

(An open-ended debt scheme)

Offer for Units of ₹10 each for cash (at par) during the
New Fund Offer and continuous offer for Units at NAV related prices

Key Information Memorandum cum Application Form

Mutual Fund
IDBI Mutual Fund

Trustee Company
IDBI MF Trustee Company Limited

Asset Management Company
IDBI Asset Management Limited

Sponsor
IDBI Bank Limited

Asset Management Company (AMC)
IDBI Asset Management Limited
Regd. Off.: IDBI Tower, WTC Complex,
Cuffe Parade, Colaba, Mumbai – 400 005.
Corp. Off.: 5th Floor, Mafatlal Centre,
Nariman Point, Mumbai- 400021.

Trustee Company
IDBI MF Trustee Company Limited
Regd. Off.: IDBI Tower, WTC Complex,
Cuffe Parade, Colaba, Mumbai – 400 005.

IDBI DYNAMIC BOND FUND

NFO Opens: 31st January, 2012 • Closes: 14th February, 2012
Scheme re-opens: 23rd February, 2012



SMS 'IDBIMF' to 09220092200 • Tollfree:1800-22-4324 • www.idbimutual.co.in

The Key Information Memorandum is dated 11th January, 2012.

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.

Investment Objective	The objective of the Scheme is to generate income while maintaining liquidity through active management of a portfolio comprising of debt and money market instruments.													
Asset Allocation Pattern	<table border="1" data-bbox="485 360 1471 524"> <thead> <tr> <th data-bbox="485 360 1062 432" rowspan="2">Instrument</th> <th colspan="2" data-bbox="1062 360 1471 394">Normal allocation (% of total assets)</th> </tr> <tr> <th data-bbox="1062 394 1273 432">Minimum</th> <th data-bbox="1273 394 1471 432">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="485 432 1062 488">Debt instruments (including fixed/floating rate debt instruments, government securities and securitized debt*)</td> <td data-bbox="1062 432 1273 488">0%</td> <td data-bbox="1273 432 1471 488">100%</td> </tr> <tr> <td data-bbox="485 488 1062 524">Money Market Instruments</td> <td data-bbox="1062 488 1273 524">0%</td> <td data-bbox="1273 488 1471 524">100%</td> </tr> </tbody> </table> <p data-bbox="485 524 1471 898">*Investment in Securitized Debt not to exceed 25% of the net assets of the Scheme. 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 does not propose to invest in foreign securities. The gross investment in securities under the scheme, which includes Money market instruments, debt instruments including floating rate debt instruments and securitized debt, and gross exposure to derivatives will not exceed 100% of the net assets of the scheme. Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the asset allocation pattern will be for short term and defensive considerations. 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 fixed/floating rate debt instruments, government securities and securitized debt*)	0%	100%	Money Market Instruments	0%	100%
Instrument	Normal allocation (% of total assets)													
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Debt instruments (including fixed/floating rate debt instruments, government securities and securitized debt*)	0%	100%												
Money Market Instruments	0%	100%												
Risk Profile of the Scheme	<p data-bbox="485 898 1471 954">Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <ol data-bbox="485 954 1471 1946" style="list-style-type: none"> <li data-bbox="485 954 1471 1025">1. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information. <li data-bbox="485 1025 1471 1178">2. IDBI Dynamic Bond Fund will seek to invest in credit instruments, Government Securities, securitized debt, debt derivatives and money market instruments. Trading volumes and settlement periods may inherently restrict the liquidity of the scheme's investments. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances. <li data-bbox="485 1178 1471 1301">3. Different types of securities in which the Scheme/Plans would invest as given in the SID carry different levels of risk. Accordingly the Scheme's/Plan's risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risk than bonds, which are AA rated. <li data-bbox="485 1301 1471 1373">4. The Mutual Fund is not assuring any dividend nor is it assuring that it will make any dividend distributions. All dividend distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme and will be at the discretion of the AMC. <li data-bbox="485 1373 1471 1883">5. Risks associated with investments in bonds <ol data-bbox="533 1406 1471 1883" style="list-style-type: none"> <li data-bbox="533 1406 1471 1529">i. Credit risk: This risk arises due to any uncertainty in counterparty's ability or willingness to meet its contractual obligations. The AMC seek to manage credit risk by restricting investments only to investment grade securities. Regular review of the issuer profile to monitor and evaluate the credit quality of the issuer will be carried out. <li data-bbox="533 1529 1471 1637">ii. Interest Rate risk: This risk is associated with movements in interest rate. The values of investments will appreciate/depreciate if the interest rates fall/rise. Interest rate risk mitigation will be through active duration management at the portfolio level through regular monitoring of the interest rate environment in the economy. <li data-bbox="533 1637 1471 1760">iii. Liquidity risk: The liquidity of a bond may change depending on market conditions. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio. The AMC will endeavor to mitigate liquidity risk by mapping investor profile and potential redemption expectations into the portfolio construction to allow the scheme to liquidate assets without significantly impacting portfolio returns. <li data-bbox="533 1760 1471 1883">iv. Reinvestment risk: This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received. The AMC will endeavor to manage this risk by diversifying the investments in instruments with appropriate maturity baskets. <li data-bbox="485 1883 1471 1946">6. Risks associated with Investing in Derivatives Derivative products are leveraged instruments and can provide disproportionate gains as well as 													

