



Key Information Memorandum & Common Application Form

■ IDBI NIFTY INDEX FUND

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

■ IDBI NIFTY JUNIOR INDEX FUND

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

■ IDBI MONTHLY INCOME PLAN

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

Sale of units on an ongoing basis at a Net Asset Value (NAV) related price

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

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

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

Name of Sponsors : **IDBI Bank Limited**

ASSET MANAGEMENT COMPANY (AMC)

IDBI Asset Management Limited

Registered Office :

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

TRUSTEE COMPANY

IDBI MF Trustee Company Limited

Registered Office :

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

Website: www.idbimutual.co.in

SMS 'IDBIMF' to 09220092200. Tollfree : 1800-22-4324

The Key Information Memorandum is dated 26th December, 2011.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document of the respective schemes 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 NIFTY INDEX FUND	IDBI NIFTY JUNIOR INDEX FUND	IDBI MONTHLY INCOME PLAN																																	
<p>Investment Objective : The investment objective of the scheme is to invest only in and all the stocks comprising the S&P CNX Nifty Index in the same weights of these stocks as in the Index with the objective to replicate the performance of the Total Returns Index of S&P CNX Nifty index. The scheme may also invest in derivatives instruments such as Futures and Options linked to stocks comprising the Index or linked to the S&P CNX Nifty index. The scheme will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the S&P CNX Nifty index (Total Returns Index) and the Scheme.</p>	<p>Investment Objective : The investment objective of the scheme is to invest only in and all the stocks comprising the CNX Nifty Junior Index in the same weights of these stocks as in the Index with the objective to replicate the performance of the Total Returns Index of CNX Nifty Junior Index. The scheme may also invest in derivatives instruments such as Futures and Options linked to stocks comprising the Index or linked to the CNX Nifty Junior Index. The scheme will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the CNX Nifty Junior Index (Total Returns Index) and the Scheme.</p>	<p>Investment Objective : The investment objective of the scheme would be to provide regular income along with opportunities for capital appreciation through investments in a diversified basket of debt instruments, equity and money market instruments.</p>																																	
<p>Asset Allocation Pattern:</p> <table border="1" data-bbox="124 622 555 898"> <thead> <tr> <th rowspan="2">Instrument</th> <th colspan="2">Normal allocation (% of total assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Stocks in the S&P CNX Nifty Index and derivative instruments linked to the S&P CNX Nifty Index</td> <td>95%</td> <td>100%</td> </tr> <tr> <td>Cash and Money Market Instruments including money at call but excluding Subscription and Redemption Cash Flow</td> <td>0%</td> <td>5%</td> </tr> </tbody> </table> <p>Subscription Cash Flow is the subscription money in transit before deployment and Redemption Cash Flow is the money kept aside for meeting redemptions. Subscription monies will be treated as cash-in-transit until realized and transferred to the operative account of the Scheme. Similarly redemption proceeds will be treated as cash-in-transit out of the operative account of the Scheme. The above procedure is adopted to track the Index more efficiently and reduce the tracking error in the Scheme.</p> <p>The scheme does not intend to invest in ADRs/GDRs or foreign securities or securitized debt. Investments in Derivative instruments linked to the S&P CNX Nifty Index will be permitted subject to a maximum limit of 50% of the net assets of 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.</p> <p>IDBI Nifty Index Fund being a passively managed scheme, portfolio turnover in the Scheme will be limited only to rebalancing the portfolio of the scheme to account for new subscriptions, redemptions, payout of dividends and changes in the constituents (addition/deletion of stocks) in the S & P CNX Nifty Index. The Fund Manager will endeavor to rebalance the portfolio to target Index's weights to adjust for any deviations from the Index weightage due to corporate actions/addition/deletion of the constituents within a period of 2 business days under normal market conditions.</p>	Instrument	Normal allocation (% of total assets)		Minimum	Maximum	Stocks in the S&P CNX Nifty Index and derivative instruments linked to the S&P CNX Nifty Index	95%	100%	Cash and Money Market Instruments including money at call but excluding Subscription and Redemption Cash Flow	0%	5%	<p>Asset Allocation Pattern:</p> <table border="1" data-bbox="576 622 1007 898"> <thead> <tr> <th rowspan="2">Instrument</th> <th colspan="2">Normal allocation (% of total assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Stocks in the CNX Nifty Junior Index and derivative instruments linked to the CNX Nifty Junior Index</td> <td>95%</td> <td>100%</td> </tr> <tr> <td>Cash and Money Market Instruments including money at call but excluding Subscription and Redemption Cash Flow</td> <td>0%</td> <td>5%</td> </tr> </tbody> </table> <p>Subscription Cash Flow is the subscription money in transit before deployment and Redemption Cash Flow is the money kept aside for meeting redemptions. 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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.</p> <p>IDBI Nifty Junior Index Fund being a passively managed scheme, portfolio turnover in the Scheme will be limited only to rebalancing the portfolio of the scheme to account for new subscriptions, redemptions, payout of dividends and changes in the constituents (addition/deletion of stocks) in the CNX Nifty Junior Index. 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These two indices are collectively referred to as the CNX 100 Index. The equity portfolio will be well-diversified and actively managed to ensure the Scheme objectives are realized.</p> <p>Investment in Derivatives will be up to 50% of the net assets of the Scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time. The scheme will not write options or purchase instruments with embedded written options. The total exposure related to option premium paid will not exceed 20% of the net assets of the scheme. The 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.</p> <p>The Scheme does not propose to invest in ADRs/GDRs and foreign securities.</p> <p>Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI from time to time.</p> <p>Subject to the Regulations, the asset allocation pattern indicated above may change from time to time keeping in view market conditions and investment opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the asset allocation pattern will be for short term and defensive considerations. In the event of asset allocation falling outside the limits specified in the asset allocation table, the fund manager will endeavor to review and rebalance the same within 30 days. Though every endeavor will be made to achieve the objectives of the Scheme, the AMC/Sponsors/Trustees do not guarantee that the investment objectives of the Scheme will be achieved.</p>	Instrument	Normal allocation (% of total assets)		Minimum	Maximum	Debt instruments (including floating rate debt instruments and securitized debt*) and money market instruments	80%	100%	Equity and equity related instruments [^]	0%	20%
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<p>Risk Profile of the Scheme: For the general risk factors applicable to all the 3 Schemes in this KIM please refer to Page No. 4</p>																																			

IDBI NIFTY INDEX FUND	IDBI NIFTY JUNIOR INDEX FUND	IDBI MONTHLY INCOME PLAN
<p>Scheme Specific Risk Profile :</p> <ul style="list-style-type: none"> o The S&P CNX Nifty Index is a broad market 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 Index and thereby, the Scheme. o IDBI Nifty Index Fund is a passively managed scheme that will track the S&P CNX Nifty Index closely. The scheme 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. The performance of the S&P CNX Nifty will have a direct bearing on the performance of the scheme. 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 scheme. o In the event the S&P CNX Nifty 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. 	<p>Scheme Specific Risk Profile :</p> <ul style="list-style-type: none"> o The CNX Nifty Junior Index is an index comprising the next rung of 50 most liquid securities after S&P CNX Nifty. As with any diversified 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 Index and thereby, the Scheme. o IDBI Nifty Junior Index Fund is a passively managed scheme that will track the CNX Nifty Junior Index closely. The scheme 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. o The performance of the CNX Nifty Index will have a direct bearing on the performance of the scheme. 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 scheme. o In the event the CNX Nifty 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. 	<p>Scheme Specific Risk Profile :</p> <ul style="list-style-type: none"> o IDBI Monthly Income Plan (An open ended Income Scheme in which Monthly Income is not assured and is subject to availability of distributable surplus) will seek to invest in credit instruments, Government Securities, securitized debt, debt derivatives, equity and equity related instruments and money market instruments. Trading volumes and settlement periods may inherently restrict the liquidity of the scheme's investments. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances. o Risks associated with investments in bonds, equity, derivatives, securitized debt and short selling and securities lending: Please reproduce the same.
<p>Plan and Options:</p> <ul style="list-style-type: none"> • Growth Plan • Dividend Plan with option for payout/reinvestment of dividends <p>In cases where investors do not opt for a particular Plan at the time of investment, the default Plan will be the Growth Plan. In such cases where the investors have opted for the Dividend Plan but not specified the option (payout/reinvestment), the reinvestment option would be treated as the default option.</p>	<p>Plan and Options:</p> <ul style="list-style-type: none"> • Growth Plan • Dividend Plan with option for payout/reinvestment of dividends <p>In cases where investors do not opt for a particular Plan at the time of investment, the default Plan will be the Growth Plan. In such cases where the investors have opted for the Dividend Plan but not specified the option (payout/reinvestment), the reinvestment option would be treated as the default option.</p>	<p>Plan and Options:</p> <p>The Scheme offers the following Options for investment -</p> <ul style="list-style-type: none"> • Dividend Option • Growth Option <p>The Dividend Option offer the following sub-options (frequency of dividend declaration)</p> <ul style="list-style-type: none"> • Monthly Dividend (Payout/Reinvestment/Dividend Sweep) • Quarterly Dividend (Payout/Reinvestment/Dividend Sweep) <p>The Growth Option and Dividend Option will be maintained under a common portfolio.</p> <p>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 such cases where the investors have opted for the Dividend Option but not specified the sub-option (frequency), Monthly dividend sub-option would be treated as the default sub-option. In cases, where investors have not specified the mode of dividend i.e. payout, reinvestment, dividend sweep, the default mode will be reinvestment.</p> <p>If investors apply for subscription of units under both Options, the minimum subscription limits for new purchases/additional purchases/SIP will apply to each Option.</p> <p>REGULAR CASH FLOW PLAN (RCFP) :</p> <ol style="list-style-type: none"> 1. Under this facility investors can invest either through continuous investment/SIP or lump sum investments over a period of time which can then be utilized to generate regular cash flow. 2. This facility is being made available in the Growth option only. 3. Investor can opt either capital accumulation or tenure 4. This facility available for investment of (a) Minimum corpus accumulation of Rs. 5,00,000 and in multiple of Rs.1,00,000 thereafter or (b) Investment through continuous investment/Systematic Investment Plan (SIP) for minimum of 5 years and in multiples of a completed year there after 5. After full fill the investor opted criteria (stated in above point no 4) the RCFP facility the investor can choose either of the following to receive regular cash flows: <ol style="list-style-type: none"> I. By way of monthly/quarterly dividend, as may be declared by the scheme, on the corpus accumulated (subject to terms and conditions of scheme) , or II. By periodical withdrawal of a fixed amount

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		<p>(Minimum of Rs. 1000 and multiple of Re.1) opted by the investor by way of systematic withdrawals under the Systematic Withdrawal Plan (SWP) as provided for in the MIP scheme.</p> <ol style="list-style-type: none"> The capital built in the Scheme either through (I or ii) 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. Unitholder can discontinue RCFP 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 / SWP execution date. This facility will be activated only on receipt of specific request from investors/unit holders and will not be activated automatically. Please note that IDBI Monthly Income Plan does not assure any dividend under any options in the Scheme. Declaration of dividend is subject to the availability of distributable surplus, if any, in the scheme and at the discretion of the AMC. Other terms and conditions as same us SWP. 																																													
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GENERAL DISCLOSURES APPLICABLE TO ALL SCHEMES

