pledged or upon receipt of intimation of death of the Unitholder.
6. The redemption under SWP will be subject to applicable Exit load
7. 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.
8. 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.
9. If the balance under scheme falls below Rs.5000/-, then the AMC reserve the right to redeem the balance units.
10. 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.

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: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400 005.
Tel: (022) 66442800 Fax: 66442801 Website: www.idbimutual.co.in Email: contactus@idbimutual.co.in

Folio No. ☐☐☐☐☐☐☐☐☐☐ PAN ☐☐☐☐☐☐☐☐☐☐

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

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

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

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

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

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

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

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

3. PAN ☐☐☐☐☐☐☐☐☐☐☐☐☐ Occupation Type ☐☐☐☐☐☐☐☐☐ DOB D D M M Y Y Y Y
City of Birth ☐☐☐☐☐☐☐☐☐☐☐☐☐ Nationality ☐☐☐☐☐☐☐☐☐ Gender ☐ Male ☐ Female
Country of Birth ☐☐☐☐☐☐☐☐☐☐☐☐☐ Father's Name ☐☐☐☐☐☐☐☐☐ ☐ 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/ Guardian Signature	Second Applicant Signature	Third Applicant Signature

Place : _____

Date : _____/_____ / _____

CKYC & KRA KYC Form

IDBI mutual

Know Your Client Application Form (For Individuals only)
(Please fill the form in English and in BLOCK Letters)
Fields marked with '*' are mandatory fields

Application Type* ☐ New ☐ Update KYC Number*

KYC Type* ☐ Normal (PAN is mandatory) ☐ PAN Exempt Investors (Refer instruction K)

1. Identity Details (Please refer instruction **A** at the end)

PAN Please enclose a duly attested copy of your PAN Card

	Prefix	First Name	Middle Name	Last Name
Name* (same as ID proof)				
Maiden Name (If any*)				
Father / Spouse Name*				
Mother Name*				

Date of Birth* D D – M M – Y Y Y Y

Photo

Gender* ☐ M- Male ☐ F- Female ☐ T-Transgender

Marital Status* ☐ Married ☐ Unmarried ☐ Others

Citizenship* ☐ IN- Indian ☐ Others – Country _____ Country Code

Residential Status* ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin

Occupation Type* ☐ S-Service ☐ Private Sector ☐ Public Sector ☐ Government Sector ☐ O-Others ☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student ☐ B-Business ☐ X-Not Categorised

Signature/ Thumb Impression

2. Proof of Identity (PoI)* (for PAN exempt Investor or if PAN card copy not provided) (Please refer instruction C & K at the end)

(Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)

☐ A- Passport Number — Passport Expiry Date D D – M M – Y Y Y Y

☐ B- Voter ID Card

☐ D- Driving Licence — Driving Licence Expiry Date D D – M M – Y Y Y Y

☐ E- Aadhaar Card

☐ F- NREGA Job Card

☐ Z- Others (any document notified by the central government) Identification Number

3. Proof of Address (PoA)*

☐ 3.1 Current / Permanent / Overseas Address Details (Please see instruction D at the end)

Address

Line 1*

Line 2

Line 3 City / Town / Village*

District* Zip / Post Code* State/UT Code as per Indian Motor Vehicle Act, 1988

State/UT* Country* Country Code as per ISO 3166

Address Type* ☐ Residential / Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified

(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)

Proof of Address*

☐ Passport Number — Passport Expiry Date D D – M M – Y Y Y Y

☐ Voter ID Card

☐ Driving Licence — Driving Licence Expiry Date D D – M M – Y Y Y Y

☐ Aadhaar Card

☐ NREGA Job Card

☐ Others (any document notified by the central government) Identification Number

☐ 3.2 Correspondence / Local Address Details* (Please see instruction E at the end)

Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1', Submit relevant documentary proof)

Line 1*

Line 2

Line 3 City / Town / Village*

District* Zip / Post Code* State/UT Code as per Indian Motor Vehicle Act, 1988

State/UT* Country* Country Code as per ISO 3166

4. Contact Details (All communications will be sent on provided Mobile no. / Email-ID) (Please refer instruction **F** at the end)

Email ID

Mobile — Tel. (Off) — Tel. (Res) —

5. FATCA/CRS Information (Tick if Applicable)

☐ Residence for Tax Purposes in Jurisdiction(s) Outside India (Please refer instruction **B** at the end)

Additional Details Required* (Mandatory only if above option (5) is ticked)

Country of Jurisdiction of Residence* Country Code of Jurisdiction of Residence as per ISO 3166

Tax Identification Number or equivalent (If issued by jurisdiction)*

Place / City of Birth* Country of Birth* Country Code as per ISO 3166

Address Line 1*

Line 2

Line 3 City / Town / Village*

District* Zip / Post Code* State/UT Code as per Indian Motor Vehicle Act, 1988

State/UT* Country* Country Code as per ISO 3166

6. Details of Related Person (Optional) (please refer instruction G at the end) (in case of additional related persons, please fill 'Annexure B1')

☐ Related Person ☐ Deletion of Related Person KYC Number of Related Person (if available*)

Related Person Type* ☐ Guardian of Minor ☐ Assignee ☐ Authorized Representative

Name* Prefix First Name Middle Name Last Name

(If KYC number and name are provided, below details of section 6 are optional)

☐ Proof of Identity [PoI] of Related Person* (Please see instruction (**H**) at the end)

(Certified copy of any one of the following Proof of Identity[PoI] needs to be submitted)

☐ A- Passport Number Passport Expiry Date D D — M M — Y Y Y Y

☐ B- Voter ID Card

☐ C- PAN Card

☐ D- Driving Licence Driving Licence Expiry Date D D — M M — Y Y Y Y

☐ E- Aadhaar Card

☐ F- NREGA Job Card

☐ Z- Others (any document notified by the central government) Identification Number

7. Remarks (If any)

8. Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date: D D — M M — Y Y Y Y Place:

[Signature / Thumb Impression]

Signature / Thumb Impression of Applicant

9. Attestation / For Office Use Only

Documents Received ☐ Certified Copies

KYC Verification Carried Out by *(Refer Instruction I)*

Date D D — M M — Y Y Y Y

Emp. Name

Emp. Code

Emp. Designation

[Employee Signature]

Institution Details

Name

Code

Emp. Branch

[Institution Stamp]

In-Person Verification (IPV) Carried Out by *(Refer Instruction J)*

Date D D — M M — Y Y Y Y

Emp. Name

Emp. Code

Emp. Designation

[Employee Signature]

Institution Details

Name

Code

Emp. Branch

[Institution Stamp]

Instructions/Guidelines for filling Individual KYC Application Form

General Instructions:

1. Self-Certification of documents is mandatory.
2. KYC number of applicant is mandatory for update/change of KYC details.
3. For particular section update, please tick (✔) in the box available before the section number and strike off the sections not required to be updated.
4. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant 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 list mentioned under [I].
5. If any proof of identity or address is in a foreign language, then translation into English is required.
6. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
7. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
8. Sole proprietor must make the application in his individual name & capacity.
9. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory.
10. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
11. 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.