	<p>disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.</p> <p>The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.</p> <p>There are certain risks inherent in derivatives. These are</p> <ol style="list-style-type: none"> i. Price Risk: Despite the risk mitigation provided by various derivative instruments, there remains an inherent price risk which may result in losses exceeding actual underlying. ii. Default Risk: This is the risk that losses will be incurred due to default by counter party. iii. Basis Risk: This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being hedged. iv. Limitations on upside: Derivatives when used as hedging tool can also limit the profits from a genuine investment transaction. v. Liquidity risk pertains to how saleable a security is in the market. <p>The AMC will monitor the overall economic and credit environment including the systemic liquidity on a regular basis and the outlook will be integrated into the risk control and monitoring of the Scheme to control the risk emanating from derivative investments.</p> <p>7. Risks associated with investing in Securitized Debt</p> <p>Securitized Debt is a financial instrument (bond) whose interest and principal payments are backed by an underlying cash flow from another asset. The risks associated with investing in such instruments are:</p> <p>Limited Recourse: The instruments represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the Issuer or the Seller or the originator, or the parent or any affiliate of the Seller, Issuer and Originator. No financial recourse is available to the buyer of the security against the Investors' Representative.</p> <p>Delinquency and Credit Risk: Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Monthly Investor Payouts to the Holders may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of an Obligor to repay his obligation, the Servicer may repossess and sell the Vehicle/ Asset. However many factors may affect, delay or prevent the repossession of such Vehicle/Asset or the length of time required to realize the sale proceeds on such sales. In addition, the price at which such Vehicle/Asset may be sold may be lower than the amount due from that Obligor.</p> <p>Risks due to possible prepayments: Full prepayment of a contract may lead to an event in which investors may be exposed to changes in tenor and yield.</p> <p>Bankruptcy of the Originator or Seller: If the service provider becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that either the sale from each Originator was not a sale then an Investor could experience losses or delays in the payments due under the instrument.</p> <p>Liquidity risk: There is no assurance that a deep secondary market will develop for the instrument. This could limit the ability of the investor to resell them.</p> <p>Risk mitigating mechanisms for securitized debt are explained in detail in the scheme Information document.</p> <p>8. Risks associated with Short Selling and Securities Lending</p> <p>Short Selling: When the Fund engages in short selling, it will borrow the security from a third party with the understanding that the security will be returned at a later date as and when required by the lender. However, there is a risk that the stock price may go up contrary to expectations which will result in losses to the Scheme. The losses will be realized to the Scheme if the Scheme may be forced to buy the shares in the market at the prevailing higher market price (than the price at which sold initially) to return the security to the lender if so required by the lender</p> <p>Securities lending: There are risks inherent to securities lending, including the risk of failure or bankruptcy of the counter party, leading to non-compliance with the terms of the agreement by the counterparty. Such failure can result in the possible loss of rights to the collateral, the inability of the counterparty to return the securities deposited by the lender and the possible loss of any corporate benefits accruing thereon.</p> <p>9. Risks associated with investing in unrated securities</p> <p>Investing in unrated securities will be riskier compared to investment in rated instruments due to non availability of third party assessment on the repaying capability of the issuer.</p> <p>Any investment in unrated securities will be carried out only after obtaining the general approval from Board of Trustees and Board of AMC. The Mutual Fund will carry out internal rating exercise for all unrated instruments in which the Fund Manger plans to make investments and assign a proxy rating. Investments in unrated instruments will only be made in instruments with proxy rating of A1/AA- or above.</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 will endeavour to declare dividends at quarterly and annual intervals. The Scheme,</p>

	<p>subject to the availability of distributable surplus, retains the discretion to declare bonus units.</p> <p>The Dividend Option and the Growth Option will be maintained under a common portfolio. For dividend amount of Rs. 100/- and below, the entire dividend amount shall be compulsorily reinvested and no dividend payout will be made.</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), quarterly dividend 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>Please note that IDBI Dynamic Bond Fund does not assure any dividend under any option 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.</p>								
Applicable NAV (after the scheme opens for repurchase and sale)	<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"> 1. In respect of valid applications received up to 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the NAV of the day on which application is received shall be applicable. 2. In respect of valid applications received after 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the NAV of the next Business day shall be applicable. 3. In respect of valid applications with an outstation cheques or demand drafts not payable at par at the Official Points of Acceptance where the application is received, the NAV of day on which the cheque or demand draft is credited shall be applicable. <p>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 (available for utilization) 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 when the funds are credited to the respective scheme account before the cutoff time shall be applicable.</p> <p>In case of switch-in transactions also the aforesaid cutoff time for receipt of application and crediting of fund (available for utilization) shall be applicable.</p> <p>Redemption</p> <p>The following cut-off timings shall be applicable with respect to repurchase of units in the Scheme and the following NAVs shall be applied for such repurchase:</p> <ol style="list-style-type: none"> 1. Where the application is received up to 3.00 pm – closing NAV of the day on which the application is received; and 2. Where the application is received after 3.00 pm – the closing NAV of the next business day. <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>								
Minimum Application Amount/ Number of Units	<table border="1"> <thead> <tr> <th>Purchase</th> <th>Additional Purchase</th> <th>Repurchase</th> </tr> </thead> <tbody> <tr> <td> <p>For new purchases</p> <p>Rs. 5000 and in multiples of Re. 1 thereafter</p> <p>For Systematic Investment Plan</p> <ul style="list-style-type: none"> ● Rs. 1000 for a minimum period of six months ● Rs. 500 for atleast 12 months ● Rs.1500 per quarter for atleast 4 quarters. <p>Multiples of Re. 1 for all SIP in both Options irrespective of frequency of SIP</p> </td> <td>Rs. 1000 and in Multiples of Re. 1 thereafter</td> <td>Rs. 1000 or 100 units whichever is lower</td> </tr> </tbody> </table>	Purchase	Additional Purchase	Repurchase	<p>For new purchases</p> <p>Rs. 5000 and in multiples of Re. 1 thereafter</p> <p>For Systematic Investment Plan</p> <ul style="list-style-type: none"> ● Rs. 1000 for a minimum period of six months ● Rs. 500 for atleast 12 months ● Rs.1500 per quarter for atleast 4 quarters. <p>Multiples of Re. 1 for all SIP in both Options irrespective of frequency of SIP</p>	Rs. 1000 and in Multiples of Re. 1 thereafter	Rs. 1000 or 100 units whichever is lower		
Purchase	Additional Purchase	Repurchase							
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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.								
Benchmark Index	CRISIL Composite Bond Fund Index								

