

## KEY INFORMATION MEMORANDUM

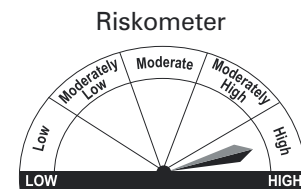
# IDBI HEALTHCARE FUND

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

### Product Label

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

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



**Investors understand that their principal will be at High risk**

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

Offer for Units of Rs. 10/- per unit (at par) during the New Fund Offer (NFO) period and at continuous offer for units at NAV based prices upon reopening.

**NFO Opens: 8<sup>th</sup> February, 2019 • Closes: 22<sup>nd</sup> February, 2019**

Scheme re-opens for continuous sale and repurchase from: Within 5 business days from the date of allotment

<b>Mutual Fund</b>	IDBI Mutual Fund
<b>Sponsor</b>	IDBI Bank Limited (CIN: L65190MH2004GOI148838)
<b>Trustee Company</b>	IDBI MF Trustee Company Limited (CIN: U65991MH2010PLC199326)
<b>Asset Management Company</b>	IDBI Asset Management Limited (CIN: U65100MH2010PLC199319)
Address:	
<b>Regd. Office</b>	IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005
<b>Corporate Office</b>	4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005
<b>Website</b>	<a href="http://www.idbimutual.co.in">www.idbimutual.co.in</a>

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

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

### Investment Objective

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

### Asset allocation pattern

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

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

The scheme may invest up to 50% of Net Assets of Scheme into equity derivatives instruments. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time.

The Scheme will not invest in ADRs/GDRs, foreign securities/Securitized debt.

The scheme may also enter into repurchase (repo) agreement and reverse repurchase agreement in government securities held by it as per the guidelines and regulations applicable to such transactions. The scheme will not invest in repo/reverse repo in corporate debt securities.

Under extant SEBI Guidelines a Mutual Fund cannot write options. If and when SEBI permits writing options, Investment Manager shall utilize the same to enhance investor interest.

The scheme will not write options or purchase instruments with embedded written options. The total exposure related to option premium paid will not exceed 20% of the net assets of the scheme.

Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI from time to time.

The Scheme shall not engage in short selling of securities. The Scheme may participate in securities lending and borrowing as specified by SEBI.

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

The scheme shall not deploy more than 20% of its net asset in securities lending and not more than 5% in securities lending to any single counterparty.

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

Subject to the Regulations, the asset allocation pattern indicated above may change from time to time keeping in view market conditions and investment opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the asset allocation pattern will be for short term and defensive considerations.

In the event of asset allocation falling outside the limits specified in the asset allocation table, the fund manager will review and rebalance the same within 30 days from the date of deviation. If the rebalancing couldn't be completed within the 30 days, the details of such instances will be reported to the Trustees for taking necessary remedial measures. Though every endeavor will be made to achieve the objectives of the Scheme, the AMC/Sponsors/Trustees do not guarantee that the investment objectives of the Scheme will be achieved. No guaranteed returns are being offered under the scheme.

### Risk Profile of the Scheme

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:

- 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.
- 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.

3. 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.

4. Redemption by the unit holders due to change in the fundamental attributes of the scheme or due to any other reasons may entail tax consequences.

5. Different types of securities in which the Scheme/Plans would invest as given in the SID carry different levels of risk. Accordingly the Scheme's/Plan's risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds which are AAA rated, are comparatively less risky than bonds, which are AA rated.

6. The tax benefits described in the SID are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme(s) will endure indefinitely. In view of the individual nature of tax consequences, each Investor/Unit holder is advised to consult his/her/its own professional tax advisor.

7. The Sponsor is not responsible for any loss or shortfall resulting from the operations of the scheme beyond the initial contribution of Rs. 10 lakhs made by it towards setting up the Fund and/or such other accretions/additions to the same made from time to time.

### 8. Risk pertaining to IDBI Healthcare Fund

IDBI Healthcare Fund is a Sectoral Fund. The Scheme will predominantly invest in equity and equity related instruments of the companies engaged in healthcare and allied sectors. Hence the Scheme can be affected by the risks associated with Healthcare and allied sectors.