A. Clarification / Guidelines on filling 'Identity Details' section

1. Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

B. Clarification/Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

1. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/ insurance number, citizen/personal identification/services code/number, and resident registration number)

C. Clarification / Guidelines on filling 'Proof of Identity [PoI]' section, if PAN Card copy is not enclosed/For PAN exempt Investors

1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
2. Mention identification / reference number if 'Z – Others (any document notified by the central government)' is ticked.
3. Others – Identity card with applicant's photograph issued by any of the following: Central/ State Government 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.
4. Letter issued by a gazetted officer, with a duly attested photograph of the person.

D. Clarification / Guidelines on filling 'Proof of Address [PoA] section

1. PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
2. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government 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.

E. Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

1. To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
2. In case of multiple correspondence / local addresses, Please fill 'Annexure A1'
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government 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.

F. Clarification / Guidelines on filling 'Contact details' section

1. Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
2. Do not add '0' in the beginning of Mobile number.

G. Clarification / Guidelines on filling 'Related Person details' section

1. Provide KYC number of related person if available.

H. Clarification / Guidelines on filling 'Related Person details – Proof of Identity [PoI] of Related Person' section

1. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

I. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. 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).
5. 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.
6. Government authorised officials who are empowered to issue Apostille Certificates.

J. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

K. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.

List of Two-Digit state / U.T Codes as per Indian Motor Vehicle Act, 1988

State / U.T	Code
Andaman & Nicobar	AN
Andhra Pradesh	AP
Arunachal Pradesh	AR
Assam	AS
Bihar	BR
Chandigarh	CH
Chattisgarh	CG
Dadra and Nagar Haveli	DN
Daman & Diu	DD
Delhi	DL
Goa	GA
Gujarat	GJ
Haryana	HR

State / U.T	Code
Himachal Pradesh	HP
Jammu & Kashmir	JK
Jharkhand	JH
Karnataka	KA
Kerala	KL
Lakshadweep	LD
Madhya Pradesh	MP
Maharashtra	MH
Manipur	MN
Meghalaya	ML
Mizoram	MZ
Nagaland	NL
Orissa	OR

State / U.T	Code
Pondicherry	PY
Punjab	PB
Rajasthan	RJ
Sikkim	SK
Tamil Nadu	TN
Telangana	TS
Tripura	TR
Uttar Pradesh	UP
Uttarakhand	UA
West Bengal	WB
Other	XX

List of ISO 3166 Two-Digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire !Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion !Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao !Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy !Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

IDBI mutual

4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba,
Mumbai - 400 021 | Website: www.idbimutual.co.in

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 D D / M M / Y Y Y Y

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 *(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,
   Financial institution[3] ☐
   or
   Direct reporting NFE[4] ☐
   (please tick as appropriate)

Global Intermediary Identification Number (GIIN)

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

Name of Sponsoring Entity

GIIN not available *(please tick as applicable)* ☐ **Applied for**

If the entity is a financial institution, ☐ Not required to apply for - please specify 2 digits sub-category[10]

☐ Not obtained - Non-participating FI

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

1.	Is the Entity a *publicly traded company (that is, a company whose shares are regularly traded on an established securities market)* No ☐	Yes ☐ *(If yes, please specify any one stock exchange on which the stock is regularly traded)* Name of stock exchange _____
2.	Is the Entity a *related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market)* No ☐	Yes ☐ *(If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)* Name of listed company _____ Nature of relation ☐ Subsidiary of the Listed Company or ☐ Controlled by a Listed Company Name of stock exchange _____
3.	Is the Entity an *active[1] Non-financial entity (*NFE) No ☐	Yes ☐ Nature of Business _____ Please specify the sub-category of active NFE ☐☐ (Mention code - refer 2c of Part D)
4.	Is the Entity an *passive[2]* NFE No ☐	Yes ☐ *(If yes, please fill UBO declaration in the next section)* Nature of Business _____

[1]Refer 2 of Part D | [2]Refer 3(ii) of Part D | [3]Refer 1(i) of Part D | [4]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 *(PAN, Aadhar, Passport, Election ID, Govt. ID, Driving License, NREGA Job Card, Others)* **City of Birth - Country of Birth**	**Occupation Type -** *Service, Business, Others* **Nationality** **Father's Name -** *Mandatory if PAN is not available*	**DOB -** *Date of Birth* **Gender -** *Male, Female, Other*
1. Name & PAN City of Birth Country of Birth	Occupation Type Nationality Father's Name	DOB D D M M Y Y Y Y Gender Male Female Others
2. Name & PAN City of Birth Country of Birth	Occupation Type Nationality Father's Name	DOB D D M M Y Y Y Y Gender Male Female Others
3. Name & PAN City of Birth Country of Birth	Occupation Type Nationality Father's Name	DOB D D M M Y Y Y Y Gender Male Female Others

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

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 doucmentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

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

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 04, 05, 06 and 07 - 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	Any NFE that that fulfils all of the following requirements: ● It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civil league or an organization operated exclusively for the promotion of social welfare; ● It is exempt from income tax in India; ● It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit 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 comprensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof. Explanation – For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely (i) An Investor Protection Fund referred to in clause (23EA) (ii) A Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (iii) An Investor Protection Fund referred to in clause (23EC), of section 10 of the Act.

3. ***Other definitions***

(i) ***Related entity***

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

(ii) ***Passive NFE***

The term passive NFE means

(i) Any non financial entity which is not an active non-financial entity; 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

POINTS OF ACCEPTANCE FOR APPLICATION FORM

OUR BRANCHES (INVESTOR SERVICE CENTRES)

Ahmedabad: IDBI Mutual Fund, IDBI Complex, 3rd Floor, Nr. Lal Bunglows, Off. C G Road, Ahmedabad - 380 006. Bengaluru: IDBI Mutual Fund, Mittal Towers, 209, "A" Wing, 2nd Floor, M G Road, Bengaluru – 560 001. Chennai: IDBI Mutual Fund, No. 115, Anna Salai, P. B. No. 805, Saidapet, Chennai - 600 015. Chandigarh: IDBI Mutual Fund, IDBI Bank Ltd., Basement, SCO NO 55-56-57, Sector 8 C Madhya Marg, Chandigarh - 160008. Delhi: IDBI Mutual Fund. 610, 6TH Floor, Indraprakash Building, Barakhamba Road ,New Delhi-110001. Hyderabad: IDBI Mutual Fund, 2nd 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. Jaipur: IDBI Mutual Fund, IDBI Bank Ltd, F-29, Gautam Nagar, Opp. Reliance Fresh, Vaishali Nagar, Jaipur – 302 021 Kolkata: IDBI Mutual Fund, IDBI House, 6th Floor, 44, Shakespeare Sarani, Kolkata - 700 017. Kochi: IDBI Mutual Fund, 2nd Floor, IDBI Bank Corporate Office, Near Passport Office, Panampilly Panampally Nagar, P. B. No. 4253, Kochi – 682 036. Lucknow: IDBI Mutual Fund, Ground Floor, Saran Chambers-II, 05 Park Road, Opp Civil Hospital, Hazratganj, Lucknow - 226601. Mumbai: IDBI Mutual Fund, 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai – 400 005. Pune: IDBI Mutual Fund, Office No. 91, 5th Floor, Shreenath Plaza, C Wing, F. C. Road, Shivajinagar, Pune - 411 005.