Dividend Policy	Dividend declaration under the Dividend options in the scheme is subject to the availability of distributable surplus and at the discretion of the AMC and no returns is assured under the scheme.		
Name of the Fund Manager	Mr. Gautam Kaul		
Name of the Trustee Company	IDBI MF Trustee Company Limited		
Performance of the scheme	This scheme does not have any performance track record		
Expenses of the Scheme (i) Load Structure	New Fund Offer Period	On an ongoing basis	
	The initial issue expenses of IDBI Dynamic Bond Fund would be borne by the Asset Management Company Load Structure Entry Load: Not Applicable; Exit Load: 1% for exit within 1 year from the date of allotment	Entry Load: Not applicable Exit Load: 1% for exit within 1 year from the date of allotment	
	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.		
Recurring expenses	First Rs. 100 Crores of the average weekly net assets : 2.25% Next Rs. 300 Crores of the average weekly net assets : 2.00% Next Rs. 300 Crores of the average weekly net assets : 1.75% Balance : 1.50%		
Waiver of Load for Direct Applications	Not applicable		
Tax treatment for the Investors (Unitholders)	IDBI Dynamic Bond Fund	Resident Investors	Mutual Fund
	Tax on Dividend	Nil	<ul style="list-style-type: none"> • Individual investors - 13.518% • Others - 32.445%
	Capital Gains <ul style="list-style-type: none"> • Long Term • Short Term 	10%*/20%** Rates applicable to Unit holders as per their income slabs	Nil Nil
*/**For further details on taxation please refer to the Section on Taxation in the SAI and independently refer to your tax advisor.			
Daily Net Asset Value (NAV) Publication	The NAV, Sale Price and Repurchase will be declared and will be published in 2 newspapers on all business days. NAV can also be viewed on www.idbimutual.co.in and www.amfiindia.com .		
For Investor Grievances, please contact	Registrar	IDBI Mutual Fund	
	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	Mr. S.V. Durga Prasad AVP & Investor Relations Officer IDBI Asset Management Ltd., 5th Floor, Mafatlal Centre, Nariman Point, Mumbai- 400021 Tel: 022-66442800; Fax: 022-66442801 Email: contactus@idbimutual.co.in	
Unitholders' Information	<p>Account Statement: For all applicants whose application has been accepted, the AMC shall send a confirmation specifying the number of units allotted to the applicant by way of email and/or text SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than 5 working days from the date of closure of the Initial Subscription list and/or from the date of receipt of the request from the unit holders.</p> <p>A consolidated account statement detailing the allotment of units will be issued, on or before tenth day of succeeding month of allotment. The said statement will also contain details all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds. However, no monthly statements will be issued to the unit holders of the schemes unless a transaction is recorded in the month for which the statement is issued.</p> <p>In the case of investors, in whose folios no transactions are recorded in the last 6 months, a consolidated half yearly (September/ March) account statement will be issued, on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds.</p> <p>Transaction for this purpose shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.</p>		

	<p>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>Annual Report: The Scheme wise Annual Report or an abridged summary thereof shall be mailed to all Unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year. The annual report or Abridged Scheme wise Annual Report may be sent in electronic form on their registered email address in the manner specified by the Board.</p> <p>The AMC shall also display the link of the full scheme wise annual report prominently in its website and also in the website of AMFI.</p> <p>The full Annual Report shall be available for inspection at the Head Office of the mutual fund and a copy thereof shall be made available to unit holder on payment of such nominal fees as may be specified by the mutual fund.</p> <p>The Portfolio Statement, unaudited financial results, Scheme wise annual report will also be displayed on the website of the Mutual Fund and AMFI.</p> <p>For those Unit holders who have provided an e-mail address, the AMC will send the account statement, annual report or abridged annual report by e-mail and no separate Physical account statement, annual report or abridged annual report will be issued. Investors who have not provided an email id and investors who have specifically requested for physical documents despite providing the email id to the Mutual Fund will continue to receive the documents mentioned above in physical form. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.</p> <p>The Unitholder may request for a physical account statement/ annual report/abridged annual report by writing/calling the AMC/ISC/R&T.</p>
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a. Product differentiation vis-à-vis other debt funds and IDBI Dynamic Bond Fund of IDBI Mutual Fund

Particulars	IDBI Dynamic Bond Fund	IDBI Liquid Fund	IDBI Ultra Short Term Fund (UST)	IDBI Monthly Income Plan (MIP)	IDBI Short Term Bond Fund (STB)
Key differentiators	<ol style="list-style-type: none"> 1. Invests predominantly in a wide variety of debt instruments 2. Suitable for investment horizon of 12 months - 18 months 3. Exit load - 1% for exit within 1 year from the date of allotment 4. Active calls on interest rate and credit. Portfolio exposure to interest rate risk and credit risk higher compared to UST Fund and Short Term Bond Fund under normal market conditions 5. Quarterly and Annual Divid-ends 	<ol style="list-style-type: none"> 1. Invests only in money market/ debt instruments with maturity up to 91 days (minimal exposure to credit interest rate liquidity risks) 2. Proxy for Savings account/ current account Suitable for investment horizon from one day up to 30 days 3. No Exit load 4. NAV of the Scheme calculated on all calendar days. 5. Dividend distribution taxed at 30% (plus applicable surcharge and cess) for all investors 6. Very High Liquidity 7. Daily dividend on all calendar days 	<ol style="list-style-type: none"> 1. Risk profile similar to Liquid Fund without regulatory constraints on portfolio maturity 2. Suitable for Investment horizon from 1 week to 90 days 3. Portfolio duration to be maintained between 30 days to 120 days 4. Dividend distribution to be taxed at 12.5% (Individual) and 30% (Institutional), plus applicable surcharge and cess for all investors 5. NAV only on business days. 6. No exit load 7. Daily dividend only on business days 	<ol style="list-style-type: none"> 1. Open-ended income scheme 2. Invests up to 20% in equity and equity related instruments. 3. Exit load - 1% for exit up to 12 months 4. NAV only on business days. 5. Monthly and Quarterly dividends subject to availability of distributable surplus 6. Dividend distribution tax 12.5% (Individual) and 30% (Institutional) plus applicable surcharge and cess for all investors 	<ol style="list-style-type: none"> 1. Invests only in debt instruments with maturity up to 3 years 2. Suitable for investment horizon of 90 days - 365 days 3. Exit load - 0.5% for exit with 1 month 4. Portfolio duration maintained between 120 days to 365 days 5. Expense ratio to be around 0.90% p.a. 6. Increasing exposure to interest rate risk compared to Liquid Fund and UST Fund 7. Weekly and Monthly Dividends
Investment Objective	The objective of the Scheme is to generate income while maintaining liquidity through active management of a portfolio comprising of debt and money market instruments	To provide investors with high level of liquidity along with regular income for their investment.	To provide investors with regular income for their investment.	To provide investors with regular income along with opportunities for capital appreciation through investments in a diversified basket of debt instruments, equity and money market instruments	To provide investors with regular income for their investment.

