IDBI mutual

IDBI Asset Management Limited

IDBI Asset Management Ltd., 5th Floor, Mafatlal Centre, Nariman Point, Mumbai- 400 021.
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Addendum No.18/2011

Regular Cash Flow Plan under IDBI Monthly Income Plan

Unit holders of IDBI Monthly Income Plan are requested to take note of the following new feature being introduced in the scheme with effect from 9th December 2011.

In addition to the existing facilities, the scheme will also offer the Regular Cash Flow Plan (RCFP). Under this facility investors can build a corpus either through SIPs or through lump sum investments over a period of time which can then be utilized to generate regular cash flow. This facility is being made available in the Growth option only.

Under the RCFP facility the investor can choose either of the following to receive regular cash flows

I. by way of monthly/quarterly dividend, as may be declared by the scheme, on the corpus accumulated, or

II. by periodical withdrawal of a fixed amount opted by the investor by way of systematic withdrawals under the Systematic Withdrawal Plan (SWP) as provided for in the MIP scheme.

on the occurrence of either (a) corpus accumulation of Rs 5 lakhs and in multiples of Rs 1 lakh thereafter; or (b) continuous investment over a 5 year period or in multiples of a completed year thereafter.

The capital built in the Scheme either through (a) or (b) would be retained either in the Growth option from which the SWP may be activated or can be switched over to the Dividend option for periodic dividends (Monthly/quarterly) as per the choice indicated by the investor.

If the investor/unit holder decides to discontinue the RCFP, they will have to submit a separate request to the AMC/MF for the same.

Investors may please note that the above facility will be activated only on receipt of specific request from investors/unit holders and will not be activated automatically. The scheme neither guarantees regular return nor assures periodic dividend declarations.

All other scheme features remain same.

For **IDBI Asset Management Ltd.**
(Investment Manager for IDBI Mutual Fund)
Sd/-

Place : Mumbai
Date : December 8, 2011

C. M. Mahesh Kumar
Compliance Officer & Company Secretary

Statutory Details: IDBI Mutual Fund has been set up as a trust sponsored by IDBI Bank Ltd. (liability restricted to Rs.10 lakhs) with IDBI MF Trustee Company Ltd. as the Trustee (Trustee under the Indian Trusts Act, 1882) and with IDBI Asset Management Ltd. as the Investment Manager. **Risk Factors: All mutual funds and securities investments are subject to market risks and there can be no assurance that the objectives of the Schemes will be achieved. The NAV of the units issued under the Schemes may go up or down depending upon the factors and forces affecting the securities markets. Please read the Scheme Information Documents (SID) and Statement of Additional Information (SAI) carefully before investing. IDBI Monthly Income Plan, an open ended income scheme, is only the name of the scheme and does not in any manner indicate either the quality of the scheme, its' future prospects & returns.** The Sponsor is not responsible or liable for any loss resulting from the operation of the Schemes beyond the initial contribution of Rs.10 lakhs made by it towards setting up the Fund. The performance of the sponsor has no bearing on the expected performance of the scheme. Pursuant to payment of dividend, NAV of the scheme would fall to the extent of payout and statutory levy (if any). **Investment Objective:** To provide regular income along with opportunities for capital appreciation through investments in a diversified basket of debt instruments, equity and money market instruments. **Load Structure:** Entry load: Not applicable. Exit Load: 1% for exit up to 12 months from the date of allotment.

Being open-ended scheme, the Scheme offers Units for Purchase/Redemption/switch in/switch out/sale at NAV based prices on all Business Days on an ongoing basis. NAV of the Schemes will be computed on all business days & published in two daily newspapers on all business days.

For further information please contact: : IDBI Asset Management Ltd., 5th Floor, Mafatlal Centre, Nariman Point, Mumbai- 400021.