KFIN INVESTOR SERVICE CENTRES

Agartala : OLS RMS Chowmuhani, Mantri Bari Road 1st Floor Near Jana Sevak Saloon Building Traffic Point, Tripura West, Agartala, Tripura - 799001. Agra : House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place, Agra, Uttar Pradesh - 282002. Ahmedabad : Office No. 401, on 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad, Gujarat - 380009. Ajmer : 302 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer, Rajasthan - 305001. Akola : Yamuna Tarang Complex, Shop No 30, Ground Floor N.H. No - 06 Murtizapur Road, Opp Radhakrishna Talkies, Akola, Maharashtra - 444004. Aligarh : 1st Floor Sevti Complex, Near Jain Temple, Samad Road Aligarh, Uttar Pradesh - 202001. Allahabad : Meena Bazar, 2nd Floor, 10 S.P. Marg Civil Lines, Subhash Chauraha, Prayagraj, Allahabad, Uttar Pradesh - 211001. Alwar : Office Number 137, First Floor, Jai Complex, Road No-2, Alwar, Rajasthan – 301001. Amaravathi : Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi, Maharashtra - 444601. Ambala : 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala, Haryana - 133001. Amritsar : SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar, Punjab - 143001. Anand : B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room, Grid Char Rasta, Anand, Gujarat - 380001. Ananthapur : #13/4, Vishnupriya Complex, Beside SBI Bank, Near Tower Clock, Ananthapur-515001. Asansol : 112/N G. T. Road, Bhanga Pachil,G.T Road, Asansol Pin: 713 303; Paschim Bardhaman West Bengal, Asansol, West Bengal - 713303. Aurangabad : Shop no B 38,Motiwala Trade Center, Nirala Bazar, Aurangabad, Maharashtra - 431001. Azamgarh : House No. 290, Ground Floor, Civil lines, Near Sahara Office, Azamgarh, Uttar Pradesh - 276001. Balasore : 1-B. 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore, Orissa - 756001. Bangalore : No 35,Puttanna Road, Basavanagudi, Bangalore, Karnataka - 560004. Bankura : Plot Nos- 80/1/Anatunchati Mahalla, 3rd Floor, Ward No-24 Opposite P.C Chandra, Bankura Town, Bankura, West Bengal - 722101. Bareilly : 1st Floor Rear Sidea - Square Building, 54-Civil Lines, Ayub Khan Chauraha, Bareilly, Uttar Pradesh - 243001. Baroda : 203 Corner Point, Jetalpur Road, Baroda Gujarat, Baroda, Gujarat - 390007. Begusarai : C/o Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai, Bihar - 851117. Belgaum : Premises No.101, CTS NO.1893,Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum, Karnataka - 590011. Bellary : Shree Gayathri Towers #4,1st Floor, K.H.B. Colony, Gopalaswamy Mudaliar Road, Gandhi Nagar-Bellary, Telangan - 583103. Berhampur (Or) : Opp Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or), Orissa - 760001. Bhagalpur : 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur, Bihar 812001. Bharuch : 123 Nexus Business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch, Gujarat - 392001. Bhatinda : MCB -Z-3-01043, 2 Floor, Goniana Road, Opposite Nippon India MF, GT Road, Near Hanuman Chowk, Bhatinda, Punjab - 151001. Bhavnagar : 303 Sterling Point, Waghawadi Road, Bhavnagar, Gujarat - 364001. Bhilai : Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai, Chatisgarh - 490020. Bhilwara : Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near Canara Bank, Bhilwara, Rajasthan - 311001. Bhopal : SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. Bhubaneswar : A/181 Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar, Orissa - 751007. Bikaner : 70-71 2Nd Floor, Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner, Rajasthan - 334003. Bilaspur : Shop.No.306, 3rd Floor, Anandam Plaza, Vyapar Vihar Main Road, Bilaspur, Chatisgarh - 495001. Bokaro : City Centre, Plot No. He-07, Sector-IV, Bokaro Steel City, Bokaro, Jharkhand - 827004. Borivali : Gomati Smuti Ground Floor, Jambli Gully, Near Railway Station, Borivali Mumbai, Maharashtra - 400 092. Burdwan : Anima Bhavan 1st Floor Holding No.-42, Sreepally G. T. Road, West Bengal, Burdwan, West Bengal - 713103. Calicut : Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Kerala - 673001. Chandigarh : First floor, SCO 2469-70, Sec. 22-C, Chandigarh 160022. Chennai : F-11 Akshaya Plaza 1st Floor,108 Adhithanar Salai, Egmore Opp To Chief Metropolitan Court, Chennai, Tamil Nadu - 600002. Chinsura : No : 96,PO: Chinsurah, Doctors Lane, Chinsurah, West Bengal - 712101. Cochin : Ali Arcade 1st Floor, Kizhavana Road,Panampilly Nagar, Near Atlantis Junction, Ernakualm, Kerala - 682036. Coimbatore : 3rd Floor Jaya Enclave,1057 Avinashi Road, Coimbatore, Tamil Nadu - 641018. Cuttack : Shop No-45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building) Adjusent To Reliance Trends, Dargha Bazar, Cuttack , Orissa - 753001. Darbhanga : 2nd Floor, Raj Complex, Near Poor Home, Darbhanga - 846004. Davangere : D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere Taluk, Davangere Manda, Davangere, Karnataka - 577002. Dehradun : Shop No-809/799 , Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun Uttaranchal - 248001. Deoria : K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria, Uttar Pradesh - 274001. Dhanbad : 208 New Market, 2nd Floor, Bank More, Dhanbad, Jharkhand - 826001. Dhule : Ground Floor, Ideal Laundry Lane No 4, Khol Galli Near Muthoot Finance, Opp Bhavasar General Store, Dhule, Maharashtra - 424001. Durgapur : MWAV-16 Bengal Ambuja, 2nd Floor City Centre, Distt. Burdwan Durgapur-16, Durgapur, West Bengal - 713216. Eluru : DNO-23A-7-72/73K K S Plaza Munukutla Vari Street,Opp Andhra Hospitals, R R Peta, Eluru, Andhra Pradesh - 534002. Erode : Address No 38/1 Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode, Tamil Nadu - 638003. Faridabad : A-2B 2nd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundnit, Faridabad, Haryana - 121001. Ferozpur : The Mall Road Chawla Bulding 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur, Punjab - 152002. Gandhidham : Shop # 12 Shree Ambica Arcade Plot # 300, Ward 12. Opp. CG High School, Near HDFC Bank, Gandhidham, Gujarat - 370201. Gandhinagar : 123 First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump Sector - 11,Gandhinagar, Gujarat - 382011. Gaya : Property No. 711045129, Ground Floor, Hotel Skylark, Swaraipuri Road, Gaya, Bihar - 823001. Ghaziabad : FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh - 201001. Ghazipur : House No. 148/19, Mahua Bagh, Raini Katra,Ghazipur, Uttar Pradesh - 233001. Gonda : H No 782,Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil lines, Gonda, Uttar Pradesh - 271001. Gorakhpur : Shop No. 8-9 , 4th floor Cross Mall, Gorakhpur, Uttar Pradesh - 273001. Gulbarga : H NO 2-231, Krishna Complex, 2nd Floor, Opp. Municipal Corporation Office,Jagat, Station Main Road, Kalaburagi, Gulbarga, Karnataka - 585105. Guntur : 2nd Shatter, 1st Floor, HNO. 6-14-48, 14/2 Lane, Arundal Pet, Guntur, Andhra Pradesh - 522002. Gurgaon : No: 212A, 2nd Floor, Vipul Agora, M. G. Road, Gurgaon, Haryana - 122001. Guwahati : Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam - 781007. Gwalior : City Centre, Near Axis Bank, Gwalior, Madhya Pradesh - 474011. Haldwani : Shoop No 5, KMVN Shoping Complex, Haldwani, Uttaranchal - 263139. Haridwar : Shop No. - 17,Bhatia Complex, Near Jamuna Palace, Haridwar , Uttaranchal -249410. Hassan : SAS No: 490, Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan, Karnataka - 573201. Hissar : Shop No. 20, Ground Floor, R D City Centre,Railway Road, Hissar, Haryana - 125001. Hoshiarpur : Unit # SF-6,The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur, Punjab - 146001. Hubli : R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubballi, Karnataka - 580029. Hyderabad : No:303, Vamsee Estates,Opp: Bigbazaar, Ameerpet, Hyderabad, Telangana - 500016. Hyderabad(Gachibowli) :Selenium Plot No: 31 & 32,Tower B Survey No.115/22 115/24 115/25, Financial District Gachibowli Nanakramguda Serilimgampally Mandal, Hyderabad, Telangana -500032. Indore : 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above khurana Bakery, Indore, Madhya Pradesh. Jabalpur : 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur, Madhya Pradesh - 482001. Jaipur : Office no 101, 1st Floor, Okay Plus Tower, Next to Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur, Rajasthan - 302001. Jalandhar : Office No 7, 3rd Floor, City Square building,E-H197 Civil Line, Next to Kalyan Jewellers, Jalandhar, Punjab - 144001. Jalgaon : 3rd floor,269 JAEE Plaza, Baliram Peth Near Kishore Agencies, Jalgaon, Maharashtra - 425001. Jalpaiguri : D B C Road Opp Nirala Hotel, Jalpaiguri, West Bengal - 735101. Jammu : 304, A-1, 03rd Floor, North Block, Bahu Plaza, Jammu, Jammu & Kashmir - 180004. Jamnagar : 131 Madhav Plazza, Opp SBI Bank, Nr Lal Bunglow, Jamnagar, Gujarat - 361008. Jamshedpur : Madhukunj, 3rd Floor ,Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur, Jharkhand - 831001. Jhansi : 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi, Uttar Pradesh - 284001. Jodhpur : Shop No. 6, Gang Tower, G Floor, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur, Rajasthan - 342003. Junagadh : Shop No. 201, 2nd Floor, V-ARCADE Complex, Near Vanzari Chowk, M.G. Road, Junagadh, Gujarat – 362001. Kannur : 2nd Floor, Global Village, Bank Road, Kannur, Kerala - 670001. Kanpur : 15/46 B Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur, Uttar Pradesh - 208001. Karimnagar : 2nd Shutter HNo. 7-2-607 Sri Matha, Complex Mankammathota, Karimnagar, Telangana - 505001. Karnal : 18/369 Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal, Haryana - 132001. Karur : No 88/11, BB Plaza, NRMP Street, K S Mess Back Side, Karur, Tamil Nadu - 639002. Kharagpur : Holding No 254/220, SBI Building, Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur,Dist: Paschim Medinipur, Kharagpur, West Bengal - 721304. Kolhapur : 605/1/4 E Ward Shahupuri. 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur, Maharashtra - 416001. Kolkata : Apeejay House (Beside Park Hotel), C Block 3rd Floor, 15 Park Street, Kolkata, West Bengal - 700016. Kollam : Ground Floor, Narayanan Shopping Complex, Kausthubhsree Block, Kadapakada, Kollam, Kerala - 691008. Kota : D-8, Shri Ram Complex, Opposite Multi Purpose School,