As the Scheme will invest in the securities which are sector specific, the investment universe of the Scheme will be restricted. This will lead to less diversification on the stock allocation.

Owing to high concentration risk for sectoral scheme, risk of capital loss is the highest. There is an element of unpredictable market cycles that could run for extended periods.

Being a sectoral in nature, there will be a risk that companies in that specific sector will not achieve its expected earnings results, or that an unexpected change in the market or within the company will occur, both of which may adversely affect investment results. Thus investing in a sector specific fund could involve potentially greater volatility and risk.

### 9. Risks associated with investment in equity and equity related instruments

Equity shares and equity related instruments are volatile and prone to price fluctuations on a daily basis. The volatility in the value of the equity and equity related instruments is due to various micro and macro-economic factors affecting the securities markets. This may have adverse impact on individual securities/sector and consequently on the NAV of Scheme. Investments in equity shares and equity related instruments involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risks.

The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the scheme portfolio may result, at times, in potential losses to the scheme, should there be a subsequent decline in the value of the securities held in the scheme portfolio.

Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme(s). Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Units of the Scheme can go up or down because of various factors that affect the capital markets in general.

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

### 10. Risks associated with investments in Debt and Money market Instruments

**Credit risk:** This risk arises due to any uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.

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

**Interest Rate risk:** This risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise.

Interest rate risk mitigation will be through active duration management at the portfolio level

through regular monitoring of the interest rate environment in the economy.

**Liquidity risk:** The liquidity of a bond may change depending on market conditions leading to changes in the liquidity premium linked to the price of the bond. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio.

The AMC will endeavour to mitigate liquidity risk by mapping investor profile and potential redemption expectations into the portfolio construction to allow the scheme to liquidate assets without significantly impacting portfolio returns.

**Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.

The AMC will endeavor to manage this risk by diversifying investments in instruments with appropriate maturity baskets.

#### 11. Risks associated with Investing in Derivatives

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

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

The following are the risks inherited in derivatives:

**Price Risk:** Despite the risk mitigation provided by various derivative instruments, there remains an inherent price risk which may result in losses exceeding actual underlying.

**Default Risk:** This is the risk that losses will be incurred due to default by counter party. This is also known as credit risk or counterparty risk.

**Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being hedged for e.g. mismatch between the maturity date of the futures and the actual selling date of the asset.

**Limitations on upside:** Derivatives when used as hedging tool can also limit the profits from a genuine investment transaction.

**Liquidity risk:** pertains to how saleable a security is in the market. All securities/instruments irrespective of whether they are equity, bonds or derivatives may be exposed to liquidity risk (when the sellers outnumber buyers) which may impact returns while exiting opportunities.

The AMC will monitor the overall economic and credit environment including the systemic liquidity on a regular basis and the outlook will be integrated into the risk control and monitoring of the Scheme to control the risk emanating from derivative investments.

#### 12. Risks associated with Short Selling

Scheme shall not engage in short selling

#### 13. Risks associated with 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.

#### 14. Risks associated with investing in unrated securities

Investing in unrated securities will be riskier compared to investment in rated instruments due to non-availability of third party assessment on the repaying capability of the issuer. Any investment in unrated securities will be carried out only after obtaining the general approval from Board of Trustees and Board of AMC. The Mutual Fund will carry out internal rating exercise for all unrated instruments in which the Fund Manager 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.

#### 15. Risks associated with investing in Liquid Funds offered by Mutual Funds

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

#### 16. Risk Factors Associated with Investments in REITs and InvITs:

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

- **Market Risk:** REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. AMC/Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. NAV of the Scheme is vulnerable to movements in the prices of securities invested by the scheme, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures.
- **Liquidity Risk:** As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating

the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.

- **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.
- **Regulatory/Legal Risk:** REITs and InvITs being new asset classes, rights of unit holders such as right to information etc may differ from existing capital market asset classes under Indian Law.
- **Price-Risk or Interest-Rate Risk:** REITs & InvITs run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.
- **Credit Risk:** In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. REITs & InvITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre scheduled.