Risk Profile of all schemes	<ul style="list-style-type: none"> • Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. • The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information. • Redemption by the Unit holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, their directors or their employees shall not be liable for any tax consequences that may arise. • The tax benefits described in the SID are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any • Investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme 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. • 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: <ol style="list-style-type: none"> i. Any delay experienced in the purchase or sale of shares due to prevailing liquidity in the market, settlement and realization of sales proceeds and the registration of any security transfer and any delays in receiving cash and scrip dividends and resulting delays in reinvesting them. ii. The CNX Nifty Junior Index reflects the prices of securities at close of business hours. However, the Fund may buy or sell securities at different points of time during the trading session at the then prevailing prices which may not correspond to the closing prices on the National Stock Exchange (NSE). iii. IISL undertakes a periodic review of the stocks that comprise the CNX Nifty Junior Index and may either drop or include new securities. In such an event the Fund will endeavour to reallocate its portfolio but the available investment / disinvestment opportunities may not permit precise mirroring of the CNX Nifty Junior Index immediately. iv. The potential for trades to fail, which may result in the particular scheme not having acquired shares at a price necessary to track the index. v. The holding of a cash position and accrued income prior to distribution and accrued expenses. vi. Disinvestments to meet redemption, recurring expenses, dividend payout etc. as elsewhere indicated in this Scheme Information Document. <p>The Tracking Error that may arise in this scheme is expected to be around 2% on an annualized basis. This is only an estimate and is expected to vary according to the recurring expenses incurred by the scheme and other factors detailed above.</p> • The Mutual Fund is not assuring any dividend nor is it assuring that it will make any dividend distributions. All dividend distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme and will be at the discretion of the AMC. 													
Minimum Application Amount/ Number of Units	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: left;">Purchase</th> <th style="width: 25%; text-align: left;">Additional Purchase</th> <th style="width: 25%; text-align: left;">Repurchase</th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;"> For new purchases Rs. 5000 and in multiples of Re. 1 thereafter. For Systematic Investment Plan <ul style="list-style-type: none"> • Rs. 1000 per month for a minimum period of six months • Rs. 500 per month for a minimum period of 12 months • Rs.1500 per quarter for a Minimum period of 4 quarters. In multiples of Re. 1 for all SIP in Monthly and Quarterly options irrespective of frequency of SIP. </td> <td style="vertical-align: top;"> Rs. 1000 and in multiples of Re. 1 thereafter. </td> <td style="vertical-align: top;"> Rs. 1000 or 100 units whichever is lower. </td> </tr> </tbody> </table>	Purchase	Additional Purchase	Repurchase	For new purchases Rs. 5000 and in multiples of Re. 1 thereafter. For Systematic Investment Plan <ul style="list-style-type: none"> • Rs. 1000 per month for a minimum period of six months • Rs. 500 per month for a minimum period of 12 months • Rs.1500 per quarter for a Minimum period of 4 quarters. In multiples of Re. 1 for all SIP in Monthly and Quarterly options irrespective of frequency of SIP.	Rs. 1000 and in multiples of Re. 1 thereafter.	Rs. 1000 or 100 units whichever is lower.	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: left;">Purchase</th> <th style="width: 25%; text-align: left;">Additional Purchase</th> <th style="width: 25%; text-align: left;">Repurchase</th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;"> For new purchases Rs. 5000 and in multiples of Re. 1 thereafter. For Systematic Investment Plan <ul style="list-style-type: none"> • Rs. 1000 per month for a minimum period of six months • Rs. 500 per month for a minimum period of 12 months • Rs.1500 per quarter for a Minimum period of 4 quarters. In multiples of Re. 1 for all SIP in Monthly and Quarterly options irrespective of frequency of SIP. </td> <td style="vertical-align: top;"> Rs. 1000 and in multiples of Re. 1 thereafter. </td> <td style="vertical-align: top;"> Rs. 1000 or 100 units whichever is lower. </td> </tr> </tbody> </table>	Purchase	Additional Purchase	Repurchase	For new purchases Rs. 5000 and in multiples of Re. 1 thereafter. For Systematic Investment Plan <ul style="list-style-type: none"> • Rs. 1000 per month for a minimum period of six months • Rs. 500 per month for a minimum period of 12 months • Rs.1500 per quarter for a Minimum period of 4 quarters. In multiples of Re. 1 for all SIP in Monthly and Quarterly options irrespective of frequency of SIP.	Rs. 1000 and in multiples of Re. 1 thereafter.	Rs. 1000 or 100 units whichever is lower.
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Dispatch of Repurchase (Redemption) Request	Within 10 business days from the date of the relevant interval period for which a valid redemption request is received at the authorized center of IDBI Mutual Fund.													
Dividend Policy	Dividend declaration under the Dividend Plan of the scheme is subject to the availability of distributable surplus and at the discretion of the AMC and no returns is assured under the scheme. Dividends if declared will be paid to the Unit holders appearing in the Register of Unit holder on the Record Date. In case the Record Date falls on a non Business Day, the immediately following Business Day shall be the Record Date. On payment of dividend, the NAV of the dividend plan of the respective scheme will stand reduced by the amount of payout and statutory levy (if applicable).													
Name of the Trustee Company	IDBI MF Trustee Company Limited													
Expenses of the Scheme (i) Load Structure	Entry Load – In accordance with the requirements specified by the SEBI circular no SEBI/IMD/CIR No.4/1 68230/09 dated June 30, 2009, no entry load will be charged for purchase /additional purchase / switch-in accepted by the Fund with effect from August 1, 2009. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plan/ Systematic Transfer Plan / accepted by the Fund with effect from August 1, 2009.													

	<p>The upfront commission, if any, to the distributor on the investment made by the investor will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.</p> <p>Exit Load:</p> <ul style="list-style-type: none"> Exit load – 1% for exit (repurchase/switch-out/SWP) on or before 1 year from the date of allotment. Exit Load (for SIP) - 1% for exit (repurchase/switch-out) on or before 1 year from the date of allotment of each installment. <p>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission, if any, to the distributor on the investment made by the investor will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.</p>				
<p>Waiver of Load for Direct Applications</p>	<p>Not applicable</p>				
<p>Applicable NAV</p>	<p>Subscription:</p> <p>The following cut-off Timings shall be applicable in respect of purchase of units in the Scheme and the following NAVs shall be applied for such purchase:</p> <ol style="list-style-type: none"> In respect of valid applications received up to 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the NAV of the day on which application is received shall be applicable. In respect of valid applications received after 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the NAV of the next Business day shall be applicable. In respect of valid applications with an outstation cheques or demand drafts not payable at par at the Official Points of Acceptance where the application is received, the NAV of day on which the cheque or demand draft is credited shall be applicable. <p>Only for IDBI Monthly Income Plan: In respect of subscription of units in this Scheme with amount equal to or more than Rs. 1 crore, the following cut off time shall be applicable.</p> <p>Where the application is received up to 3 p.m on a given day and the funds are credited to the respective scheme account on or before 3 p.m on the same day - the closing NAV of the day of application.</p> <p>Where the application is received before or after 3 p.m on a given day and funds are credited to the respective scheme account after 3 p.m (cut off time)-the closing NAV of the business day where the funds are credited to the respective scheme account before the cut off time shall be applicable.</p> <p>In case of switch in also the afore said cutoff time for receipt of application and crediting of fund shall be applicable.</p> <p>Redemption:</p> <ol style="list-style-type: none"> In respect of valid applications received up to 3.00 p.m. on a Business Day by the Fund at the Official Points of Acceptance, the NAV of the day on which application is received shall be applicable. In respect of valid applications received after 3.00 p.m. on a Business Day by the Fund at the Official Points of Acceptance, the NAV of the next Business day shall be applicable. <p>Switches:</p> <p>Switch-out: Valid applications for 'switch-out' shall be treated as applications for Redemption and the provisions of the Cut-off time and the Applicable NAV mentioned in the SID as applicable to Redemption shall be applied to the 'switch-out' applications.</p> <p>In case of 'switch' transactions from one scheme to another, the allotment shall be in line with redemption payouts and realization of funds into the switch-in scheme (where applicable).</p> <p>Minimum multiples of Re.1 will not be applicable in the case of switch in transactions.</p>				
<p>Recurring expenses</p>	<p>In the case of IDBI Nifty Index Fund & IDBI Nifty Junior Index Fund, the total recurring expenses of the scheme including the investment and advisory fees shall not exceed one and one half percent (1.5%) of the weekly average net assets as per the SEBI (MF) Regulations</p> <p>In the case of IDBI Nifty Index Fund, & IDBI Nifty Junior Index Fund the investment and advisory fees shall not exceed three fourths of one percent (0.75%) of the weekly average net assets as per the SEBI (MF) Regulations.</p> <p>For IDBI Nifty Index Fund & IDBI Nifty Junior Index Fund, actual expenses for the previous financial year ended 31st March 2011 : 1.50%. each</p> <p>For IDBI Monthly Income Plan</p> <p>First Rs. 100 Crores of the average weekly net assets : 2.25%</p> <p>Next Rs. 300 Crores of the average weekly net assets : 2.00%</p> <p>Next Rs. 300 Crores of the average weekly net assets : 1.75%</p> <p>Balance : 1.50%</p>				
<p>Daily Net Asset Value (NAV) Publication</p>	<p>The NAV, Sale Price and Repurchase will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.idbimutual.co.in and www.amfiindia.com.</p>				
<p>For Investor Grievances</p>	<p>For Investor Grievances, please contact</p> <table border="1" data-bbox="491 1697 1465 1935"> <thead> <tr> <th data-bbox="496 1704 983 1731">Registrar</th> <th data-bbox="983 1704 1460 1731">IDBI Mutual Fund</th> </tr> </thead> <tbody> <tr> <td data-bbox="496 1731 983 1861"> <p>Computer Age Management Services Private Limited (CAMS) SEBI Registration Number: INR000002813 New No. 10, Old No. 178, MGR Salai, Nungambakkam, Chennai – 600034 Tel: 044-30407000 Fax: 044-24581750</p> </td> <td data-bbox="983 1731 1460 1935"> <p>Mr. S.V. Durga Prasad Asst. Vice President & Investor Relations Officer IDBI Asset Management Ltd., 5th Floor, Mafatlal Centre Nariman Point, Mumbai- 400021 Phone: 022-66442800 Fax: 022-66442801 Email: contactus@idbimutual.co.in</p> </td> </tr> </tbody> </table>	Registrar	IDBI Mutual Fund	<p>Computer Age Management Services Private Limited (CAMS) SEBI Registration Number: INR000002813 New No. 10, Old No. 178, MGR Salai, Nungambakkam, Chennai – 600034 Tel: 044-30407000 Fax: 044-24581750</p>	<p>Mr. S.V. Durga Prasad Asst. Vice President & Investor Relations Officer IDBI Asset Management Ltd., 5th Floor, Mafatlal Centre Nariman Point, Mumbai- 400021 Phone: 022-66442800 Fax: 022-66442801 Email: contactus@idbimutual.co.in</p>
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<p>Unitholders' Information</p>	<p>1. Consolidated Account Statement</p> <p>A consolidated account statement detailing the allotment of units will be issued, on or before tenth day of succeeding month of allotment. The said statement will also contain details all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds. However, no monthly statements will be issued to the unit holders of the schemes unless a transaction is recorded in the month for which the statement is issued.</p> <p>In the case of investors, in whose folios no transactions are recorded in the last 6 months, a consolidated half yearly (September/ March) account statement will be issued, on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds.</p> <p>For those Unit holders who have provided an e-mail address, the AMC will send the account statement, annual report or abridged annual report by e-mail and no separate Physical account statement, annual report or abridged annual report will be issued. Investors who have not provided an email id and investors who have specifically requested for physical documents despite providing the email id to the Mutual Fund will continue to receive the documents mentioned above in physical form. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.</p> <p>The Unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T</p> <p>2. Scheme Portfolio and Unaudited half-yearly results: The Mutual Fund shall publish a complete statement of the scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the Mutual Fund is located as per the new format prescribed by SEBI vide their Circular No. MFD/CIR/1/200/2001 dated April 20, 2001.</p> <p>3. 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. In case of unitholders whose email addresses are available with the AMC, henceforth the scheme annual reports or abridged summary would only be sent by email. The unitholders who are yet to provide their E-Mail IDs are requested to share the same with us for updation in our records. However, the investors who wish to receive the reports as physical copies may indicate as such. On receipt of such request, notwithstanding the registration of their email ids, physical copies shall be provided to them. The link of the full scheme wise annual report will be displayed prominently in the website of AMC. The same will also be available in the website of AMFI. The full Annual Report shall be available for inspection at the Head Office of the mutual fund and a copy thereof shall be made available to unit holder on payment of such nominal fees as may be specified by the mutual fund.</p> <p>The Portfolio Statement, unaudited financial results, Scheme wise annual report will also be displayed on the website of the Mutual Fund and AMFI.</p>
<p>Transaction Charges</p>	<p>In order to enable people with small saving potential and to increase reach of Mutual Fund products in urban areas and smaller towns, SEBI has vide Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 has been decided that a transaction charge per subscription of Rs.10,000/- and above be allowed to be paid to the distributors of the Mutual Fund products from the date of this circular. However, there shall be no transaction charges on direct investments. The transaction charge shall be subject to the following:</p> <ol style="list-style-type: none"> For existing investors in a Mutual Fund, the distributor may be paid Rs.100/- as transaction charge per subscription of Rs. 10,000/- and above. The distributor may be paid Rs.150/- as transaction charge for a first time investor in Mutual Funds. The transaction charge, if any, shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance shall be invested. The AMCs shall be responsible for any malpractice/mis-selling by the distributor while charging transaction costs. There shall be no transaction charge on subscription below Rs.10, 000/- In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- and above. In such cases the transaction charge shall be recovered in 3-4 installments. There shall be no transaction charge on transactions other than purchases/ subscriptions relating to new inflows. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and the number of units allotted against the net investment. Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall either charge all the investors or opt to not charge any of the investors. <p>It is also clarified that as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.</p>