Gumanpur, Kota, Rajasthan - 324007. Kottayam : 1st Floor CSI Ascension Square, Railway Station Road, Collectorate P O, Kottayam, Kerala - 686002. Kurnool : Shop No:47, 2nd Floor, S Komda Shoping Mall, Kurnool, Andhra Pradesh - 518001. Lucknow : 1st Floor, A. A. Complex, 5 Park Road, Hazratganj Thaper House, Lucknow, Uttar Pradesh - 226001. Ludhiana : SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana, Punjab - 141001. Madurai : No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai, Tamil Nadu - 625001. Malda : Ram Krishna Pally, Ground Floor, English Bazar, Malda, West Bengal - 732101. Mandi : House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, Mandi, Uttar Pradesh - 175001. Mangalore : Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore, Karnataka - 575003. Margao : Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGDPA Market Complex, Margao - 403601. Mathura : Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura, Uttar Pradesh - 281001. Meerut : H No 5, Purva Eran, Opp Syndicate Bank, Hapur Road, Meerut, Uttar Pradesh - 250002. Mehsana : FF-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehsana, Gujarat - 384002. Mirzapur : Triveni Campus, Near SBI Life Ratanganj Mirzapur, Uttar Pradesh - 231001. Moga : 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines Barat Ghar, Moga, Punjab - 142001. Moradabad : Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad, Uttar Pradesh - 244001. Morena : House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, Morena, Madhya Pradesh - 476001. Mumbai : 24/B Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort, Maharashtra - 400001. Muzaffarpur : First Floor Saroj Complex, Diwam Road,Near Kalyani Chowk, Muzaffarpur, Bihar - 842001. Mysore : NO 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore, Karnataka - 570009. Nadiad : 311-3rd Floor City Center, Near Paras Circle, Nadiad, Gujarat - 387001. Nagerkoil : HNO 45,1st Floor, East Car Street, Nagercoil, Tamil Nadu - 629001. Nagpur : Plot No. 2, Block No. B / 1 & 2, Shree Apratment, Khare Town, Mata Mandir Road, Dharampeth, Nagpur, Maharashtra - 440010. Nanded : Shop No.4, Santakripa Market G G Road, Opp.Bank of India, Nanded, Maharashtra - 431601. Nasik : S-9 Second Floor,Suyojit Sankul,Sharanpur Road,Nasik, Maharashtra - 422002. Navsari : 103 1st Floor Landmark Mall, Near Sayaji Library, Navsari Gujarat, Navsari, Gujarat - 396445. New Delhi : 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. Noida : F-21, 2nd Floor, Near Kalyan Jewelers, Sector-18, Noida, Uttar Pradesh - 201301. Palghat : No: 20 & 21, Metro Comple, H.P.O. Road, Palakkad, Kerala - 678001. Panipat : Preet Tower, 3rd Floor, Near NK Tower,G.T. Road,Panipat, Haryana - 132103. Panjim : H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim, Goa - 403001. Pathankot : 2nd Floor Sahni Arcade Complex, Adj.Indra Colony Gate Railway Road, Pathankot, Pathankot, Punjab - 145001. Patiala : B- 17/423, Lower Mall Patiala, Opp Modi College, Patiala, Punjab - 147001. Patna : 3A 3rd Floor Anand Tower, Exhibition Road, Opp ICICI Bank, Patna, Bihar - 800001. Pondicherry : No 122(10b), Muthumariamman Koil Street, Pondicherry - 605001. Pune : Office # 207-210, Second Floor, Kamla Arcade, JM Road. Opposite Balgandharva, Shivaji Nagar, Pune, Maharashtra - 411005. Raipur : Office No S-13 Second Floor Reheja Tower, Fafadih Chowk, Jail Road,Raipur, Chatisgarh - 492001. Rajahmundry : No. 46-23-10/A, Tirumala Arcade, 2nd Floor, Ganuga Veedhi, Danavaipeta, Rajahmundry, East Godavari Dist, Andhra Pradesh - 533103. Rajkot : 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Rajkot, Gujarat - 360001. Ranchi : Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi, Jharkhand - 834001. Renukoot : C/o Mallick Medical Store, Bangali Katra Main Road, Dist. Sonebhadra (U.P.), Renukoot, Uttar Pradesh - 231217. Rewa : Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa, Madhya Pradesh - 486001. Rohtak : Shop No 14, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak, Haryana - 124001. Roorkee : Shree Ashadeep Complex 16, Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal - 247667. Rourkela : 2nd Floor, Main Road, Udit Nagar, Sundargarh, Rourekla, Orissa - 769012. Sagar : II floor Above Shiva Kanch Mandir, 5 Civil Lines, Sagar, Sagar, Madhya Pradesh - 470002. Salem : No.6 NS Complex, Omalur Main Road, Salem, Tamil Nadu - 636009. Sambalpur : First Floor; Shop No. 219,Sahej Plaza, Golebazar, Sambalpur, Sambalpur, Orissa - 768001. Satna : Jainam Market, Purana Power House Chauraha, Panni Lal Chowk, Satna, Madhya Pradesh - 485001. Shillong : Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong, Meghalaya - 793001. Shimla : 1st Floor,Hills View Complex, Near Tara Hall, Shimla, Himachal Pradesh - 171001. Shimoga : Jayarama Nilaya, 2nd Corss, Mission Compound, Shimoga, Karnataka - 577201. Shivpuri : A. B. Road, In Front of Sawarkar Park, Near Hotel Vanasthali, Shivpuri, Madhya Pradesh - 473551. Sikar : First 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, 2nd Floor, Sevoke Road, Siliguri, West Bengal - 734001. Sitapur : 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur, Uttar Pradesh - 261001. Solan : Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan, Himachal Pradesh - 173212. Solapur : Block No 06,Vaman Nagar Opp D-Mart, Jule Solapur, Solapur, Maharashtra - 413004. Sonepat : Shop No. 205, PP Tower, Opp Income Tax Office, Subhash Chowk Sonepat, Haryana - 131001. Sri Ganganagar : Address Shop No. 5, Opposite Bihani Petrol Pump, NH - 15, Near Baba Ramdev Mandir, Sri Ganganagar, Rajasthan - 335001. Srikakulam : D No 4-4-97 First Floor, Behind Sri Vijayaganapathi Temple, Pedda Relli Veedhi, Palakonda Road, Srikakulam, Andhra Pradesh - 532001. Sultanpur : 1st Floor, Ramashanker Market, Civil Line, Sultanpur, Uttar Pradesh - 228001. Surat : Office No: -516, 5th Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat, Gujarat - 395002. T Nagar/Nungambakkam : No 23 | Cathedral Garden Road, Cathedral Garden Road, Nungambakkam, Chennai, Tamilnadu - 600 034. Thane : Room No. 302 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross RoadNaupada Thane West, Mumbai, Maharashtra - 400602. Tirunelveli : 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli, Tamil Nadu - 627001. Tirupathi : H.No:10-13-425,1st Floor Tilak Road, Opp: Sridevi Complex, Tirupathi, Andhra Pradesh - 517501. Tiruvalla : 2Nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla, Kerala - 689107. Trichur/Thrissur : 4th Floor, Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrissur, Kerala - 680001. Trichy : No 23C/1 E V R road, Near Vekkaliamman Kalyana Mandapam, Putthur, Trichy, Tamil Nadu - 620017. Trivandrum : Marvel Tower, 1st Floor, Ura-42 Statue, (Uppalam Road Residence Association),Trivandrum, Kerala - 695010. Tuticorin : 4 - B A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park Palayamkottai Road, Tuticorin, Tamil Nadu - 628003. Udaipur : Shop No. 202, 2nd Floor Business Centre,1C Madhuvan, Opp G P O Chetak Circle, Udaipur, Rajasthan - 313001. Ujjain : Heritage Shop No. 227,87 Vishvavidhyalaya Marg, Station Road, Near ICICI bank Above Vishal Megha Mart, Ujjain, Madhya Pradesh - 456001. Valsad : 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad, Gujarat - 396001. Vapi : A-8 First Floor Solitaire Business Centre, Opp DCB Bank GIDC Char Rasta, Silvassa Road, Vapi, Gujarat - 396191. Varanasi : D-64/132 KA , 2nd Floor, Anant Complex, Sigra, Varanasi, Uttar Pradesh - 221010. Vashi : Vashi Plaza, Shop No. 324, C Wing, 1st Floor, Sector 17, Vashi Mumbai, Maharashtra - 400705. Vellore : No 2/19,1st Floor, Vellore City Centre, Anna Salai, Vellore, Tamil Nadu - 632001. Vijayawada : HNO 26-23, 1st Floor, Sundarammastreet, GandhiNagar, Krishna, Vijayawada, Andhra Pradesh - 520010. Vile Parle : Shop No.1 Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL Office P M Road, Vile Parle East, Maharashtra - 400057. Visakhapatnam : DNO : 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp Roadto Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam, Andhra Pradesh - 530016. Warangal : Shop No 22, Ground Floor Warangal City Center,15-1-237, Mulugu Road Junction, Warangal, Telangana - 506002. Yamuna Nagar : B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building) Pyara Chowk, Yamuna Nagar, Haryana - 135001.