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

An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

#### Plan and Options

The Scheme offers the following Plans for investment:-

- a) Regular Plan
- b) Direct Plan

As per SEBI circular no CIR/IMD/DF/21/2012 dated September 13, 2012, a separate plan (Direct Plan) is provided to the investors for direct investments, i.e., investments not routed through a distributor.

The Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plan. The Scheme shall declare a separate NAV for all sub-options under both direct and regular plan.

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

In case where investors do not opt for a particular plan at the time of investment and the application is not routed through a distributor, Direct plan shall be considered as the default plan.

The default Plan (Direct Plan/Regular Plan) under various scenarios, shall be as below:

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

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

Within each Plan there are two options

- Dividend option and
- Growth option

The Growth option will not declare any dividends.

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

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

- a) Dividend Payout
- b) Dividend Reinvestment and
- c) Dividend Sweep.

In cases, where investors have not specified the mode of dividend i.e. payout, reinvestment, dividend sweep, the default mode will be reinvestment.

If the dividend amount is less than Rs. 100/-, the entire dividend amount shall be compulsorily reinvested and no dividend payout will be made.

Under the Dividend sweep plan, All unit holders in the dividend option of the scheme can transfer their dividend to any open ended schemes (as and when made available for subscription) of IDBI Mutual Fund. Minimum dividend in the scheme required to avail Dividend Sweep (DSP) is Rs.1000/-. If an Investor has opted for DSP and amount is less than Rs.1000, the dividend amount will be reinvested and no sweep will be made.

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

Please note that IDBI Healthcare Fund does not assure any dividend under any sub-options in the Dividend option. Declaration of dividend is subject to the availability of distributable surplus, if any, in the scheme and at the discretion of the AMC and Trustee Company.

#### Special Facilities available

Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP).

#### Applicable NAV (after the scheme opens for repurchase and sale)

##### Subscription

The following cut-off Timings shall be observed by a mutual fund for application amount less than Rs.2 lakhs in respect of purchase of units in the Scheme and its plans/options, where the following NAVs shall be applied for such purchase:

- In respect of valid applications received up to 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the NAV of the day on which application is received shall be applicable.
- In respect of valid applications received after 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the NAV of the next Business day shall be applicable.
- In respect of valid applications with an outstation cheques or demand drafts not payable at par at the Official Points of Acceptance where the application is received, the NAV of day on which the cheque or demand draft is credited shall be applicable.

The following cut-off timings shall be observed by a mutual fund for application amount equal to or more than Rs.2 lakhs in respect of purchase of units in all schemes and their plans except liquid fund schemes, where the following NAVs shall be applied for such purchase:

- where the application is received up to 3.00 p.m. on a business day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day of receipt of application;
- where the application is received after 3.00 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the next business day ; and
- irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day on which the funds are available for utilization.

All multiple applications for investment (at the first holder's PAN level) in a particular scheme (irrespective of the plan/option/sub-option) received on the same Business Day, will be treated as a single application for the purpose of computing total application amount for determining applicable NAV.

For investments of an amount equal to or more than Rs. 2 lakhs through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP) the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Scheme.

##### Redemption

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

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

##### Switches

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

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

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).

##### Transactions through online facilities/electronic modes:

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

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

#### Minimum Application Amount/Number of Units

Purchase	Additional Purchase	Repurchase
<b>For new purchases</b> Rs. 5000 and in multiples of Re. 1 thereafter.	Rs. 1000 and in multiples of Re.1 thereafter.	Rs. 1000 or 100 units or account balance whichever is lowest.  In case the Investor specifies the number of units and amount, the number of Units shall be considered for redemption. In case the unit holder does not specify both, i.e. the number of units and amount, the request will not be processed.
<b>For Systematic Investment Plan (SIP)</b> <ul style="list-style-type: none"> <li>Rs. 1000 per month for a minimum period of 6 months.</li> <li>Rs. 500 per month for a minimum period of 12 months</li> <li>Rs.1500 per quarter for minimum period of 4 quarters.</li> </ul> Investments above minimum amount mentioned above, shall be made in multiples of Re. 1 for all SIP in both Options irrespective of frequency of SIP.		