GENERAL INFORMATION AND GUIDELINES

GENERAL INFORMATION

- a) Mutual Fund Investments are subject to market risks, please read all scheme related documents, the Statement of Additional Information (SAI) and the Scheme Information Document (SID), containing the terms of offer carefully before investing. Prospective investors should not treat the contents of this document or the SID of the scheme as advice relating to legal, taxation, investment or any other matter and are recommended to consult their own professional advisors concerning the acquisitions, holding or disposal of the Units. It must be understood clearly that all applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment. The SID/SAI/Key Information Memorandum of the Scheme is available with the Investor Service Centres (ISCs) of IDBIMF, AMFI certified brokers/distributors and also available for download on the IDBIMF website i.e. www.idbimutual.co.in
- b) Please complete the Application Form legibly in black ink or blue ink, in the English language only, in BLOCK CAPITALS. Please strike out with a line across any section that is not applicable.
- c) Submission of Application Forms: Application form complete in all respects with the necessary remittances may be submitted at IDBI MF Corporate Office, IDBI MF ISC/official Points of Acceptance of the Registrar or such other collection centers as may be designated by the AMC. The list of collection centres is printed on the last page. Applications received by post/courier will be deemed to have been submitted on date of receipt at the designated collection centre. In case Investors wish to invest in multiple schemes / options, multiple application forms will have to be filled.
- d) Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
- e) Allotment of Units: Allotment is assured to all applicants provided the application is complete in all respects and is in order. Applications not complete in any respect are liable for rejection.

GUIDELINES TO HELP YOU COMPLETE THE APPLICATION FORM

1 - FIRST APPLICANT'S PERSONAL DETAILS:

- a) **Applications for Individuals:** Please write your name in the sequence of First Name, Middle Name and Last Name. Please do not abbreviate any name. Preferably write your name exactly as it appears in the Bank Account.
- b) **Applications for Non-Individuals:** Companies, Trusts, Partnership firms, Societies or any other association should write the name exactly as it appears in its Incorporation document and in the Bank Account.
- c) **Date of Birth:** Date of Birth is mandatory for Minors. Others can please fill in your date of birth as this is required to identify you when communicating with us.
- d) **Email ID/ Email Communication:** The Ministry of Corporate Affairs, vide circular No 17/2011 dated April 21, 2011, has taken a "Green Initiative in the Corporate Governance" and encouraged the companies and its shareholders to register their email id for receiving the documents in electronic forms, if they so desire. SEBI vide circular No. CIR/IMD/DF/16/2011 dated Sept. 8, 2011 encouraged the mutual fund to send various communication through email. IDBI Mutual Fund supports these initiatives and we, therefore, request our unit holders who have active email IDs, to register the same with us. Correspondence through email will help you receive faster response from us on all your queries/complaints and also to receive documents like Statements of Account, half yearly reports, abridged annual reports or annual reports and various transaction alerts in your account without any transit delay. You will have the added advantage of downloading your up-to-date Statement of Account from our website. Once you have registered your e-mail ID with us, statement of accounts, periodical reports and other communications as mentioned above will be sent to your registered email ID and no physical document will be issued. However, in case you wish to receive a physical copy of these documents, you can approach any of our offices or write to us and we will send them to your address in our records. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means.
- e) **Address:** Please provide the complete postal address. For NRI investors mandatory to provide the Overseas address also.
- f) **PAN (Permanent Account Number):** Pursuant to SEBI letter MRD/DOP/PAN/PM/166999 dated June 19, 2009 addressed to AMFI and in compliance with AMFI Guidelines dated July 14, 2009, investment up to Rs. 50,000 per investor per financial year in SIP (Micro SIP) shall be exempted from the requirement of PAN subject to submission of voters ID, Driving license, Government/Defense identification card, Passport, Photo Ration Card, Photo Debit card, Employee ID card issued by companies registered with ROC, Photo identification issued by scheduled commercial and district co-operative Banks, universities or institutes under statute (like ICAI, ICWAI, ICSI), PRAN card issued by NSDL or any other photo ID card issued by Govt authorities. This exemption will be applicable only to investments by individuals (but not NRI's and POIs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible

for such exemption. The exemption is applicable to joint holders also.

In order to enroll for Micro SIP investors are required to fill in the SIP Enrolment Form (by indicating their choice for Micro SIP in the appropriate space provided) available with the ISCs, Distributors /agents or downloading from the website www.idbimutual.co.in. In case any document submitted by Investor is found defective, then Mutual Fund will be liable to reject the application.

- g) **Know your Customer (KYC) Policy:** Issuance of KYC acknowledgement is done by CDSL Ventures Ltd.(CVL). All investors will now have to submit their PAN card copy (which serves as Proof of Identity (PoI)) and Proof of Address (PoA) only once to the designated Point of Service (PoS) centres spread across the country. A complete list of PoS is available on the website of AMFI (www.amfiindia.com), CVL (www.cvlindia.com). 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 mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment.
- h) **Accounts Opened on behalf Minor /Change of status from minor to major/Change of Guardian :** Kindly refer addendum No.06/2011 under Notices and Addendum in the website of AMC.
- i) **Mode of Payment**
 - i. **For Resident investors**

Cheque/DD should be drawn in the name of the Scheme and PAN of the applicant should be written in the cheque. e.g. "IDBI Scheme Name A/C XXXXXXXX" (1st Unit Holder PAN). The cheque/DD shall be crossed "A/c payee". Where an investor subscribes for units vide prefunded instruments like DD/payorder/ banker's cheque issued by way of debit to his / her bank account, a proof of debit to the investor's bank account in the form of a bank manager's certificate with details of account holder's Name, bank account number and PAN as per bank records, OR 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 OR a copy of the passbook/bank statement evidencing the debit for issuance of a DD shall be provided. If the instrument is purchased against Cash, a banker's certificate for issuance of such instrument against cash that also states the investor's Name, bank account number and PAN as per bank record is a must. If payment is made by RTGS, NEFT, ECS, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application. No cash or third party cheques will be accepted. When payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as Third-Party payment.

Restriction on acceptance of Third Party Payments: Any application accompanied with third party payment for subscription to units of Scheme(s) is liable for rejection without any recourse to the applicant or investor. It is clarified that Third Party Payment would mean a payment is from a bank account other than that of the beneficiary investor. In case of payments received from a bank account which is jointly held, the first holder of the mutual fund subscription has to be one of the joint holders of the bank account, from which such payment is made.

Exceptions to Third Party Payments: Subject to the submission of requisite documentation and declarations, the following third party payments will be accepted by the AMC / Mutual Fund.

- a) Payment by Parents / Grand-Parents / Related persons on behalf of a minor (other than registered guardian) for a value not exceeding Rs. 50,000 (each purchase or each SIP installment) in consideration of natural love and affection or as gift. However this restriction will not be applicable for payment made by a person whose name is registered as guardian in the records of Mutual Fund in that folio.
- b) Payment by an Employer on behalf of Employee under Systematic Investment Plans or lump sum / one-time subscription through Payroll deductions.
- c) Custodian on behalf of an FII or a Client. Investments made through the exceptional cases mentioned above, are required to comply with the following.
 - Mandatory KYC Acknowledgement Letter of the Investor as well as of the person making the payment (i.e. the third party) should accompany the application form.
 - Declaration from the Investor and the person making the payment i.e. the third party, giving the details of the bank account from which the payment is made and the relationship with the beneficiary.

Important Note: The declarations mentioned above should accompany each purchase application.

In order to enable verification of the source of funds the investors are required to ensure the following requirements while subscribing to the units of the Schemes of the Mutual Fund:

- a) At the time of his / her / their purchase, investors to provide the

details of his / her / their pay-in bank account (i.e. account from which a subscription payment is made) and his / her / their pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid).