Agartala: OLS RMS Chowmuhani, Mantri Bari Road 1st Floor Near Jana Sevak Saloon Building Traffic Point, Tripura West, Agartala, Tripura - 799001. Agra : House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place, Agra, Uttar Pradesh - 282002. Ahmedabad : Office No. 401, on 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad, Gujarat - 380009. Ajmer : 302 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer, Rajasthan - 305001. Akola : Yamuna Tarang Complex, Shop No 30, Ground Floor N.H. No - 06 Murtizapur Road, Opp Radhakrishna Talkies, Akola, Maharashtra - 444004. Aligarh : 1st Floor Sevti Complex, Near Jain Temple, Samad Road Aligarh, Uttar Pradesh - 202001. Allahabad : Meena Bazar, 2nd Floor, 10 S.P. Marg Civil Lines, SubhashChauraha, Prayagraj, Allahabad, Uttar Pradesh - 211001. Alwar: Office Number 137, First Floor, Jai Complex, Road No-2, Alwar, Rajasthan – 301001. Amaravathi: Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi, Maharashtra - 444601. Ambala: 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala, Haryana - 133001. Amritsar : SCO 5, 2nd Floor, District Shopping Complex, RanjitAvenue, Amritsar, Punjab - 143001. Anand : B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room, Grid Char Rasta, Anand, Gujarat - 380001. Ananthapur: #13/4, Vishnupriya Complex, Beside SBI Bank, Near Tower Clock, Ananthapur-515001. Asansol: 112/N G. T. Road, Bhanga Pachil,G.T Road, Asansol Pin: 713 303; Paschim Bardhaman West Bengal, Asansol, West Bengal - 713303. Aurangabad : Shop no B 38,Motiwala Trade Center, Nirala Bazar, Aurangabad, Maharashtra - 431001. Azamgarh: House No. 290, Ground Floor, Civil lines, Near Sahara Office, Azamgarh, Uttar Pradesh - 276001. Balasore: 1-B. 1stFloor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore, Orissa - 756001. Bangalore : No 35,Puttanna Road, Basavanagudi, Bangalore, Karnataka - 560004. Bankura: Plot Nos- 80/1/Anatunchati Mahalla, 3rd Floor, Ward No-24 Opposite P.C Chandra, Bankura Town, Bankura, West Bengal - 722101. Bareilly : 1st Floor Rear Sidea - Square Building, 54-Civil Lines, Ayub Khan Chauraha, Bareilly, Uttar Pradesh - 243001. Baroda: 1st Floor 125 Kanha Capital, Opp. Express Hotel, R. C. Dutt Road, Alkapuri, Vadodara, Gujarat - 390007. Begusarai: C/o DrHazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai, Bihar - 851117. Belgaum : Premises No.101, CTS NO.1893,Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum, Karnataka - 590011. Bellary : Shree Gayathri Towers #4,1st Floor, K.H.B. Colony, Gopalaswamy Mudaliar Road, Gandhi Nagar-Bellary, Telangan- 583103. Berhampur (Or) : Opp Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or), Orissa - 760001. Bhagalpur : 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur, Bihar 812001. Bharuch : 123 Nexus Business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch, Gujarat - 392001. Bhatinda: MCB -Z-3-01043, 2 Floor, Goniana Road, Opposite Nippon India MF, GT Road, Near Hanuman Chowk, Bhatinda, Punjab - 151001. Bhavnagar : 303 Sterling Point, Waghawadi Road, Bhavnagar, Gujarat - 364001. Bhilai: Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai, Chatisgarh - 490020. Bhilwara: Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near Canara Bank, Bhilwara, Rajasthan - 311001. Bhopal : SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. Bhubaneswar : A/181 Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar, Orissa - 751007. Bikaner : 70-71 2Nd Floor, Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner, Rajasthan - 334003. Bilaspur: Shop.No.306, 3rd Floor, Anandam Plaza, Vyapar Vihar Main Road, Bilaspur, Chatisgarh- 495001. Bokaro: City Centre, Plot No. He-07, Sector-IV, Bokaro Steel City, Bokaro, Jharkhand - 827004. Borivali: Gomati Smuti Ground Floor, Jambli Gully, Near Railway Station, Borivali Mumbai, Maharashtra - 400 092. Burdwan : Saluja Complex; 846, Laxmipur, G. T. Road, Burdwan East, PS: Burdwan & Dist:

Burdwan, Burdwan, West Bengal - 713103. Calicut : Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Kerala - 673001. Chandigarh : First floor, SCO 2469-70, Sec. 22-C, Chandigarh 160022. Chennai : 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai, Tamil Nadu - 600034. Chinsura: No : 96,PO: Chinsurah, Doctors Lane, Chinsurah, West Bengal - 712101. Cochin : Ali Arcade 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakualm, Kerala - 682036. Coimbatore : 3rd Floor Jaya Enclave,1057 Avinashi Road, Coimbatore, Tamil Nadu - 641018. Cuttack : Shop No-45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building) Adjusent To Reliance Trends, Dargha Bazar, Cuttack , Orissa - 753001. Darbhanga: 2nd Floor, Raj Complex, Near Poor Home, Darbhanga - 846004. Davangere: D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere Taluk, Davangere Manda, Davangere, Karnataka - 577002. Dehradun : Shop No-809/799 , Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun Uttaranchal - 248001. Deoria: K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria, Uttar Pradesh - 274001. Dhanbad: 208 New Market, 2nd Floor, Bank More, Dhanbad, Jharkhand - 826001. Dhule: Ground Floor, Ideal Laundry Lane No 4, Khol Galli Near Muthoot Finance, Opp Bhavasar General Store, Dhule, Maharashtra - 424001. Durgapur : MWAV-16 Bengal Ambuja, 2nd Floor City Centre, Distt. Burdwan, Durgapur-16, Durgapur, West Bengal - 713216. Eluru: DNO-23A-7-72/73K K S Plaza Munukutla Vari Street, Opp Andhra Hospitals, R R Peta, Eluru, Andhra Pradesh - 534002. Erode : Address No 38/1 Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode, Tamil Nadu - 638003. Faridabad : A-2B 2nd Floor, Neelam Bata Road Peer kiMazar, Nehru Groundnit, Faridabad, Haryana - 121001. Ferozpur: The Mall Road Chawla Bulding 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur, Punjab - 152002. Gandhidham: Shop # 12 Shree Ambica Arcade Plot # 300, Ward 12. Opp. CG High School, Near HDFC Bank, Gandhidham, Gujarat - 370201. Gandhinagar: 123 First Floor, MeghMalhar Complex, Opp. VijayPetrol Pump Sector - 11,Gandhinagar, Gujarat - 382011. Gaya : Property No. 711045129, Ground Floor, Hotel Skylark, Swaraipuri Road, Gaya, Bihar - 823001. Ghaziabad : FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh - 201001. Ghazipur: House No. 148/19, MahuaBagh, RainiKatra, Ghazipur, Uttar Pradesh - 233001. Gonda: H No 782,Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil lines, Gonda, Uttar Pradesh - 271001. Gorakhpur : Shop No. 8-9 , 4th floor Cross Mall, Gorakhpur, Uttar Pradesh - 273001. Gulbarga : H NO 2-231, Krishna Complex, 2nd Floor, Opp. Municipal Corporation Office, Jagat, Station Main Road, Kalaburagi, Gulbarga, Karnataka - 585105. Guntur : 2nd Shatter, 1st Floor, HNO. 6-14-48, 14/2 Lane, Arundal Pet, Guntur, Andhra Pradesh - 522002. Gurgaon : No: 212A, 2nd Floor, Vipul Agora, M. G. Road, Gurgaon, Haryana - 122001. Guwahati : Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam - 781007. Gwalior : City Centre, Near Axis Bank, Gwalior, Madhya Pradesh - 474011. Haldwani: Shoop No 5, KMVN Shoping Complex, Haldwani, Uttaranchal - 263139. Haridwar: Shop No. - 17,Bhatia Complex, Near Jamuna Palace, Haridwar , Uttaranchal -249410. Hassan : SAS No: 490, Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan, Karnataka - 573201. Hissar: Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar, Haryana - 125001. Hoshiarpur: Unit # SF-6,The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur, Punjab - 146001. Hubli: R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubballi, Karnataka - 580029. Hyderabad : No:303, Vamsee Estates, Opp: Bigbazaar, Ameerpet, Hyderabad, Telangana - 500016. Hyderabad(Gachibowli) :Selenium Plot No: 31 & 32,Tower B Survey No.115/22 115/24 115/25, Financial District Gachibowli Nanakramguda Serilimgampally Mandal, Hyderabad, Telangana -500032. Indore : 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above khurana Bakery, Indore, Madhya Pradesh. Jabalpur : 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur, Madhya Pradesh - 482001. Jaipur : Office no 101, 1st Floor, Okay Plus Tower, Next to Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur, Rajasthan - 302001. Jalandhar : Office No 7, 3rd Floor, City Square building,E-H197 Civil Line, Next to Kalyan Jewellers, Jalandhar, Punjab - 144001. Jalgaon: 3rd floor,269 JAEE Plaza, Baliram Peth Near Kishore Agencies, Jalgaon, Maharashtra - 425001. Jalpaiguri: D B C Road OppNirala Hotel, Jalpaiguri, West Bengal - 735101. Jammu : 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu, Jammu & Kashmir - 180004. Jamnagar : 131 Madhav Plazza, Opp SBI Bank, Nr Lal Bunglow, Jamnagar, Gujarat - 361008. Jamshedpur :Madhukunj, 3rd Floor ,Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur, Jharkhand - 831001. Jhansi : 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi, Uttar Pradesh - 284001. Jodhpur : Shop No. 6, Gang Tower, G Floor, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur, Rajasthan - 342003. Junagadh: Shop No. 201, 2nd Floor, V-ARCADE Complex, Near Vanzari Chowk, M.G. Road, Junagadh, Gujarat– 362001. Kannur : 2nd Floor, Global Village, Bank Road, Kannur, Kerala - 670001. Kanpur : 15/46 B Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur, Uttar Pradesh - 208001. Karimnagar: 2nd Shutter HNo. 7-2-607 Sri Matha, Complex Mankammathota, Karimnagar, Telangana - 505001. Karnal: 18/369 Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal, Haryana - 132001. Karur: No 88/11, BB Plaza, NRMP Street, K S Mess Back Side, Karur, Tamil Nadu - 639002. Kharagpur: Holding No 254/220, SBI Building, Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur, Dist: Paschim Medinipur, Kharagpur, West Bengal - 721304. Kolhapur : 605/1/4 E Ward Shahupuri. 