#### Dispatch of Repurchase (Redemption) Request

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

#### Restriction on Redemption

Restrictions on redemptions, if any, shall be imposed only as per the stipulations of SEBI circular No. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016. Such a restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:

- Liquidity issues** - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.
- Market failures, exchange closures** - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.
- Operational issues** – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.

Restriction on redemption shall be imposed only with the approval of the Board of AMC and Trustee Company. Such imposition of restriction shall be immediately intimated to SEBI.

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

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

- No redemption requests up to INR 2 lakhs shall be subject to such restriction.
- Where redemption requests are above INR 2 lakhs, AMC shall redeem the first INR 2 lakhs without such restriction and remaining part over and above INR 2 lakhs shall be subject to such restriction.

#### Benchmark Index

S&P BSE - Healthcare Total Return Index (TRI)

#### 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/Tenure of managing the Scheme

**Ms. Uma Venkatraman**

Tenure of managing Scheme - This is a New Fund Offer

#### Name of the Trustee Company

IDBI MF Trustee Company Limited

#### Performance of the scheme

IDBI Healthcare Fund is a new scheme and does not have any performance track record.

#### Scheme Related Disclosures

SEBI vide its Circular SEBI/HO/IMD/DF2/CIR/P/2016/42 dated 18th March 2016, has stipulated to disclose Top 10 holdings by Issuer, Fund Allocation towards various Sectors, Portfolio Turnover Ratio. However as this is a new fund offer, such disclosures are not applicable currently.

On an ongoing basis, Investor may visit [www.idbimutual.co.in/downloads/Fund Portfolio](http://www.idbimutual.co.in/downloads/Fund%20Portfolio) for latest monthly portfolio of the scheme.

#### Expenses of the Scheme

##### (i) Load Structure

The New Fund Offer expenses of IDBI Healthcare Fund would be borne by the Asset Management Company/Trustee/Sponsor

New Fund Offer Period	On an ongoing basis
<b>Load Structure</b>	<b>Entry Load (For normal transactions/Switch-in and SIP) – Not applicable;</b>
<b>Entry Load For normal transactions/Switch-in and SIP):</b> Not Applicable;	<b>Exit Load (Redemption/Switch-out/Transfer/SWP):</b> 1% for exit within 12 months from the date of allotment;
<b>Exit Load (Redemption/Switch-out/Transfer/SWP):</b> 1% for exit within 12 months from the date of allotment for the subscriptions received during the NFO period.	Nil after 12 months.

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

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.

SEBI vide circular Ref no: CIR/IMD/DF/21/2012 dated September 13, 2012 and notification dated September 26, 2012 requires, the exit load, if any, charged by mutual fund scheme to be credited to the respective scheme after debiting applicable service tax, if any on the next business day.

No exit load shall be levied for switching between Options (Growth/Dividend) under the same Plan (Regular/Direct) within a Scheme. Switch of investments from Regular Plan to Direct Plan under the same Scheme shall be subject to applicable exit load, unless the investments were made directly i.e. without any distributor code. However, any subsequent switch-out or redemption of such investments from Direct Plan will not be subject to any exit load.

No exit load shall be levied for switch-out from Direct Plan to Regular Plan within the same Scheme. However, any subsequent switch-out or redemption of such investment from Regular Plan shall be subject to exit load based on the date of switch-in of investment into the Regular Plan.

No exit load will be levied on Bonus Units (if any) and Units allotted on Dividend Re-investment.

##### (ii) Recurring expenses

As per regulation 52(6)(C) the total annual recurring expenses of the scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee shall be subject to the following limits:-

- On the first Rs. 100 Crores of the daily net assets : 2.50%
- On the next Rs. 300 Crores of the daily net assets : 2.25%
- On the next Rs. 300 Crores of the daily net assets : 2.00%
- On the balance of the assets : 1.75%

The Scheme may charge additional expense not exceeding of 0.30% of daily net assets subject to the conditions mentioned in regulation 52 (6A) (b) SEBI (Mutual Fund) Regulations, 1996. Further, as per regulation 52(6A)(c) SEBI (Mutual fund) Regulation 1996, The Mutual Fund Scheme may charge additional expenses, incurred towards different heads mentioned under sub regulations (2) and (4), not exceeding 0.05% of daily net assets of the Scheme.