- b) In case, an investor has multiple accounts, the investor to register them with the AMC in accordance with the procedure set out in para below.
- c) The investor to submit any one of the following documents to establish that the payment is made from the bank account of the first unit holder:
 - Cancelled cheque leaf depicting name of the first unit holder or
 - In case, name of the first holder / applicants is not printed on payment cheque, a cancelled cheque and copy of Bank Pass Book / Bank Statement or
 - A Certificate, in original, on letter head from the Branch Manager certifying that the investor maintains a bank account with the bank and mentioning the details like bank account number and branch address.
- d) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., investors to provide a Certificate from the Issuing banker stating the Account holder's name and the Account number which has been debited for issue of the pre-funded instrument. The bank account number mentioned in the certificate must be the account which is registered with the Fund or the first named applicant / investor should be one of the holders of the said bank account.

Note: A pre-funded instrument issued by the Bank against Cash shall not be accepted by the AMC / Mutual Fund for investments of Rs. 50,000/- or more. This also should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the demand draft.
- e) If payment is made by RTGS, NEFT, ECS, bank transfer, etc., investors should submit a copy of the instruction to the bank stating the account number debited along with the purchase application. An investor must attach a Certificate, in original, on letter head from the banker certifying account holder's name and account number which has been debited for issue of the instruments. The bank account number mentioned in the certificate must be the account which is registered with the Fund or the first named applicant / investor should be one of the holders of the said bank account.
- f) In case, the payment is made by online transfer of funds, the copy of transfer confirmation, showing the details of date of payment, debit and credit accounts and amount of transfer, is attached. In case, the details and additional documents, where necessary, as mentioned above are not submitted with each subscription application, the application will be deemed to be through a "Third Party" payment and is liable to be rejected without any recourse to the applicant / investor. In case, the funds are transferred to the mutual fund prior to rejection of the subscription, additional documents / details with respect to the investor and the payment may be sought prior to initiating a refund.
- g) 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.
- h) If the investor is making payment from his/her/its Bank account or such banks where AMC has special arrangement, investor has the option to submit a debit mandate to his/her their account along with the application rather than submitting Cheque/DD. At Present we have the tie up with IDBI Bank and HDFC Bank only

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

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

Non-Resident Rupee Account maintained by the FII with a designated branch of an authorized dealer in accordance with the relevant exchange management regulations.

- **On non-repatriation basis**

In the case of NRIs/PIOs, payment may be made either by inward remittance through normal banking channels or out of funds held in his NRE / FCNR / Non-Resident Ordinary Rupee Account (NRO). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

2 - SECOND AND THIRD APPLICANTS' DETAILS:

The names of Second and Third Applicants should be provided here. Please see guideline 1 above.

3 - BANK PARTICULARS:

SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications and in redemption requests. Investors are requested to provide these details in the space provided in the application form to enable verification of the bank mandate details and to also ensure expeditious clearing of instruments. This measure is intended to avoid fraud/misuse or theft of warrants in transit. Please note that applications not containing these details may be rejected.

Change in Bank Details: Investors shall submit the following documents for effecting change in the registered bank account with the mutual fund

- Transaction slip/Request letter from investor; AND
- Cancelled original cheque carrying the account number and name of the investor printed on it for New Bank Mandate; OR
- Original Bank Statement. True copy will be accepted only if the original is brought to the branch for verification; OR
- True copy of Bank Passbook only if the original Passbook is brought to branch for Verification. If the bank account number on the cheque leaf is handwritten or investor name is not printed on the face of the cheque, bank account statement or pass book giving the name, address and the account number should be enclosed in original. If photocopies are submitted, investors must produce original for verification. In the event of a request for change in bank account information being invalid / incomplete / dissatisfactory in view of signature mismatch/insufficiency of documents/not complying with any requirements more specifically as indicated in the application form, the request for such change will not be processed. Redemption/ Dividend payments, if any, will be processed as per specified service standards and the default bank account information will be used for such payments to Unit holders. If the redemption request is received along with a request for a change in bank mandate, the redemption application will be processed first and proceeds will be credited to the registered/default bank account of the investor. The request for change in bank mandate will be processed and made effective for future transaction only. However, in exceptional situations, under the specific instruction of the investor, the proceeds will be credited to a new bank account, if sufficient document is provided to prove that the new bank account to which the proceeds are requested to be credited is also belongs to the same investor. Investors are advised to submit the change of bank mandate request atleast 10 days prior to submission of redemption request incase he/she/it wish to receive the redemption proceeds to an registered new bank account to enable the AMC/R&T to complete the bank account registration process.
- **Indian Financial System Code (IFSC):** IFSC is a 11 digit number given by some of the banks on the cheques. IFSC will help to secure transfer of redemption and dividend payouts via the various electronic mode of transfers that are available with the banks.

4 - INVESTMENT AND PAYMENT DETAILS:

Pay - in Bank Account: An investor at the time of his/her purchase of units must provide the details of his / her pay-in bank account (i.e. account from which a subscription payment is being made) in Section 10 in the application form.

In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument such as cheque, demand draft, pay order, etc, favoring the following given below and crossed "Account Payee only".

- a. the Specific Scheme A/c Permanent Account Number
e.g.: IDBI Scheme Name A/C XXXXXXX (PAN)
or
- b. the Specific Scheme A/c First Investor Name*
* Applicable only for Micro SIP investors or investors from the state of Sikkim.
e.g. : IDBI Scheme Name A/C XXXXXXX (PAN) or IDBI Scheme Name A/C XXXXXXX (Name of the First holder)

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

Demat: Investors have the option to hold units in dematerialized mode and the units are freely transferable. For holding units in dematerialized mode, investors should have a Depository account in their name. If the investor selects the depository mode for receiving units, no separate KYC needs to be complied. Investors can select the option of receiving units in dematerialized mode at the time of subscription of units in the application form and in that case the units will be credited to the depository account of the investor. The statement of account issued by the depository participant

will be sufficient and no separate statement of account indicating crediting of units by the mutual fund is required for proving allotment of units in the name of the unit holder. For redemption, investors will have to submit duly filled up delivery instruction slip to his concerned depository participant and an acknowledgement for the same along with application for redemption is required to be submitted at the POS. Investors have the responsibility in ensuring transfer of units to the designated pool account of the Mutual fund maintained with the registrar for redemption of units.

Scheme/Plan wise ISIN as under:

Scheme Name	ISIN
IDBI NIFTY INDEX FUND - DIVIDEND PAYOUT PLAN	INF397L01083
IDBI NIFTY INDEX FUND - DIVIDEND REINVESTMENT PLAN	INF397L01075
IDBI NIFTY INDEX FUND - GROWTH PLAN	INF397L01091
IDBI NIFTY JUNIOR INDEX FUND - GROWTH PLAN	INF397L01174
IDBI NIFTY JUNIOR INDEX FUND - DIVIDEND REINVESTMENT PLAN	INF397L01182
IDBI NIFTY JUNIOR INDEX FUND - DIVIDEND PAYOUT	INF397L01166
IDBI MONTHLY INCOME PLAN - GROWTH	INF397L01315
IDBI MONTHLY INCOME PLAN - QUARTERLY DIVIDEND PAYOUT	INF397L01257
IDBI MONTHLY INCOME PLAN - MONTHLY DIVIDEND REINVESTMENT	INF397L01265
IDBI MONTHLY INCOME PLAN - MONTHLY DIVIDEND SWEEP	INF397L01273
IDBI MONTHLY INCOME PLAN - QUARTERLY DIVIDEND PAYOUT	INF397L01281
IDBI MONTHLY INCOME PLAN - QUARTERLY DIVIDEND REINVESTMENT	INF397L01299
IDBI MONTHLY INCOME PLAN - QUARTERLY DIVIDEND SWEEP	INF397L01307

5 - MODE OF PAYMENT OF REDEMPTION/ DIVIDEND PROCEEDS-VIA DIRECT CREDIT / RTGS OR NEFT/ ECS

- Direct Credit:** The AMC has entered into arrangements with IDBI Bank and HDFC Bank to facilitate direct credit of redemption and dividend proceeds (if any) into the bank account of the respective Unit holders maintained with any of these banks. The list of banks is subject to change from time to time.
- Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT):** The AMC provides the facility of RTGS & NEFT to provide credit of redemption and dividend payouts (if any) directly into the bank account of the Unit holder. The AMC provides the facility of RTGS & NEFT, which aims to credit redemption and dividend payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the NEFT System). Unit holders can check the list of banks participating in the NEFT System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Service Centres. However, in the event of the name of Unit holder's bank not appearing in the list of banks updated on RBI website, the instructions of the Unit holder for remittance of redemption/ dividend proceeds (if any) via NEFT System will be discontinued by IDBI Mutual Fund without prior notice to the Unit holder and the payouts of redemption / dividend (if any) proceeds shall be effected by sending the Unit holder(s) a cheque / demand draft.
- Electronic Clearing Service (ECS):** Investors who are to receive dividend payment will receive a direct credit of the amount due to them in their mandated account whenever the payment is made through ECS. A separate advice regarding credit of amount(s) via ECS will be sent to the unit holder. Applicants in cities not covered under ECS facility will be mailed dividend payments, if any, by cheques or demand drafts. ECS Facility is available only for dividend payments and not in the case of Redemption of Units. In case the bank account as communicated by the Unit holder is with any of the said banks with whom the AMC has arrangements to facilitate such direct credits or with any of the banks participating in the NEFT System offered by RBI, the AMC shall automatically extend this facility to the Unit holders. IDBI Mutual Fund shall not be held liable for any losses / claims, etc. arising on account of processing the direct credit or credit via NEFT / ECS of redemption / dividend proceeds on the basis of Bank Account details as provided by the unit holder in the Application Form. The AMC would then ensure that the payouts are effected by sending the Unit holders a cheque / demand draft. In case of unforeseen circumstances, the Mutual Fund reserves the right to issue a cheque / demand draft.

6 - E-SERVICES FACILITY:

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

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

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

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

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

7 - 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.

8 - SWITCHOVER FACILITY:

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

9 - NOMINATION FACILITY:

- Nomination is mandatory for new folios/accounts opened by individual especially with sole holding. Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate. Nomination is not allowed in a folio held on behalf of a minor.
- The applicant/unit holders can nominate a person/persons (upto two) in whom the units held by him shall vest in the event of his death. Where the units are held by more than one person jointly, the joint Unit holders may together nominate a person/persons (upto two) in whom all the rights in the units shall vest in the event of death of all the joint Unit holders. If the units are held jointly, all joint holders will sign the nomination form.
- The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non individuals including society, trust, body corporate, partnership firm, Karta of Hindu undivided family (HUF), holder of Power of Attorney cannot nominate.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit holder.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a Trust, other than a religious or charitable trust, society, body corporate, partnership firm, Karta of HUF or a Power of Attorney holder.
- A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee. Investors should note that where the Units are transferred in favour of the nominee, the KYC formalities, as applicable, shall have to be completed by the nominee.
- Every new nomination for a folio/account will overwrite the existing nomination.