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur, Maharashtra - 416001. Kolkata : 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata 700071. Kollam : Ground Floor, Narayanan Shopping Complex, Kausthubhsree Block, Kadapakada, Kollam, Kerala - 691008. Kota : D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota, Rajasthan - 324007. Kottayam: 1st Floor CSI Ascension Square, Railway Station Road, Collectorate P O, Kottayam, Kerala - 686002. Kurnool : Shop No:47, 2nd Floor, S Komda Shoping Mall, Kurnool, Andhra Pradesh - 518001. Lucknow: 1st Floor, A. A. Complex, 5 Park Road, Hazratganj Thaper House, Lucknow, Uttar Pradesh - 226001. Ludhiana : SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana, Punjab - 141001. Madurai : No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai, Tamil Nadu - 625001. Malda: Ram Krishna Pally, Ground Floor, English Bazar, Malda, West Bengal - 732101. Mandi : House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, Mandi, Uttar Pradesh - 175001. Mangalore :Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore, Karnataka - 575003. Margao : Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGDPA Market Complex, Margao - 403601. Mathura : Shop No. 9, Ground Floor, VihariLal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura, Uttar Pradesh - 281001. Meerut : H No 5, Purva Eran, Opp Syndicate Bank, Hapur Road, Meerut, Uttar Pradesh - 250002. Mehsana: FF-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehsana, Gujarat - 384002. Mirzapur :Triveni Campus, Near SBI Life Ratanganj Mirzapur, Uttar Pradesh - 231001. Moga: 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines Barat Ghar, Moga, Punjab - 142001. Moradabad :Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad, Uttar Pradesh - 244001. Morena: House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, Morena, Madhya Pradesh - 476001.Mumbai : 24/B Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort, Maharashtra - 400001. Muzaffarpur: First Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur, Bihar - 842001. Mysore : NO 2924, 2nd Floor, 1st Main, 5th Cross, SaraswathiPuram, Mysore, Karnataka - 570009. Nadiad: 311-3rd Floor City Center, Near Paras Circle, Nadiad, Gujarat - 387001. Nagerkoil: HNO 45,1st Floor, East Car Street, Nagercoil, Tamil Nadu - 629001. Nagpur : Plot No. 2, Block No. B / 1 & 2, Shree Apratment, Khare Town, Mata Mandir Road, Dharampeth, Nagpur, Maharashtra - 440010. Nanded: Shop No.4, Santakripa Market G G Road, Opp. Bank of India, Nanded, Maharashtra - 431601. Nasik : S-9 Second Floor, Suyojit Sankul, Sharanpur Road, Nasik, Maharashtra - 422002. Navsari: 103 1st Floor Landmark Mall, Near Sayaji Library, Navsari Gujarat, Navsari, Gujarat - 396445. New Delhi : 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. Noida : F-21, 2nd Floor, Near Kalyan Jewelers, Sector-18, Noida, Uttar Pradesh - 201301. Palghat: No: 20 & 21, Metro Comple, H.P.O. Road, Palakkad, Kerala - 678001. Panipat: Shop No. 20, 1st Floor, BMK Market, Behind HIVE Hotel, G.T. Road, Haryana - 132103. Panjim: H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim, Goa - 403001. Pathankot: 2nd Floor Sahni Arcade Complex, Adj.Indra Colony Gate Railway Road, Pathankot, Pathankot, Punjab - 145001. Patiala : B- 17/423, Lower Mall Patiala, Opp Modi College, Patiala, Punjab - 147001. Patna : 3A 3rd Floor Anand Tower, Exhibition Road, Opp ICICI Bank, Patna, Bihar - 800001. Pondicherry : No 122(10b), Muthumariamman Koil Street, Pondicherry - 605001. Pune : Office # 207-210, Second Floor, Kamla Arcade, JM Road. Opposite Balgandharva, Shivaji Nagar, Pune, Maharashtra - 411005. Raipur : Office No S-13 Second Floor Reheja Tower, Fafadih Chowk, Jail Road, Raipur, Chatisgarh - 492001. Rajahmundry : No. 46-23-10/A, Tirumala Arcade, 2nd Floor, Ganuga Veedhi, Danavaipeta, Rajahmundry, East Godavari Dist, Andhra Pradesh - 533103. Rajkot : 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360001. Ranchi : Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi, Jharkhand - 834001. Renukoot: C/o Mallick Medical Store, Bangali Katra Main Road, Dist. Sonebhadra (U.P.), Renukoot, Uttar Pradesh - 231217. Rewa: Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa, Madhya Pradesh - 486001. Rohtak: Shop No 14, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak, Haryana - 124001. Roorkee: Shree Ashadeep Complex 16, Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal - 247667. Rourkela : 2nd Floor, Main Road, Udit Nagar, Sundargarh, Rourekla, Orissa - 769012. Sagar : II floor Above Shiva Kanch Mandir, 5 Civil Lines, Sagar, Sagar, Madhya Pradesh - 470002. Salem : No.6 NS Complex, Omalur Main Road, Salem, Tamil Nadu - 636009. Sambalpur: First Floor; Shop No. 219,Sahej Plaza, Golebazar, Sambalpur, Sambalpur, Orissa - 768001. Satna: Jainam Market, Purana Power House Chauraha, Panni Lal Chowk, Satna, Madhya Pradesh - 485001. Shillong: Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong, Meghalaya - 793001. Shimla : 1st Floor, Hills View Complex, Near Tara Hall, Shimla, Himachal Pradesh - 171001. Shimoga: Jayarama Nilaya, 2nd Corss, Mission Compound, Shimoga, Karnataka - 577201.Shivpuri: A. B. Road, In Front of Sawarkar Park, Near Hotel Vanasthali, Shivpuri, Madhya Pradesh - 473551. Sikar: First 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, 2nd Floor, Sevoke Road, Siliguri, West Bengal - 734001. Sitapur: 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur, Uttar Pradesh - 261001. Solan: Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan, Himachal Pradesh - 173212. Solapur: Block No 06, Vaman Nagar Opp D-Mart, Jule Solapur, Solapur, Maharashtra - 413004. Sonepat: Shop No. 205, PP Tower, Opp Income Tax Office, Subhash Chowk Sonepat, Haryana - 131001. Sri Ganganagar : Address Shop No. 5, Opposite Bihani Petrol Pump, NH - 15, Near Baba Ramdev Mandir, Sri Ganganagar, Rajasthan - 335001. Srikakulam: D No 4-4-97 First Floor, Behind Sri Vijayaganapathi Temple, Pedda Relli Veedhi, Palakonda Road, Srikakulam, Andhra Pradesh - 532001. Sultanpur: 1st Floor, Ramashanker Market, Civil Line, Sultanpur, Uttar Pradesh - 228001. Surat: Office No: -516, 5th Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat, Gujarat - 395002. Thane : Room No. 3023rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road Naupada Thane West, Mumbai, Maharashtra - 400602. Tirunelveli: 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli, Tamil Nadu - 627001.Tirupathi: H.No:10-13-425,1st Floor Tilak Road, Opp: Sridevi Complex, Tirupathi, Andhra Pradesh - 517501.Tiruvalla: 2Nd Floor, Erinjery