Asset Allocation	Money Market Instruments	0% to 100%	Money Market Instruments	50% to 100%	Money Market/Debt Instruments with maturity/residual maturity up to 365days	80% to 100%	Money market instruments/ debt instruments (including floating rate debt instruments and securitized debt)	80% to 100%	Money market instruments/ debt instruments (including floating rate debt instruments and securitized debt)* with maturity/residual maturity up to and including 2 years	65% to 100%
	Debt Instruments	0% to 100%	Debt Instruments	0% to 50%	Debt Instruments with maturity residual maturity/ duration above 365 day	0% to 20%	Equity and equity related instruments (only such companies which are the constituents of either the S&P CNX Nifty Index (Nifty 50) or the CNX Nifty Junior Indices (Nifty Junior) comprising a combined universe of 100 stocks)	0% to 20%	Debt instruments (including floating rate debt instruments and securitized debt)* with duration/ maturity/ residual maturity above 2 years and not exceeding 3 years	0% to 35%
			The Scheme shall make investments only in debt and money market instruments with maturity of up to 91 days							
Asset under Management as on December 31, 2011 (Rs. in Crs.)	NA		2213.00		540.57		126.13		7.93	
Number of Folios	NA		460		1204		3242		70	

Date: 11th January, 2012.

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 un 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 DYNAMIC BOND FUND 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 DYNAMIC BOND FUND A/C XXXXXXX (PAN) or IDBI Scheme Name A/C XXXXXXX(Name of the First holder)

ASBA: Investors have the additional option to participate in the NFO through the ASBA process. For using ASBA facility investors should approach Self Certified Syndicate Banks (SCSBs) providing ASBA facility and submit the ASBA application form authorizing blocking of funds from the bank account specified in the ASBA Application Form. ASBA facility is available only for investors desirous of subscribing units in the dematerialized form. When investor desires to hold units in dematerialized form, KYC performed by Depository Participant (DP) will be considered compliance with applicable requirements specified in this regard in terms of SEBI circular ISD/AML/CIR-1/2008. ASBA forms for making investments in the units of IDBI DYNAMIC BOND FUND is available with all SCSB and in the website of the Mutual Fund. The acknowledgement for receiving the application by the designated Branches of the SCSBs does not guarantee that the Mutual Fund units shall be allotted either by the SCSB or the Mutual Fund. The Application shall be further processed by the Registrar & Transfer agent appointed by the Mutual Fund and units shall be allotted after deducting the blocked amount, only if the application is complete in all respect. The ASBA Applicant's shall specify the bank account number and the Depository account number in the ASBA Application Form and the SCSB shall block an amount equivalent to the Application Amount in the bank account specified in the ASBA Application Form. The SCSB shall keep the Application Amount in the relevant bank account blocked until withdrawal/ rejection of the ASBA Application or receipt of instructions from the Registrar to unblock the Application Amount. In the event of withdrawal or rejection of the ASBA Application Form or for unsuccessful ASBA Application Forms, the Registrar shall give instructions to the SCSB to unblock the application money in the relevant bank account. The SCSB will then unblock the application money within one day of receipt of such instruction. The Application Amount shall remain blocked in the ASBA Account until scrutiny of the documents by the registrar of the Mutual Fund and consequent transfer of the Application Amount to the Account of the Mutual Fund, or until withdrawal/ failure of the NFO or until rejection of the ASBA Bid, as the case may be. All successful applicants will be allotted with units in dematerialized form to the depository account of the applicant.

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.

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:

- i. 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.
- ii. 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.
- iii. 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.
- iv. 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.
- v. 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.
- vi. 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.
- vii. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- viii. Nomination in respect of the units stands rescinded upon the transfer of units.
- ix. Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- x. 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.
- xi. 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.
- xii. 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:

1. Transmission to surviving unit holders/ registered nominee/ claimant where nominee is not registered in case of death of one/ sole or more unitholders:
 - 1.1. Letter from surviving unitholders/claimant to the Fund / AMC / RTA requesting for transmission of units,
 - 1.2. Death Certificate in original or photocopy duly notarized or attested by gazette officer or a bank manager,
 - 1.3. 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.
 - 1.4. KYC of the surviving unit holders (if not already submitted)/ claimant/s
 - 1.5. 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).
 - 1.6. In case of claimant where nominee is not registered, the following documents are to be submitted in addition to the above.
 - a. Indemnity Bond from legal heir/s - Annexure III (can be downloaded from AMC website).
 - b. Individual affidavits from legal heir/s - Annexure IV (can be downloaded from AMC website).
 - c. If the transmission amount is below Rs one Lakh: any appropriate document evidencing relationship of the claimant/s with the deceased unitholder/s.
 - d. If the transmission amount is Rs one lakh or more: Any one of the documents mentioned below:
 - I. Notarised copy of Probated Will, or
 - II. Legal Heir Certificate or Succession Certificate or Claimant's Certificate issued by a competent court, or
 - III. Letter of Administration, in case of Intestate Succession.
2. 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, Bhilwara, 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, Udupi, 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
- 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.
 - 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. This exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs. The exemption is applicable to joint holders also. In case of first Micro SIP Installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will cease for future installments. No refund to be made for the units already allotted. However redemptions will be allowed based on the submission of normal prescribed Redemption Transaction Slip. The Minimum Investment criteria and the minimum remaining balance criteria will not be applicable for Micro SIP investors. Investors may submit any one of the PHOTO IDENTIFICATION documents (please refer our website), 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.

- 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.
- First Installment Cheque (if any) should be drawn in the name of the Scheme and crossed "A/c Payee" e.g. "IDBI DYNAMIC BOND 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 DYNAMIC BOND FUNDA/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.
- 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.
- 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.
- 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.
- 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.