10 - TRANSMISSION:

The documents required for transmission under various situations are as under:

- Transmission to surviving unit holders/ registered nominee/ claimant where nominee is not registered in case of death of one/sole or more unitholders:
 - Letter from surviving unitholders/claimant to the Fund / AMC / RTA requesting for transmission of units,
 - Death Certificate in original or photocopy duly notarized or attested by gazette officer or a bank manager,
 - Bank Account details of the new first unit holder as per Annexure 1 (can be downloaded from AMC website) along with attestation by a bank branch manager or cancelled cheque bearing the account details and account holders name.
 - KYC of the surviving unit holders (if not already submitted)/claimant/s
 - If the transmission amount is Rs one Lakh or more, in case of registered nominee, Indemnity duly signed and executed by the nominee/s - Annexure II (can be downloaded from AMC website).
- In case of claimant where nominee is not registered, the following documents are to be submitted in addition to the above.
 - Indemnity Bond from legal heir/s - Annexure III (can be downloaded from AMC website).
 - Individual affidavits from legal heir/s - Annexure IV (can be downloaded from AMC website).
 - If the transmission amount is below Rs one Lakh: any appropriate document evidencing relationship of the claimant/s with the deceased unitholder/s.
 - If the transmission amount is Rs one lakh or more: Any one of the documents mentioned below:
 - Notarised copy of Probated Will, or
 - Legal Heir Certificate or Succession Certificate or Claimant's Certificate issued by a competent court, or
 - Letter of Administration, in case of Intestate Succession.
- Transmission in case of HUF, due to death of Karta: HUF, being Hindu Undivided

Family, the property of the family is managed by the Karta and HUF does not come to an end in the event of death of the Karta. In such a case, the members of the HUF will appoint the new Karta who needs to submit following documents for transmission:

- 2.1 Letter Requesting for change of Karta,
- 2.2. Death Certificate in original or photocopy duly notarized or attested by gazette officer or a bank manager,
- 2.3. Duly certified Bank certificate stating that the signature and details of new Karta have been appended in the bank account of the HUF - Annexure I
- 2.4. KYC of the new Karta and KYC of HUF, if not already submitted.
- 2.5. Indemnity bond signed by all the surviving coparceners and new Karta - Annexure V (can be downloaded from AMC website).
- 2.6. In case of no surviving co-parceners AND the transmission amount is Rs One Lakh or more OR where there is an objection from any surviving members of the HUF, transmission should be effected only on the basis of any of the following mandatory documents:
 - a. Notarized copy of Settlement Deed, or
 - b. Notarized copy of Deed of Partition, or
 - c. Notarized copy of Decree of the relevant competent Court

11 - DECLARATION AND SIGNATURES:

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

TERMS & CONDITIONS FOR SIP / SWP / STP

SYSTEMATIC INVESTMENT PLAN (SIP):

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

1. SIP is offered on Monthly and Quarterly frequency. Unitholders can opt to invest on monthly or quarterly frequency on the following dates - 5th, 15th, and 25th of each month/first month of the quarter. For e.g. an investor opting for quarterly SIP commencing February in a calendar year will have the following cycle for SIP installments February, May, August and November. In case the day specified is a non Business Day, the transaction will be effected on the next Business Day.
2. IDBI Mutual Fund is offering SIP Payment through Auto Debit facility with below mentioned core banking bank branches:
 1. IDBI Bank 2. ICICI Bank, 3. State Bank of India, 4. Punjab National Bank, 5. Bank of India, 6. Bank of Baroda, 7. Kotak Mahindra Bank, 8. Indusind Bank, 9. Axis Bank, 10. Union Bank of India, 11. HDFC Bank, 12. CITI Bank, 13. Federal Bank, 14. Corporation Bank, 15. Allahabad Bank, 16. UCO Bank, 17. ING Vysya Bank.
3. If investor is having an account in other than the above mentioned banks then this facility is offered to the Investors in select cities mentioned below. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of IDBI Mutual Fund without assigning any reason or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. The Investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI). The bank account provided for ECS (Debit) should participate in local MICR clearing.
4. SIP Payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI) ECS Centres :

Agra, Ahmedabad, Allahabad, Amritsar, Aurangabad, Asansol, Anand, Bengaluru, Belgaum, Bhillwara, Bhopal, Bhubaneswar, Bikaner, Burdwan, Bhavnagar, Kozhikode, Chandigarh, Chennai, Coimbatore, Cuttack, Dehradun, Dhanbad, Durgapur, Davangere, Erode, Gorakhpur, Guwahati, Gwalior, Gadag, Gulbarga, Gangtok, Haldia, Hubli, Hyderabad, Hasan, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kanpur, Kolkata, Kakinada, Kota, Kolhapur, Kochi, Lucknow, Ludhiana, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, New Delhi, Panjim, Patna, Pondicherry, Pune, Rajkot, Ranchi, Raipur, Raichur, Salem, Shimla, Shimoga, Sholapur, Siliguri, Surat, Tirupati, Tirupur, Thrissur, Trichy, Thiruvananthapuram, Tirunelveli, Udaipur, Udipi, Vadodara, Varanasi, Vijayawada, Vishakapatnam
5. Completed Application Form, SIP Form and the first cheque (if any) should be submitted at least 30 Days before the 1st SIP execution date.

In case, it is not possible for the AMC/Registrar to start the STP/SWP from the opted start date due to the insufficiency of time given by the investor, the AMC/Registrar will automatically process the first SIP on the opted date from the next month after the opted starting month e.g. In case investor applies for SIP on 18th Jan 2011 for effecting 1st SIP from 5th February, 2011, AMC/Registrar may process the same from 5th of March, 2011. In such a case, the ending period will be extended automatically by another month.
6. In case the frequency is not specified in the application/enrollment form, it will be deemed as an application for monthly frequency and will be processed accordingly. In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed as of 15th of every month/first month of the every quarter. In case the end date is not specified, the Fund would continue the SIP till it receives termination notice from the investor.
7. Minimum number of installments

- i. **For monthly frequency** - 12 installments (including first installment), where the amount of each SIP installment is Rs. 500 per month or more or 6 installments (including first installment), where the amount of each SIP installment is atleast Rs. 1,000 per month.
- ii. **For quarterly frequency** - 4 installments with minimum investment being Rs. 1500 per quarter or more (including first installment).

Investments above the minimum amount mentioned shall be made in multiples of Re.1

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

9. MICRO SYSTEMATIC INVESTMENT PLANS (MICRO SIPs)

As per SEBI guidelines, investment in Micro Systematic Investment Plans (Micro SIPs) shall be exempted from the requirement of PAN subject to other operational guidelines.

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

1. Voter Identity Card 2. Driving License 3. Government / Defense identification card 4. Passport 5. Photo Ration Card 6. Photo Debit Card (Credit card not included because it may not be backed up by a bank account). 7. Employee ID cards issued by companies registered with Registrar of Companies 8. Photo Identification issued by Bank Managers of Scheduled Commercial Banks/ Gazetted Officer/ Elected Representatives to the Legislative Assembly /Parliament. 9. ID card issued to employees of Scheduled Commercial / State / District Cooperative Banks. 10. Senior Citizen / Freedom Fighter ID card issued by Government. 11. Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI. 12. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL). 13. Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC / EPFO 14. The Unique Identification Document or Aadhaar.

The photo identification documents have to be current and valid and also to be either self attested or attested by ARN holder (AMFI Registered Distributor). All the applicants including second and third applicant (if any) is mandated to submit any of the above documents along with appropriate ref. no.

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

10. First Installment cheque will be accepted in all business days, and the first installment will be processed at applicable NAV based on time stamping. The second installment will be processed latest for the available SIP date (5th, 15th, or 25th of each month/ first month of each quarter) indicated by the investor, but only after the expiry of 30 (thirty) Days from the date of first installment.
11. First Installment Cheque (if any) should be drawn in the name of the Scheme and crossed "A/c Payee" e.g. "IDBI Nifty Index Fund A/C XXXXXXXX" (1st Unitholder PAN). Investors from the state of Sikkim and Micro SIP investors can also draw the first installment cheque in the name of the Scheme and crossed "A/c Payee" e.g. "IDBI Nifty Index Fund A/C XXXXXXXX" (Name of the 1st Holder). Investor should mention SIP Enrollment Form number or folio number on the reverse of cheque accompanying SIP enrollment form.
12. Investor has a right to discontinue the SIP facility at any time by sending written request to any Official Point of Acceptance, at least 21 calendar days prior to the next cheque date/ ECS debit/Direct debit. On receipt of such request, the SIP enrollment will be terminated.
13. In case 1st SIP installment cheque submitted by the investor for SIP installment or any payment instruction for SIP installment is dishonored by the Bankers for the reason that account of investor is closed, the AMC would discontinue the SIP immediately and reserves the right to redeem the outstanding units at applicable NAV related prices if total investment is below Rs. 5,000/- or 500 units.
14. The AMC reserves the right to discontinue the SIP enrolment in case cheque/payment instruction submitted by Investor is not honored by Banker on 2 (two) consecutive occasions for either insufficiency of funds or as a result of stop payment instructions issued by the Investor 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.
15. The facility will be automatically terminated upon receipt of intimation of death of the Unitholder.

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

SYSTEMATIC TRANSFER PLAN (STP):

This facility allows Unitholders to transfer specified fixed sums on periodic basis from one scheme to other schemes launched by the Mutual Fund from time to time by giving a single instruction. A Unitholder may effect a Systematic Transfer Plan (STP) by redeeming units of the transfer-out (transferor) Scheme at the prevailing NAV, subject to Exit Load, if any and investing the same amount in the transfer-in (transferee) scheme at prevailing NAV of the transfer-in Scheme. To seamlessly facilitate STP between two Schemes of the Mutual Fund, the Unitholder must comply with the redemption requirements of the transferor scheme and subscription requirements of the transferee scheme.

Daily STP facility will be available for transferring units from IDBI Liquid Fund / IDBI Ultra Short Fund to IDBI Nifty Index Fund or IDBI Nifty Junior Index Fund, exclusively.

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

1. STP facility is offered with - weekly (1st Business day of the week), monthly and quarterly (5th, 15th or 25th) frequency. For e.g. an Unitholder opting for quarterly STP commencing February in a calendar year will have the following cycle for STP installments February, May, August and November. In case the date specified is a non Business Day, the transaction will be effected on next Business Day.
2. In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case the STP date is not specified or in case of ambiguity, the STP transaction will be processed on 15th of month / quarter. In case the end date is not specified, the Fund would continue the STP till it receives termination notice from the Unitholder.
3. Minimum balance in the source (transferor) scheme should be Rs. 25,000 at the time of enrollment for STP.
4. Minimum amount for each transfer for weekly/monthly STP is Rs. 1000 and quarterly STP is Rs. 2500. Transfers above the minimum amount mentioned shall be made in multiples of Re.1.
5. The minimum term / duration of STP will be 12 installments for weekly/monthly frequency and 4 for quarterly frequency.
6. The transaction through STP will be subject to applicable exit load in the transferor scheme.
7. In case the Unitholder purchases additional units in the transferor scheme, the STP facility would be extended to such additional units also.
8. Units marked under lien or pledge in the source scheme will not be eligible for STP.
9. The Unitholder who has opted for STP under a specific scheme can also redeem or switch his units to any other eligible scheme provided he has sufficient balance in his account on the date of such a request.
10. In case the unit balance in the transferor scheme is lesser than amount specified by the Unitholders for STP, the AMC will transfer remaining unit balance to transferee scheme.
11. The facility will be automatically terminated if the units under the transferor scheme are pledged or upon receipt of intimation of death of the Unitholder.
12. The application for start of STP should be submitted to Official Point(s) of Acceptance at least 7 days before the date of commencement / start date of STP. Unitholder may change the amount (but not below the minimum specified) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next transfer / STP execution

date.