Complex, Ramanchira, Opp Axis Bank, Thiruvalla, Kerala - 689107.Trichur/Thrissur : 4th Floor, Crown Tower, Shakthan Nagar, Opp. HeadPost Office, Thrissur, Kerala - 680001.Trichy: No 23C/1 E V R road, Near Vekkaliamman Kalyana Mandapam, Putthur, Trichy, Tamil Nadu - 620017. Trivandrum : Marvel Tower, 1st Floor, Ura-42 Statue, (Uppalam Road Residence Association),Trivandrum, Kerala - 695010. Tuticorin: 4 - B A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park Palayamkottai Road, Tuticorin, Tamil Nadu - 628003. Udaipur : Shop No. 202, 2nd Floor Business Centre,1C Madhuvan, Opp G P O Chetak Circle, Udaipur, Rajasthan - 313001. Ujjain : Heritage Shop No. 227,87 Vishvavidhyalaya Marg, Station Road, Near ICICI bank Above Vishal Megha Mart, Ujjain, Madhya Pradesh - 456001.Valsad: 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad, Gujarat - 396001.Vapi: A-8 First Floor Solitaire Business Centre, Opp DCB Bank GIDC Char Rasta, Silvassa Road, Vapi, Gujarat - 396191. Varanasi : D-64/132 KA , 2nd Floor, Anant Complex, Sigra, Varanasi, Uttar Pradesh - 221010. Vashi: Vashi Plaza, Shop No. 324, C Wing, 1st Floor, Sector 17, Vashi Mumbai, Maharashtra - 400705. Vellore : No 2/19,1st Floor, Vellore City Centre, Anna Salai, Vellore, Tamil Nadu - 632001. Vijayawada : HNO 26-23, 1st Floor, Sundaramma street, Gandhi Nagar, Krishna, Vijayawada, Andhra Pradesh - 520010. Vile Parle : Shop No.1 Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL Office P M Road, Vile Parle East, Maharashtra - 400057. Visakhapatnam : DNO : 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp Roadto Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam, Andhra Pradesh - 530016. Warangal : Shop No 22, Ground Floor Warangal City Center,15-1-237, Mulugu Road Junction, Warangal, Telangana - 506002. Yamuna Nagar : B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building) Pyara Chowk, Yamuna Nagar, Haryana - 135001.

MF CENTRAL AS OFFICIAL POINTS OF ACCEPTANCE (OPA) FOR TRANSACTIONS

As per SEBI circular no SEBI/HO/IMD/IMD- II DOF3/P/CIR/2021/604 dated July 26, 2021, Kfin Technologies Private Limited ("KFintech") and Computer Age Management Services Limited ("CAMS") have jointly developed MFCentral - A digital platform for transactions/ service requests by Mutual Fund investors. Accordingly, MF Central will be considered as an Official Point of Acceptance (OPA) for transactions in the Scheme.

IDBI ASSET MANAGEMENT LIMITED
CIN: U65100MH2010PLC199319

Corporate Office
IDBI Asset Management Ltd.
4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400 005.

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

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