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

- 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.
- In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case the STP date is not specified or in case of ambiguity, the STP transaction will be processed on 15th of month / quarter. In case the end date is not specified, the Fund would continue the STP till it receives termination notice from the Unitholder.
- Minimum balance in the source (transferor) scheme should be Rs. 25,000 at the time of enrollment for STP.
- 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 (RI)	Companies	Societies	Partnership Firms	Investment through POA	Trusts	NRI	FIs	PIO
Copy of the PAN Card	✓	✓	✓	✓	✓	✓	✓	✓	✓
Copy of the KYC acknowledgement	✓	✓	✓	✓	✓	✓	✓	✓	✓
Resolution/ Authorisation to invest		✓	✓					✓	
List of authorised signatories with specimen signatures		✓	✓	✓		✓		✓	
Trust Deed						✓			
Bye-laws			✓						
Partnership Deed				✓					
Overseas Auditor Certificate and SEBI registration certificate								✓	
Notarised POA					✓				
Proof of Address									✓
PIO Card									✓
Foreign Inward Remittance Certificate								✓	

7. UNITS IN DEMAT MODE Please (✓) NSDL CDSL

DP ID Beneficiary Account No./Client ID DP Name

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

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 Name	Option	Sub-option	Dividend Mode
IDBI DYNAMIC BOND FUND	Growth <input type="checkbox"/>		
	Dividend <input type="checkbox"/>	Quarterly* <input type="checkbox"/> Annual* <input type="checkbox"/>	Payout <input type="checkbox"/> Reinvestment <input type="checkbox"/> Sweep# <input type="checkbox"/> To Scheme _____ Plan _____ Option _____

* compulsory re-investment in case the dividend amount is Rs. 100/- and below # only in case the dividend amount is above Rs. 1500/-

Investment Amount (Rs.) DD Charges if any (Rs.) Net Amount (Rs.) Mode of Payment (Please ✓) Cheque DD Funds Transfer RTGS/NEFT

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 DYNAMIC BOND FUND 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			DD - MM - YYYY	
2			DD - MM - YYYY	
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

Scheme Name : IDBI DYNAMIC BOND FUND Option: _____ Sub-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

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 Name	Option	Sub-option	Dividend Mode
IDBI DYNAMIC BOND FUND	Growth <input type="checkbox"/>		
	Dividend <input type="checkbox"/>	Quarterly* <input type="checkbox"/> Annual* <input type="checkbox"/>	Payout <input type="checkbox"/> Reinvestment <input type="checkbox"/> Sweep# <input type="checkbox"/> To Scheme _____ Plan _____ Option _____

* compulsory re-investment in case the dividend amount is Rs. 100/- and below # only in case the dividend amount is above Rs. 1500/-

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)

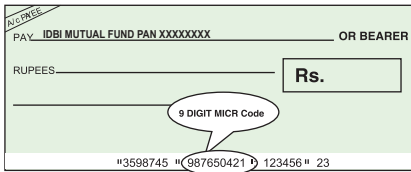
I/We would like to switch: To Scheme _____ Plan _____ Option _____
Each STP Amount Rs. _____ Frequency: Weekly (1st business day of the week) Quarterly
Date : 5th / 15th / 25th of the month/quarter Monthly
STP Period : Enrolment Start -- End -- Or No. of installments _____

4. Systematic Withdrawal Plan (SWP)

Each SWP Amount Rs. _____
SWP Period : Enrolment Start Month - End Month - Or No. of installments _____

5. Particulars of bank account

Accountholder Name as in Bank Account _____
Bank Name _____ Branch _____
City _____ PIN code _____
Account Type Savings Current NRE NRO FCNR
Account 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 FORMS

OUR BRANCHES (Investor Service Centre)

Ahmedabad: IDBI Mutual Fund, IDBI Complex, 1st Floor, Near Lal Bungalow, Off CG Road, Ahd- 380 006. **Bengaluru:** IDBI Mutual Fund, IDBI House, 3rd 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, Mafatlal 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 SERVICES CENTRES