13. Unitholder can discontinue STP facility at any time by sending a written notice to any of the Official Point(s) of Acceptance, at least 7 days prior to next transfer / STP execution date.
14. The details, including mode of holding, of Unitholders' in the transferee scheme will be as per the existing folio in the transferor scheme. Units in the transferee scheme will be allotted in the same folio.
The AMC reserves the right to change the frequency, date(s) or other terms and conditions of STP. The AMC further reserves the right to add new Schemes to the list of Schemes offering STP, as and when made available for subscription or delete Schemes from the list of Schemes offering STP. Please contact the nearest Investor Service Centre (ISC) of IDBI Mutual Fund for more information on STP.
15. If STP date falls on 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.

SYSTEMATIC WITHDRAWAL PLAN (SWP):

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

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

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

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

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 (R)	Companies	Societies	Partnership Firms	Investment through POA	Trusts	NRI	FIs	PIO
Copy of the PAN Card	✓	✓	✓	✓	✓	✓	✓	✓	✓
Copy of the KYC acknowledgement	✓	✓	✓	✓	✓	✓	✓	✓	✓
Resolution/ Authorisation to invest		✓	✓					✓	
List of authorised signatories with specimen signatures		✓	✓	✓		✓		✓	
Trust Deed						✓			
Bye-laws			✓						
Partnership Deed				✓					
Overseas Auditor Certificate and SEBI registration certificate								✓	
Notarised POA					✓				
Proof of Address									✓
PIO Card									✓
Foreign Inward Remittance Certificate								✓	

8. POWER OF ATTORNEY (POA)

POA Name

Address

City State Pin Code

PAN KYC Yes No - If investment is being made by a constitutional Attorney, please submit the notarized copy of the POA.

9. IDBIMF PERSONAL IDENTIFICATION NUMBER (IPIN) (Please ✓)

I / We being unit holder(s) of IDBI Mutual Fund scheme(s) do hereby apply for the facility for effecting online transactions over the internet with respect to my investment with IDBI Mutual Fund. Please send me the PIN agreement form.

10. INVESTMENT DETAILS AND PAYMENT DETAILS - Cheque/DD/RTGS/NEFT/Transfer (Payment through Cash/Outstation Cheques not accepted)

Please tick (✓) the required options For complete information on Investment details, please refer to "Plan & Options" in the KIM.

Scheme	Options	Dividend Mode	Scheme	Options	Sub-Option	Dividend Mode#
<input type="checkbox"/> IDBI Nifty Index Fund	<input type="checkbox"/> Growth	<input type="checkbox"/> Payout* <input type="checkbox"/> Reinvestment	<input type="checkbox"/> IDBI Monthly Income Plan	<input type="checkbox"/> Dividend~	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly Dividend Sweep : To Scheme_____ Plan_____ Option_____	<input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment <input type="checkbox"/> Sweep
<input type="checkbox"/> IDBI Nifty Junior Index Fund	<input type="checkbox"/> Dividend	<input type="checkbox"/> Payout* <input type="checkbox"/> Reinvestment		<input type="checkbox"/> Growth		
<p>* Compulsory reinvestment in case dividend payout is less than Rs.100. ~ For folios with subscription amount below Rs.25000/- under the dividend option, remaining as on the record date, the dividend, if any, declared will be compulsorily reinvested. Where investors do not opt for a particular Plan at the time of investment, the default Plan will be the Growth Plan. In such cases where the investors have opted for the Dividend Plan but not specified the option (payout/reinvestment), the reinvestment option would be treated as the default option. The Growth Plan and Dividend Plan will be maintained under a single portfolio.</p>			<p><input type="checkbox"/> Growth with Regular Cash Flow Plan (RCFP) <input type="checkbox"/> On completion of _____ Years OR <input type="checkbox"/> On reaching the target amount of Rs. _____ (Minimum of 5 years and in multiples of 1 year thereafter) (Minimum of Rs. 5 lakhs and in multiples of Rs. 1lakh thereafter) <input type="radio"/> Monthly Dividend Payout## <input type="radio"/> Quarterly Dividend Payout <input type="radio"/> SWP Rs. _____ Per Month (Minimum Rs. 1000/- per month)</p>			

In cases where investors have opted for the Dividend option but not specified the sub option(frequency), monthly dividend sub option would be treated as the default option.
In case investors have opted for dividend payout under RCFP but not specified the sub-option (frequency of payout), monthly dividend payout will be treated as the default option.
Investors desirous of joining RCFP through SIP may also submit SIP application form.

Investment Amount (Rs.) _____	DD Charges if any (Rs.) _____	Net Amount (Rs.) _____	Mode of Payment (Please ✓)	Cheque <input type="checkbox"/>	DD <input type="checkbox"/>	Funds Transfer <input type="checkbox"/>	RTGS/NEFT <input type="checkbox"/>
Net Amount (in Words) _____							

Drawn on Bank

Branch & City Account No.

Chq. / DD No Date IFSC Code

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

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

11. NOMINATION DETAILS [Minor / HUF / POA Holder / Non Individuals cannot Nominate]

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

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

No.	Name of the Guardian (incase, Nominee is Minor)	Relationship with Nominee
1		
2		

* If the percentage of share is not mentioned then the claim will be settled equally amongst all the indicated nominee(s)

I/We do not wish to nominate anybody on my/our behalf. **Signature of the Declarant** _____

12. DECLARATION

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

First / Sole Applicant / Guardian	Second Applicant	Third Applicant
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Scheme Name : _____ Plan: _____ Option: _____

Cheque / DD No. : _____ Date : _____ Amount : Rs. _____ Bank and Branch: _____

8. POWER OF ATTORNEY (POA)

POA Name

Address

City State Pin Code

PAN KYC Yes No - If investment is being made by a constitutional Attorney, please submit the notarized copy of the POA.

9. IDBIMF PERSONAL IDENTIFICATION NUMBER (IPIN) (Please ✓)

I / We being unit holder(s) of IDBI Mutual Fund scheme(s) do hereby apply for the facility for effecting online transactions over the internet with respect to my investment with IDBI Mutual Fund. Please send me the PIN agreement form.

10. INVESTMENT DETAILS AND PAYMENT DETAILS - Cheque/DD/RTGS/NEFT/Transfer (Payment through Cash/Outstation Cheques not accepted)

Please tick (✓) the required options For complete information on Investment details, please refer to "Plan & Options" in the KIM.

Scheme	Options	Dividend Mode	Scheme	Options	Sub-Option	Dividend Mode#
<input type="checkbox"/> IDBI Nifty Index Fund	<input type="checkbox"/> Growth	<input type="checkbox"/> Payout* <input type="checkbox"/> Reinvestment	<input type="checkbox"/> IDBI Monthly Income Plan	<input type="checkbox"/> Dividend~ <input type="checkbox"/> Growth	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly Dividend Sweep : To Scheme_____ Plan_____ Option_____	<input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment <input type="checkbox"/> Sweep
<input type="checkbox"/> IDBI Nifty Junior Index Fund	<input type="checkbox"/> Dividend	<input type="checkbox"/> Payout* <input type="checkbox"/> Reinvestment		<input type="checkbox"/> Growth with Regular Cash Flow Plan (RCFP)	<input type="checkbox"/> On completion of _____ Years OR <input type="checkbox"/> On reaching the target amount of Rs. _____ (Minimum of 5 years and in multiples of 1 year thereafter)	<input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment <input type="checkbox"/> Sweep
				<input type="checkbox"/> Monthly Dividend Payout## <input type="checkbox"/> Quarterly Dividend Payout <input type="checkbox"/> SWP Rs. _____ Per Month (Minimum Rs. 1000/- per month)		(Minimum of Rs. 5 lakhs and in multiples of Rs. 1lakh thereafter)

In cases where investors have opted for the Dividend option but not specified the sub option(frequency), monthly dividend sub option would be treated as the default option.
In case investors have opted for dividend payout under RCFP but not specified the sub-option (frequency of payout), monthly dividend payout will be treated as the default option.
Investors desirous of joining RCFP through SIP may also submit SIP application form.

Investment Amount (Rs.) _____	DD Charges if any (Rs.) _____	Net Amount (Rs.) _____	Mode of Payment (Please ✓)	Cheque <input type="checkbox"/>	DD <input type="checkbox"/>	Funds Transfer <input type="checkbox"/>	RTGS/NEFT <input type="checkbox"/>
Net Amount (in Words) _____							

Drawn on Bank

Branch & City Account No.

Chq. / DD No Date IFSC Code

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

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

11. NOMINATION DETAILS [Minor / HUF / POA Holder / Non Individuals cannot Nominate]

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

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

* If the percentage of share is not mentioned then the claim will be settled equally amongst all the indicated nominee(s)

I/We do not wish to nominate anybody on my/our behalf. Signature of the Declarant _____

12. DECLARATION

I / We have read and understood the contents of the SID and Key Information Memorandum of the Scheme. I / We hereby apply to the IDBI Mutual Fund for allotment of units of the Scheme, as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I / We hereby confirm and certify that the source of these funds is not directly / indirectly a result of "proceeds of crime" as defined in "The Prevention of Money Laundering Act, 2002" and I/we undertake to provide all necessary proof / documentation, if any, required to substantiate the facts of this undertaking. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We authorize the Fund to disclose details of my/our account and all my/our transactions to the intermediary whose stamp appears on the application form. I/We also authorize the Fund to disclose details as necessary, to the Fund's and investor's bankers for the purpose of effecting payments to me / us.

Applicable to NRIs only : I/We confirm that I am/we are Non-Resident of Indian Nationality/Origin and I/we hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non-Resident External / Ordinary Account / FCNR / NRSR Account.

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

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

First / Sole Applicant / Guardian	Second Applicant	Third Applicant
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Scheme Name : _____ Plan: _____ Option: _____

Cheque / DD No. : _____ Date : _____ Amount : Rs. _____ Bank and Branch: _____

REGISTRAR & TRANSFER AGENTS

Computer Age Management Services Private Limited (CAMS)
SEBI Registration Number: INR000002813,
148, Old Mahabalipuram Road, Okkiyam, Thuraipakkam, Chennai 600 096, Tamil Nadu
Tel: 044-30407000 Fax: 044-24581750



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

Application Form
For Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Systematic Withdrawal Plan (SWP)
(FOR IDBI NIFTY INDEX FUND, IDBI NIFTY JUNIOR INDEX FUND AND IDBI MONTHLY INCOME PLAN)

Form No. _____

ARN Code & Name	Sub Distributor /Branch Code	Bank Serial No. / Bank Stamp / Receipt Date

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

Please any one only SIP Micro SIP Change in Bank Mandate STP SWP SIP Cancellation

1. Investor and investment details

Sole / First Investor Name _____
PAN No. _____ Folio No.(For Existing Investor) _____

Scheme	Options	Dividend Mode	Scheme	Options	Sub-Option	Dividend Mode#
<input type="checkbox"/> IDBI Nifty Index Fund	<input type="checkbox"/> Growth		<input type="checkbox"/> IDBI Monthly Income Plan	<input type="checkbox"/> Dividend~	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly Dividend Sweep : To Scheme _____ Plan _____ Option _____	<input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment <input type="checkbox"/> Sweep
<input type="checkbox"/> IDBI Nifty Junior Index Fund	<input type="checkbox"/> Dividend <input type="checkbox"/> Payout* <input type="checkbox"/> Reinvestment			<input type="checkbox"/> Growth		
* Compulsory reinvestment in case dividend payout is less than Rs.100. ~ For folios with subscription amount below Rs.25000/- under the dividend option, remaining as on the record date, the dividend, if any, declared will be compulsorily reinvested.			<input type="checkbox"/> Growth with Regular Cash Flow Plan (RCFP) <input type="checkbox"/> On completion of _____ Years OR <input type="checkbox"/> On reaching the target amount of Rs. _____ (Minimum of 5 years and in multiples of 1 year thereafter) (Minimum of Rs. 5 lakhs and in multiples of Rs. 1 lakh thereafter) <input type="checkbox"/> Monthly Dividend Payout## <input type="checkbox"/> Quarterly Dividend Payout <input type="checkbox"/> SWP Rs. _____ Per Month (Minimum Rs. 1000/- per month)			

In cases where investors have opted for the Dividend option but not specified the sub option (frequency), monthly dividend sub option would be treated as the default option.
In case investors have opted for dividend payout under RCFP but not specified the sub-option (frequency of payout), monthly dividend payout will be treated as the default option.

2. Systematic Investment Plan (SIP) details

Each SIP Amount (Rs.) _____ Frequency: Monthly / Quarterly
SIP Frequency Date: 5th / 15th / 25th of the month ((1st month of the quarter for quarterly frequency)
SIP Period : From To Or No. of installments _____
(Direct Debit /ECS instructions will take minimum 30 days for registration with the Bank and hence the first auto debit will be carried out after 30 days on the SIP date.
The AMC reserve the right to modify the SIP registration period)
(Note: Please allow minimum one month for auto debit to register and start).

3. Systematic Transfer Plan (STP)

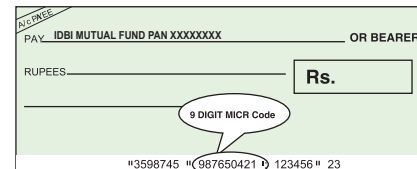
I/We would like to switch: To Scheme _____ Plan _____ Option _____
Each STP Amount Rs. _____ Frequency: Weekly (1st business day of the week) Quarterly
Date : 5th / 15th / 25th of the month/quarter
 Monthly
STP Period : Enrolment Start End Or No. of installments _____

4. Systematic Withdrawal Plan (SWP)

Each SWP Amount Rs. _____ Scheme Name/Option _____
SWP Period : Enrolment Start Month End Month Or No. of installments _____

5. Particulars of bank account

Account holder Name as in Bank Account _____
Bank Name _____ Branch _____
City _____ PIN code _____
Account Type Savings Current NRE NRO FCNR
Account Number _____
9 Digit MICR Code _____
(Please enter the 9 digit number that appears after your cheque number)



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

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

First Account Holder's Signature

Second Account Holder's Signature

Third Account Holder's Signature

For office use only (not to be filled in by investor)

Recorded on _____ Scheme Code _____
Recorded by _____ Credit Account Number _____
Bank use Mandate Ref. No. _____ Customer Ref. No. _____
Bank Account Number _____

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POINTS OF ACCEPTANCE FOR APPLICATION FORM

OUR BRANCHES (INVESTOR SERVICE CENTRES)

Ahmedabad: IDBI Mutual Fund, IDBI Complex, 1st Floor, Near Lal Bunglow, Off CG Road, Ahd-380 006. **Bengaluru:** IDBI Mutual Fund, IDBI House, 1st Floor, No.58, Mission Road, Bengaluru-560 027. **Chennai:** IDBI Mutual Fund, Ground Floor, "Lancor Westminster" Bldg., Old No.108, New No.70, Dr. Radhakrishnan Salai, Mylapore, Chennai - 600 004. **Chandigarh:** IDBI Mutual Fund, IDBI Bank Ltd., 3rd floor, SCO 72/73 Bank Square, sector -17B, Chandigarh -160017. **Delhi:** IDBI Mutual Fund, IDBI Bank, 5th Floor, Red Cross Building, Red Cross Road, Parliament Street, New Delhi-110 001. **Hyderabad:** IDBI Mutual Fund, 3rd Floor 5-9-89/1 Chapel Road, Hyderabad-500001. **Indore:** IDBI Mutual Fund, IDBI Bank Ltd., Ground Floor, Alankar Chambers, Ratlam kothi, A. B. Road, Indore-452001. **Kolkata:** IDBI Mutual Fund, IDBI House, 6th floor, 44, Shakespeare Sarani, Kolkata 700 017. **Kochi:** IDBI Mutual Fund, IDBI Bank Corporate Office, Near Passport Office, Panampally Nagar, P. B. No. 4253, Kochi-680 366. **Lucknow:** IDBI Mutual Fund, IDBI Bank, 2 M G Marg, Kisan Sekhari Bhawan, Hazratganj, Lucknow -226001. **Mumbai:** IDBI Mutual Fund, 5th floor, Mafatal Centre, Nariman Point, Mumbai - 400 021. **Pune:** IDBI Mutual Fund, IDBI House, 4th Floor, Dnyaneshwar Paduka Chowk, SC Road, Shivaji Nagar, Pune-411 004.

CAMS INVESTOR SERVICE CENTRES

Agartala: Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala Agartala 799001. **Agra:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra 282002. **Ahmedabad:** 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bunglow, Ellis Bridge Ahmedabad 380 006. **Ahmednagar:** 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar 414 001. **Ajmer:** AMC No. 423/30, Near Church, Brahampuri, Opp T B Hospital, Jaipur Road Ajmer 305001. **Akola:** Opp. RLT Science College, Civil Lines, Akola 444001. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh 202001. **Allahabad:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad 211001. **Alleppey:** Bldg. No. VIII / 411, C C N B Road, Near Pagoda Resort, Chungom, Alleppey 688011. **Alwar:** 256A, Scheme No:1, Arya Nagar, Alwar 301001. **Amaravati:** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati 444601. **Ambala:** Opposite PEER, Bal Bhawan Road, Ambala 721, Ambala 134003. **Amritsar:** 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar 143001. **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand 388001. **Anantapur:** 15-570-33, I Floor, Pallavi Towers, Anantapur 515 001. **Andheri (parent: Mumbai ISC):** 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri (E), Mumbai 400069. **Angul:** Simlipada, Angul Angul 759122. **Ankleshwar:** Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC Ankleshwar- Bharuch 393002. **Asansol:** Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol 713303. **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad 431001. **Bagalkot:** No. 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumtagi Motors, Station Road, Near Basaveshwar Circle, Bagalkot 587 101. **Balalore:** B C Sen Road, Balasore 756001. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore 560 042. **Bareilly:** F-62-63, Butler Plaza, Civil Lines, Bareilly 243001. **Basti:** Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti 272002. **Belgaum:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum 590006. **Bellary:** No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Bellary 583103. **Berhampur:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa Berhampur 760001. **Bhagalpur:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur 812002. **Bharuch (parent: Ankleshwar TP):** F-108, Rangoli Complex, Station Road, Bharuch 392001. **Bhatinda:** 2907 GH, GT Road, Near Zila Parishad, Bhatinda 151001. **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar 364002. **Bhilai:** 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai 490020. **Bhilwara:** Indraprastha tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden Bhilwara 311001. **Bhiwani:** 24-25, 1st floor, City Mall, Hansi Gate, Bhiwani 127021. **Bhopal:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II Bhopal 462011. **Bhubaneswar:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar 751 001. **Bhuj:** Data Solution, Office No:17, 1st Floor, Municipal Building Opp Hotel Prince, Station Road Bhuj - Kutch 370001. **Bhusawal (Parent: Jalgaon TP):** 3, Adela Apartment, Christain Mohala, Behind Gulshan E-Iran Hotel, Amardeep Talkies Road, Bhusawal 425201. **Bikaner:** F 4, 5 Bothra Complex, Modern Market, Bikaner 334001. **Bilaspur:** Beside HDFC Bank, Link Road, Bilaspur 495 001. **Bokaro:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro 827004. **Burdwan:** 399, G T Road, Basement of Talk of the Town, Burdwan 713101. **C.R.Avenue (Parent: Kolkata ISC):** 33, C.R Avenue, 2nd floor, Room No.13, Kolkata 700012. **Calicut:** 29/97G 2nd Floor, Gulf Air Building, Mavor Road, Arayidathupalam, Calicut 673016. **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh 160 017. **Chandrapur:** Above Mustafa Decor, Hakim Plaza, Near Jethpura Gate, Near Bangalore Bakery, Kasturba Road, Chandrapur 442 402. **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai 600 034. **Chennai (OMR):** Ground Floor, 148 Old Mahablipuram Road, Okkiyam, Thuraiyakkam, Chennai 600097. **Chhindwara:** Office No - 1, Parasia Road, Near Mehta Colony, Chhindwara 480 001. **Chittoargarh:** 187 Rana Sanga Market, Chittoargarh 312001. **Cochin:** Door No. 64/5871 - D, 3rd Floor, Ittoop's Imperial Trade Centre, M.G. Road North, Cochin 682 035. **Coimbatore:** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore 641 002. **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack 753001. **Darbhanga:** Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga 846001. **Davengere:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension Davengere 577002. **Dehradun:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun 248001. **Deoghar:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town Deoghar 814112. **Dhanbad:** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad 826001. **Dharmapuri:** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri 636 701. **Dhule:** H. No. 1793 / A, J. B. Road, Near Tower Garden, Dhule 424 001. **Durgapur:** City Plaza Building, 3rd floor, City Centre, Durgapur 713 216. **Eluru:** No 23 B-4-73, Andhra Bank Lane, Opp Srinivasa Theatre, Ramachandra Rao Peta, Eluru 534002. **Erode:** 197, Seshaiyer Complex, Agraharam Street, Erode 638001. **Faizabad:** 64 Cantonment, Near GPO, Faizabad 224001. **Faridhabad:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT Faridhabad 121001. **Firozabad:** Shop No. 19, 1st Floor, Above YO Bikes, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, Firozabad 283203. **Gandhidham:** Grain Merchants Association Building, Grain Merchants Association Building, Gandhidham 370 201. **Ghaziabad:** 113/6 I Floor, Navyug Market, Gazhiabad 201001. **Goa:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) 403 001. **Gondal (Parent Rajkot):** Kailash Complex, Wing -A, Office No. 52, Bus stand Road, Near Gundala Gate, Gondal 360 311. **Gondia:** Shri Talkies Road, Gondia 441601. **Gorakhpur:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur 273001. **Gulbarga:** Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga 585 101. **Guntur:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur 522002. **Gurgaon:** SCO - 16, Sector - 14, First Floor, Gurgaon 122001. **Guwahati:** A.K. Azad Road, Rehbari, Guwahati 781008. **Gwalior:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior 474002. **Haldia:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, Purbia Medinipur District Haldia 721 602. **Haldwani:** Durga City Centre, Nainital Road, Haldwani 263139. **Hazaribag:** Municipal Market, Annanda Chowk, Hazaribagh 825301. **Himmatnagar:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar 383 001. **Hisar:** 12, Opp. Bank of Baroda, Red Square Market, Hisar 125001. **Hoshiarpur:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur 146 001. **Hosur:** Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Hosur 635109. **Howrah (Parent: Kolkata ISC):** Gagananchari Shopping Complex, Shop No.36 (Basement), 37, Dr. Abani Dutta Road, Salkia, Howrah 711106. **Hubli:** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli 580029. **Hyderabad:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad 500 003. **Ichalkarnaji (Parent Kolhapur):** 12/178, Behind Congress Committee Office, Ichalkarnaji 416 115. **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp. Greenpark, Indore 452 001. **Jabalpur:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur 482001. **Jaipur:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur 302 001. **Jalandhar:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar 144001. **Jalgaon:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon 425001. **Jalna C.C. (Parent: Aurangabad):** Shop No: 11, 1st Floor, Ashoka Plaza, Opp: Magistic Talkies, Subhash Road, Jalna 431 203. **Jammu:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu 180004. **Jamnagar:** 217/218, Manek Centre, P.N. Marg, Jamnagar 361008. **Jamshedpur:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur 831001. **Jaunpur:** 248, Fort Road, Near Amber Hotel, Jaunpur 222001. **Jhansi:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi 284001. **Jodhpur:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur 342003. **Junagadh:** Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh 362001. **Kadapa:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa 516 001. **Kakinada:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada 533 001. **Kalyani:** A - 1/50, Block - A, Dist Nadia, Kalyani 741235. **Kanchipuram:** New No. 38, (Old No.50), Vallal Pachayappan Street, Near Pachayappas High School, Kanchipuram 631 501. **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur 670004. **Kanpur:** I Floor 106 to 108, City Centre Phase II, 63/2, THE MALL, Kanpur 208 001. **Karimnagar:** H.No.7-1-257, Upstairs S B H, Mangammathota, Karimnagar 505 001. **Karnal (Parent: Panipat TP):** 7, 1st Floor, Opp Bata Showroom, Kunjapura Road, Karnal 132001. **Karur:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur 639002. **Katni:** NH 7, Near LIC, Jabalpur Road, Bargawan, Katni 483 501. **Kestopur (Parent: Kolkata CSC):** AA 101, Prafulla Kanan, Sreeparna Apartment, Ground Floor, Kolkata Kestopur 700101. **Khammam:** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam 507 001. **Khanna:** Shop No :-3, Bank of India Building, Guru Amar Dass Market, Khanna 141401. **Kharagpur:** H.No.291/1, Ward No-15, Malancha Main Road, Opposite UCO Bank, Kharagpur 721301. **Kolhapur:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001. **Kolkata:** Saket Building, 44 Park Street, 2nd Floor, Kolkata 700016. **Kollam:** Kochupilamoodu Junction, Near VLM, Beach Road, Kollam 691001. **Kota:** B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota 324007. **Kottayam:** KMC IX / 1331 A, Opp. Malayala Manorama, Railway Station Road, Thekkumootill, Kottayam 686001. **Kumbakonam:** Jailani Complex, 47, Mutt Street, Kumbakonam 612001. **Kurnool:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool 518 004. **Latur:** Vypari Dharm Shala, Office No. 2, 2nd Floor, Above: Mahesh Unnai Hospital, Nr.Kamdar petrol Pump, Latur 413531. **Lucknow:** Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow 226 001. **Ludhiana:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana 141 002. **Madurai:** 86/71A, Tamilasangam Road, Madurai 625 001. **Malda:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda 732 101. **Mangalore:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore 575 003. **Manipal:** Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Manipal 576104. **Mapusa (Parent ISC - Goa):** Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa 403 507. **Margao:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao 403 601. **Mathura:** 159/160 Vikas Bazar, Mathura 281001. **Meerut:** 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut 250002. **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana 384 002. **Moga:** Ground Floor, Adjoining TATA Indicom Office, Dutt Road, Moga 142001. **Moradabad:** B-612 'Sudhakar', Lajpat Nagar, Moradabad 244001. **Mumbai:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai 400