Agartala: Advisor Chowmuhani (Ground Floor), Krishnanagar, Tripura, Agartala-799001. **Agra:** No. 8, II Floor, Maruti Tower, Sanjay Place, Uttarpradesh, Agra-282002. **Ahmedabad:** 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Gujarat, Ahmedabad-380 006. **Ahmednagar:** 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Maharashtra, Ahmednagar -414 001. **Ajmer:** AMC No. 423/30, Near Church, Brahampuri, Opp T B Hospital, Jaipur Road, Rajasthan, Ajmer-305001. **Akola :** Opp. RLT Science College, Civil Lines, Maharashtra, Akola-444001. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Uttar Pradesh, Aligarh-202001. **Allahabad:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Uttarpradesh, Allahabad-211001. **Alleppey:** Bldg. No. VIII / 411, C C N B Road, Near Pagoda Resort, Chungom, Kerala, Alleppey-688011. **Alwar:** 256A, Scheme No:1, Arya Nagar, Rajasthan, Alwar-301001. **Amaravati :** 81, Gulshan Tower, 2nd Floor, Near Panchsheel Talkies, Maharashtra, Amaravati-444601. **Ambala:** Opposite PEER, Bal Bhavan Road, Haryana, Ambala-134003. **Amritsar:** SCO - 18J, 'C' Block, Ranjit Avenue, Punjab, Amritsar-143001. **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Gujarat, Anand-388001. **Anantapur:** 15-570-33, I Floor, Pallavi Towers, Andhra Pradesh, Anantapur -515 001. **Andheri:** 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri (E), Maharashtra, Andheri-400069. **Angul:** Similipada, Orissa, Angul-759122. **Ankleshwar:** Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Gujarat, Ankleshwar- Bharuch -393002. **Asansol:** Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, West Bengal, Asansol-713303. **Aurangabad :** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Maharashtra, Aurangabad-431001. **Bagalkot:** No. 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumtagi Motors, Station Road, Near Basaveshwar Circle, Karnataka, Bagalkot -587 101. **Balasore:** B C Sen Road, Orissa, Balasore-756001. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Karnataka, Bangalore-560 042. **Bareilly:** F-62-63, Butler Plaza, Civil Lines, Uttar Pradesh, Bareilly-243001. **Basti:** Office no 3, 1st Floor, Jamia Shopping Complex ,(Opposite Pandey School), Station Road, Uttar Pradesh, Basti-272002. **Belgaum:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Karnataka, Belgaum-590006. **Bellary:** No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Karnataka, 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, Bihar, Bhagalpur-812002. **Bharuch :** F-108, Rangoli Complex, Station Road, Gujarat, Bharuch -392001. **Bhatinda:** 2907 GH,GT Road, Near Zila Parishad, Punjab, Bhatinda-151001. **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Gujarat, Bhavnagar-364002. **Bhilai:** 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Chhattisgarh, Bhilai-490020. **Bhilwara:** Indraparstha tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Rajasthan, Bhilwara-311001. **Bhiwani:** 24-25, 1st floor, City Mall, Hansi Gate, Haryana, Bhiwani -127021. **Bhopal:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Madhya Pradesh, Bhopal-462011. **Bhubaneswar:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Orissa, Bhubaneswar-751 001. **Bhuj:** Data Solution, Office No:17, I st Floor, Municipal Building Opp Hotel Prince, Station Road, Gujarat, Bhuj - Kutch-370001. **Bhusawal:** 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Maharashtra, Bhusawal-425201. **Bikaner:** F 4,5 Bothra Complex, Modern Market, Rajasthan, Bikaner-334001. **Bilaspur:** Beside HDFC Bank, Link Road, Chattisgarh, Bilaspur-495 001. **Bokaro:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Jharkhand, Bokaro -827004. **Burdwan:** 399, G T Road, Basement of Talk of the Town, West Bengal, Burdwan-713101. **Calicut:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Kerala, Calicut-673016. **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Punjab, Chandigarh-160 017. **Chandrapur:** Above Mustafa Decor, Hakimi Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Road, Maharashtra, Chandrapur-442 402. **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Tamil Nadu, Chennai-600 034. **Chennai (OMR):** Ground Floor, 148 Old Mahabalipuram Road, Okkiyam, Thuraiyakkam, Tamil Nadu, Chennai-600097. **Chhindwara:** Office No - 1, Parasia Road, Near Mehta Complex, Madhya Pradesh, Chhindwara-480 001. **Chittorgarh:** 187 Rana Sanga Market, Rajasthan, Chittorgarh -312001. **Cochin:** Door No. 645871 - D, 3rd Floor, Ittoop's Imperial Trade Center, M.G. Road North, Kerala, Cochin-682 035. **Coimbatore:** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Tamil Nadu, Coimbatore-641 002. **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Orissa, Cuttack-753001. **Darbhanga:** Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Bihar, Darbhanga-846001. **Davengere:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Karnataka, Davengere-577002. **Dehradun:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Uttaranchal, Dehradun-248001. **Deoghar:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Jharkhand, Deoghar-814112. **Dhanbad:** Urmila Towers, Room No: 111(1st Floor), Bank More, Jharkhand, Dhanbad-826001. **Dharmapuri :** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamil Nadu, Dharmapuri -636 701. **Dhule :** H. No. 1793 / A, J.B. Road, Near Tower Garden, Maharashtra, Dhule-424 004. **Durgapur:** City Plaza Building, 3rd floor, City Centre, West Bengal, Durgapur-713 216. **Eluru:** No 23 B-4-73, Andhra Bank Lane, Opp Srinivasa Theatre, Ramachandra Rao Peta, Andhra Pradesh, Eluru-534002. **Erode:** 197, Seshaiyer Complex, Agraaharam Street, Tamil Nadu, Erode-638001. **Faizabad:** 64 Cantonment, Near GPO, Faizabad, Uttar Pradesh, Faizabad-224001. **Faridhabad:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Haryana, Faridhabad-121001. **Firozabad:** Shop No. 19, 1st Floor, Above YO Bikes, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, Uttar Pradesh, Firozabad-283203. **Gandhidham:** Grain Merchants Association Building, Grain Merchants Association Building, Gujarat, Gandhidham-370 201. **Ghaziabad:** 113/6 I Floor, Navyug Market, Uttarpradesh, Ghaziabad-201001. **Goa:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Goa, Panaji (Goa) -403 001. **Gondal:** Kailash Complex, Wing -A, Office No. 52, Bus stand Road, Near Gundala Gate, Gujarat, Gondal-360 311. **Gondia:** Shri Talkies Road, Maharashtra, Gondia-441601. **Gorakhpur:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Uttarpradesh, Gorakhpur-273001. **Gulbarga:** Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Karnataka, Gulbarga-585 101. **Guntur:** Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Andhra Pradesh, Guntur-522002. **Gurgaon:** SCO - 16, Sector - 14, First floor, Haryana, Gurgaon-122001. **Guwahati:** A.K. Azad Road, Rehabari, Assam, Guwahati-781008. **Gwalior:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Madhya Pradesh, Gwalior-474002. **Haldia:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia, West Bengal, Haldia-721 602. **Haldwani:** Durga City Centre, Nainital Road, Haldwani, Uttarakhand, Haldwani -263139. **Hazaribag:** Municipal Market, Annanda Chowk, Hazaribagh, Jharkhand, Hazaribagh-825301. **Himmatnagar:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Gujarat, Himmatnagar -383 001. **Hisar:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Haryana, Hisar-125001. **Hoshiarpur :** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab, Hoshiarpur-146 001. **Hosur:** Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Tamil Nadu, Hosur-635109. **Hubli:** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Karnataka, Hubli-580029. **Hyderabad:** 208, II Floor, Jade Arcade, Paradise Circle, Andhra Pradesh, Secunderabad-500 003. **Ichalkarnaji:** 12/178, Behind Congress Committee Office, Ichalkarnaji-416 115. **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Madhya Pradesh, Indore-452 001. **Jabalpur:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Madhya Pradesh, Jabalpur-482001. **Jaipur:** R-7, Yudhisthir Marg ,C-Scheme, Behind Ashok Nagar Police Station, Rajasthan, Jaipur-302 001. **Jalandhar:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Punjab, Jalandhar-144001. **Jalgaon:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Maharashtra, Jalgaon-425001. **Jalna:** Shop No: 11, 1st Floor, Ashoka Plaza, Opp: Magistic Talkies, Subhash Road, Jalna, Maharashtra, Jalna-431 203. **Jammu:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, J & K, Jammu-180004. **Jamnagar:** 217/218, Manek Centre, P.N. Marg, Gujarat, Jamnagar-361008. **Jamshedpur:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jharkhand, Jamshedpur-831001. **Jaunpur :** 248, FORT ROAD, Near Amber Hotel, Uttar Pradesh, Jaunpur -222001. **Jhansi:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Uttarpradesh, Jhansi-284001. **Jodhpur:** 1/5, Nirmal Tower, Ist Chopasani Road, Rajasthan, Jodhpur-342003. **Junagadh:** Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Gujarat, Junagadh-362001. **Kadapa:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Andhra Pradesh, Kadapa-516 001. **Kakinada:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, Andhra Pradesh,