023. **Muzaffarpur:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur 842001. **Mysore:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram Mysore 570009. **Nadiad (Parent TP: Anand TP):** 8, Ravi Kiran Complex, Ground Floor Nanakumbhath Road, Nadiad 387001. **Nagpur:** 145 Lendra, New Ramdaspath, Nagpur 440 010. **Namakkal:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal 637001. **Nanded:** Shop No. 302, 1st Floor, Raj Mohd. Complex, Work Shop Road, Shrinagar, Nanded 431 605. **Nandyal:** Shop No.: 62 & 63, Srinivasa Complex, Besides Ramakrishna Ply Wood, Srinivasa Nagar, Nandyal 518 501. **Nasik:** Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik 422005. **Navsari:** Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chimmabai Road Navasari 396445. **Nellore:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet,, Nellore 524001. **New Delhi :** 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannaugt Place, New Delhi 110 001. **Nizamabad:** D. No. 5-6-209, Saraswathi Nagar, Nizamabad 503001. **Noida:** B-20, Sector - 16, Near Metro Station, Noida 201301. **Ongole:** # 1, ARN Complex, Kurnool Road, Ongole 523 001. **Palakkad:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad 678 001. **Palanpur:** Jyotindra Industries Compound, Near Vinayak Party Plot, , Deesa Road, Palanpur 385 001. **Panipat:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat 132103. **Pathankot:** 13 - A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot 145001. **Patiala:** 35, New Lal Bagh Colony, Patiala 147001. **Patna:** Kamalaye Shobha Plaza, Ground Floor, Near Ashiana Tower, Exhibition Road, Patna 800 001. **Pondicherry:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry 605001. **Porbandar:** II Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road, Porbandar 360575. **Proddatur:** Dwarakmayee, D No 8/239, Opp Saraswathi Type Institute, Sreeramula Peta, Proddatur 516360. **Pune:** Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehendale Garage Road, Erandawane, Pune 411 004. **Rae Bareli:** 17, Anand Nagar Complex, Rae Bareli Rae Bareli 229001. **Raipur:** HIG,C-23, Sector - 1, Devendra Nagar, Raipur 492004. **Rajahmundry:** Cabin 101 D.no 7-27-4, 1st Floor Krishna Complex, Baruvuri Street, T Nagar Rajahmundry 533101. **Rajapalayam:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam 626117. **Rajkot:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk Rajkot 360001. **Ranchi:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi 834001. **Ratlam:** Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam 457001. **Ratnagiri:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri 415 639. **Rohtak:** 205, 2nd Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak 124001. **Roorkee:** 22 Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee 247667. **Ropar:** SCF - 17 Zail Singh Nagar, Ropar 140001. **Rourkela:** 1st Floor, Mangal Bhawan, Phase II, Power House Road Rourkela 769001. **Sagar:** Opp. Somani Automobiles, Bhagwanganj, Sagar 470 002. **Saharanpur:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur 247001. **Salem:** No.2, I Floor Vivekananda Street, New Fairlands, Salem 636016. **Sambalpur:** C/o Raj Tibrewal & Associates, Opp.Town High School, Sansarak, Sambalpur 768001. **Sangli (Parent: Kohlapur):** Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli 416416. **Satara:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara 415002. **Satna:** 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, Satna 485 001. **Shahjahanpur:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur 242001. **Shimla:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla 171001. **Shimoga:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga 577 201. **Siliguri:** No 7, Swamiji Sarani, Ground Floor, Ground Floor,Hakimpara, Siliguri 734001. **Sirsa:** Gali No:1, Old Court Road, Near Railway Station Crossing, Sirsa 125055. **Sitapur:** Arya Nagar, Near Arya Kanya School, Sitapur 261001. **Solan :** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan 173 212. **Solapur:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School Solapur 413001. **Sonepat:** Shopo No. 5, PP Tower, Ground Floor, Opp to Income Tax office, Sonepat 131 001. **Sriganganagar:** 18 L Block, Sri Ganganagar Sri Ganganagar 335001. **Srikakulam:** Door No 5 - 6 - 2, Punyapu Street, Palakonda Road, Near Krishna Park, Srikakulam 532 001. **Sultanpur:** 967, Civil Lines, Near Pant Stadium, Sultanpur 228 001. **Surat:** Plot No.629,2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat 395 001. **Surendranagar:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar 363035. **Tanjore:** 1112, West Main Street, Tanjore 613 009. **Thane:** 3rd Floor, Nalanda Chambers, "B" Wing,, Gokhale Road,Near Hanuman Temple, Naupada, Thane 400 602. **Thiruppur:** 1(1), Binny Compound,, II Street,, Kumaran Road, Thiruppur 641601. **Thiruvalla:** Central Tower, Above Indian Bank,, Cross Junction, Thiruvalla 689101. **Tinsukia:** Sanairan Lohia Road,1st Floor, Tinsukia 786 125. **Tirunelveli:** 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli 627001. **Tirupathi:** Shop No14, Boligala Complex,, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road Tirupathi 517501. **Trichur:** Adam Bazar, Room no.49, Ground Floor, Rice Bazar (East), Trichur 680001. **Trichy:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy 620018. **Trivandrum:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum 695004. **Tuticorin:** 1 - A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main,Palayamkottai Road, Tuticorin 628 008. **Udaipur:** 32 Ahinsapuri, Fatehpura Circle, Udaipur 313004. **Ujjain :** 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain 456 010. **Unjha (Parent: Mehsana):** 10/11, Maruti Complex,, Opp. B R Marbles, Highway Road, Unjha 384 170. **Vadodara:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara 390 007. **Valsad:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad 396001. **Vapi:** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi 396195. **Varanasi:** C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi 221002. **Vellore:** No:54, 1st Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore 632004. **Veraval:** Opp. Lohana Mahajan Wadi, Satta Bazar, Veraval 362 265. **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada 520 010. **Visakhapatnam:** 47/9/17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam 530 016. **Warangal:** F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda Warangal 506001. **Wardha :** Opp. Raman Cycle Industries, Krishna Nagar, Wardha 442 001. **Yamuna Nagar:** 124-B/R Model Town, Yamunanagar, Yamuna Nagar 135 001. **Yavatmal:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal 445 001.

Corporate Office

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Mumbai - 400 021

Registered Office

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