Kakinada-533 001. **Kalyani:** A - 1/50, Block - A, Dist Nadia, West Bengal, Kalyani-741235. **Kanchipuram:** New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Tamil Nadu, Kanchipuram-631 501. **Kannur:** Room No.14435, Casa Marina Shopping Centre, Talap, Kannur, Kerala, Kannur-670004. **Kanpur:** 1 Floor 106 to 108, City Centre Phase II, 63/ 2, The Mall, Uttarpradesh, Kanpur-208 001. **Karimnagar:** H.No.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Andhra Pradesh, Karimnagar -505 001. **Karnal:** 7, 1st Floor, Opp Bata Showroom, Kunjapura Road, Karnal, Haryana, Karnal -132001. **Karur:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Tamil Nadu, Karur -639002. **Katni:** NH 7, Near LIC, Jabalpur Road, BARGAWAN, Madhya Pradesh, KATNI-483 501. **Kestopur:** AA 101, Prafulla Kanan, Sreeparna Apartment, Ground Floor, Kolkata, West Bengal, Kestopur-700101. **Khammam:** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Andhra Pradesh, Khammam-507 001. **Khanna:** Shop No :- 3, Bank of India Building, Guru Amar Dass Market, Punjab, Khanna-141401. **Kharagpur:** H.No.291/1, Ward No-15, Malancha Main Road, Opposite UCO Bank, Kharagpur, West Bengal, Kharagpur-721301. **Kolkata:** 33,C.R Avenue, 2nd floor, Room No.13, West Bengal, Kolkata-700012. **Kolhapur:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Maharashtra, Kolhapur-416001. **Kolkata:** "Saket Building", 2nd floor, 44 Park street, West Bengal, Kolkata-700016. **Kollam:** Kochupilamoodu Junction, Near VLC, Beach Road, Kerala, Kollam-691001. **Kota:** B-33 'Kalyan Bhawan, Triangle Part ,Vallabh Nagar, Rajasthan, Kota-324007. **Kottayam:** KMC IX / 1331 A, Opp.: Malayala Manorama, Railway Station Road, Thekkummoottil, Kerala, Kottayam-686001. **Kumbakonam:** Jailani Complex, 47, Mutt Street, Tamil Nadu, Kumbakonam-612001. **Kurnool:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool, Andhra Pradesh, Kurnool -518 004. **Latur:** Vypari Dharm Shala, Office No. 2, 2nd Floor, Above: Mahesh Unnai Hospital, Nr.Kamdar petrol Pump, Latur, Maharashtra, Latur-413531. **Lucknow:** Off # 4,1st Floor, Centre Court Building, 3/C, 5 - Park Road, Hazratganj, Uttarpradesh, Lucknow-226 001. **Ludhiana:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Punjab, Ludhiana-141 002. **Madurai:** 86/ 71A, Tamilsangam Road, Tamil Nadu, Madurai-625 001. **Malda:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, West Bengal, Malda-732 101. **Mangalore:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Karnataka, Mangalore-575 003. **Manipal:** Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Karnataka, Manipal-576104. **Mapusa:** Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa, Goa, Mapusa-403 507. **Margao:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao, Goa, Margao-403 601. **Mathura:** 159/160 Vikas Bazar, Uttarpradesh, Mathura-281001. **Meerut:** 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Uttarpradesh, Meerut -250002. **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehiana, Gujarat, Mehiana-384 002. **Moga:** Ground Floor, Adjoining TATA Indicom Office, Dutt Road, Moga, Punjab, Moga-142001. **Moradabad:** B-612 'Sudhakar', Lajpat Nagar, Uttarpradesh, Moradabad-244001. **Mumbai:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Maharashtra, Mumbai-400 023. **Muzaffarpur:** Brahman toli, Durgasthan, Gola Road, Bihar, Muzaffarpur-842001. **Mysore:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Karnataka, Mysore-570009. **Nadiad:** 8, Ravi Kiran Complex, Ground Floor Nanakumbh Nath Road, Nadiad, Gujarat, Nadiad -387001. **Nagpur:** 145 Lendra, New Ramdaspath, Maharashtra, Nagpur-440 010. **Namakkal:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Tamil Nadu, Namakkal-637001. **Nanded:** Shop No. 302, 1st Floor, Raj Mohd. Complex, Work Shop Road, Shrinagar, Nanded, Maharashtra, Nanded-431 605. **Nandyal:** Shop No.: 62 & 63, Srinivasa Complex, Besides Ramakrishna Ply Wood, Srinivasa Nagar, Andhra Pradesh, Nandyal -518 501. **Nasik:** Ruturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Maharashtra, Nasik-422005. **Navsari:** Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chinnambai Road, Gujarat, Navasari-396445. **Nellore:** 97/56, 1 Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Andhra Pradesh, Nellore-524001. **New Delhi:** 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Connaught Place, New Delhi, New Delhi -110 001. **Nizamabad:** D. No. 5-6-209, Saraswathi Nagar, Andhra Pradesh, Nizamabad-503001. **Noida:** B-20, Sector - 16, Near Metro Station, Noida-201301. **Ongole:** # 1, ARN Complex, Kurnool Road, Andhra Pradesh, Ongole-523 001. **Palakkad:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Kerala, Palakkad-678 001. **Palanpur:** Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Gujarat, Palanpur-385 001. **Panipat:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Haryana, Panipat-132103. **Pathankot:** 13 - A, 1st Floor, Gurjeet Market, Dhangu Road, Punjab, Pathankot-145001. **Patiala:** 35, New Lal Bagh Colony, Punjab, Patiala-147001. **Patna:** G-3 Ground Floor, OM Vihar Complex, SP Verma Road, Bihar, Patna-800 001. **Pondicherry:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry, Pondicherry-605001. **Porbandar:** II Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road, Gujarat, Porbandar -360575. **Proddatur:** Dwarakmayee, D No 8/239, Opp Saraswathi Type Institute, Sreeramula Peta, Andhra Pradesh, Proddatur-516360. **Pune:** Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehendale Garage Road, Erandawane, Maharashtra, Pune-411 004. **Rae Bareilly:** 17, Anand Nagar Complex, Uttar Pradesh, Rae Bareilly -229001. **Raipur:** HIG,C-23, Sector - 1, Devendra Nagar, Chhattisgarh, Raipur-492004. **Rajahmundry:** Cabin 101 D.no 7-27-4, 1st Floor Krishna Complex, Baruvari Street, T Nagar, Andhra Pradesh, Rajahmundry-533101. **Rajapalayam:** No 59 A/1, Railway Feeder Road, Near Railway Station, Tamil Nadu, Rajapalayam-626117. **Rajkot:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Gujarat, Rajkot-360001. **Ranchi:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Jharkhand, Ranchi-834001. **Ratlam:** Dafia & Co, 18, Ram Bagh, Near Scholar's School, Madhya Pradesh, Ratlam-457001. **Ratnagiri:** Kohinor Complex, Near Natya Theatre, Nachane Road, Maharashtra, Ratnagiri-415 639. **Rohtak:** 205, 2nd Floor, Blg. No. 2, Munjal Complex, Delhi Road, Haryana, Rohtak-124001. **Roorkee:** 22 Civil Lines Ground Floor, Hotel Krish Residency, Uttarakhand, Roorkee-247667. **Ropar:** SCF - 17 Zail Singh Nagar, Punjab, Ropar -140001. **Rourkela:** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Orissa, Rourkela-769001. **Sagar:** Opp. Somani Automobiles, Bhagwanjaini, Madhya Pradesh, Sagar-470 002. **Saharanpur:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Uttar Pradesh, Saharanpur-247001. **Salem:** No.2, I Floor Vivekananda Street, New Fairlands, Tamil Nadu, Salem-636016. **Sambalpur:** C/o Raj Tibrewal & Associates, Opp.Town High School,Sansarak, Orissa, Sambalpur-768001. **Sangli:** Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Maharashtra, Sangli-416416. **Satara:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Maharashtra, Satara-415002. **Satna:** 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, Madhya Pradesh, Satna-485 001. **Shahjahanpur:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Uttar Pradesh, Shahjahanpur-242001. **Shillong:** LDB Building, 1st Floor, G.S.Road, Meghalaya, Shillong-793001. **Shimla:** 1st Floor, Opp. Panchatyat Bhawan Main gate, Bus stand, Himachal Pradesh, Shimla -171001. **Shimoga:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Karnataka, Shimoga-577 201. **Siliguri:** No 7, Swamiji Sarani, Ground Floor, Ground Floor,Hakimpura, West Bengal, Siliguri-734001. **Sirsa:** Gall No:1, Old Court Road, Near Railway Station Crossing, Haryana, Sirsa -125055. **Sitapur:** Arya Nagar, Near Arya Kanya School, Uttar Pradesh, Sitapur-261001. **Solan:** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Himachal Pradesh, Solan -173 212. **Solapur:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Maharashtra, Solapur-413001. **Sonepat:** Shopo No. 5, PP Tower, Ground Floor, Opp to Income Tax office, Haryana, Sonepat-131 001. **Sriganganagar:** 18 L Block, Rajasthan, Sri Ganganagar -335001. **Srikakulam:** Door No 5 - 6 - 2, Punyapu Street, Palakonda Road, Near Krishna Park, Andhra Pradesh, Srikakulam-532 001. **Sultanpur:** 967, Civil Lines, Near Pant Stadium, Uttar Pradesh, 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, Gujarat, Surat-395 001. **Surendranagar:** 2 M I Park, Near Commerce College, Wadhwan City, Gujarat, Surendranagar-363035. **Tanjore:** 1112, West Main Street, Tamil Nadu, Tanjore-613 009. **Thane:** 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Maharashtra, Thane -400 602. **Thiruppur:** 1(1), Binny Compound, II Street, Kumaran Road, Tamil Nadu, Thiruppur-641601. **Thiruvalla:** Central Tower, Above Indian Bank, Cross Junction, Kerala, Thiruvalla-689101. **Tinsukia:** Dhawal Complex, Gr.Floor, Durgabari, Rangagora Road Nr.Dena Bank, PO.Tinsukia, Assam, Tinsukia-786 125. **Tirunelveli:** 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tamil Nadu, Tirunelveli-627001. **Tirupathi:** Shop No14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Andhra Pradesh, Tirupathi-517501. **Trichur:** Adam Bazar, Room no.49, Ground Floor, Rice Bazar (East), Kerala, Trichur-680001. **Trichy:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Tamil Nadu, Trichy-620018. **Trivandrum:** R S Complex, Opposite of LIC Building, Pattom PO, Kerala, Trivandrum-695004. **Tuticorin:** 1- A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main,Palayamkottai Road, Tuticorin, Tamil Nadu, Tuticorin-628 008. **Udaipur:** 32 Ahinsapuri, Fatehpura Circle, Rajasthan, Udaipur-313004. **Ujjain:** 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Madhya Pradesh, Ujjain -456 010. **Unjha:** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Gujarat, Unjha -384 170. **Vadodara:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Gujarat, Vadodara -390 007. **Valsad:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Gujarat, Valsad-396001. **Vapi:** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Gujarat, Vapi-396195. **Varanasi:** C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Uttarpradesh, Varanasi-221002. **Vellore:** No:54, 1st Floor, Pillaiyar Koil Street, Thotta Palayam, Tamil Nadu, Vellore-632004. **Veraval:** Opp. Lohana Mahajan Wadi, Satta Bazar, Gujarat, Veraval-362 265. **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Andhra Pradesh, Vijayawada-520 010. **Visakhapatnam:** 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Andhra Pradesh, Visakhapatnam-530 016. **Warangal:** F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Andhra Pradesh, Warangal-506001. **Wardha:** Opp. Raman Cycle Industries, Krishna Nagar, Maharashtra, Wardha -442 001. **Yamuna Nagar:** 124-B/R Model Town, Yamunanagar, Haryana, Yamuna Nagar-135 001. **Yavatmal:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Maharashtra, Yavatma-445 001.