The AMC has estimated that annual recurring expenses of up to 2.55% p.a of the daily net assets may be charged to the Scheme under regular Plan without including the additional expense incurred towards distribution of assets to cities beyond Top 30 cities. The maximum expense including additional expense towards distribution of assets to cities beyond Top 30 cities, if any, will not exceed 2.85% p.a of the daily net assets that may be charged to the Scheme.

Investors making investments directly with the mutual fund under the direct plan will be benefited with a lower expense ratio excluding distribution expenses, commission, etc and no commission shall be paid from such plans.

If the expenses exceed the limits stated above, expenses incurred in excess of the limits stated above shall be borne by the AMC.

##### Investor Education and Awareness

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

##### Goods and Services Tax (GST)

- The AMCs may charge GST on investment and advisory fees to the scheme in addition to the maximum limit of TER as prescribed in regulation 52 of the Regulations.
- GST on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per regulation 52 of the Regulations. GST on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

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

limits mentioned above. The Mutual Fund would update the current expense ratios on the website ([www.idbimutual.co.in](http://www.idbimutual.co.in)) at least three working days prior to the effective date of the change. The exact web link for TER is <https://www.idbimutual.co.in/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes>.

##### Transaction Charges

As per SEBI circular Cir/IMD/DF/13/2011 dated August 22, 2011 the distributor is entitled to charge a transaction charge per subscription of Rs. 10,000/- and above. However, there shall be no transaction charges on direct investments. The transaction charge shall be subject to the following:

- For existing investors in a Mutual Fund, the distributor may be paid Rs.100/- as transaction charge per subscription of Rs. 10,000/- and above.**
- The distributor may be paid Rs.150/- as transaction charge for a first time investor in Mutual Funds.**
- The transaction charge, if any, shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance shall be invested.**
- The AMCs shall be responsible for any malpractice/mis-selling by the distributor while charging transaction costs.**
- There shall be no transaction charge on subscription below Rs.10, 000/-**
- In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- and above. In such cases the transaction charge shall be recovered in 3-4 installments.**
- There shall be no transaction charge on transactions other than purchases/subscriptions relating to new inflows.**
- The statement of account shall clearly state that the net investment as gross subscription less transaction charge and the number of units allotted against the net investment.**
- Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. Further, Distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product.**

It is also clarified that as per SEBI circular no. SEBI/IMD/CIR No. 4/168230/09, dated June 30, 2009, upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.

##### Waiver of Load for Direct Applications

Not applicable

##### Tax treatment for the Investors (Unitholders)

The Tax rate applicable to equity schemes will be as below-

For Equity Oriented Funds	Resident Investors**	Mutual Fund**
<b>Dividend Distribution Tax</b>	Nil	Individual/HUF - 25% p.a (plus applicable surcharge & cess) Others - 30% p.a (plus applicable surcharge & cess)
<b>Capital Gains</b>		
● <b>Long Term Capital Gain (LTCG)</b> (units held for more than 12 months)	10% on LTCG, in excess of Rs.1 lakh in a financial year. No indexation benefit is available on computation of such LTCG.	Nil
● <b>Short Term Capital Gain (STCG)</b> (units held for less than 12 months)	15% (plus applicable surcharge and cess).	Nil

Unit holders of equity oriented scheme will be charged securities transaction tax (STT) at applicable rate on value of redemption of units.

\*\* 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 will be declared on all business days. NAV can also be viewed on [www.idbimutual.co.in](http://www.idbimutual.co.in) and [www.amfindia.com](http://www.amfindia.com)

##### For Investor Grievances, please contact

###### Registrar

Karvy Fintech Private Limited  
SEBI Registration Number: INR000000221  
Unit: IDBI Mutual Fund  
KARVY SELENIUM, Plot No.31 & 32, Tower B,  
Survey No.115/22, 115/24 & 115/25, Financial District,  
Gachibowli, Nanakramguda, Serilingampally Mandal,  
Hyderabad - 500 032, Ranga Reddy District, Telangana State.  
Phone: 040-6716 2222 to 040-3321 1000  
Email: [idbimf.customer@karvy.com](mailto:idbimf.customer@karvy.com)

**IDBI Mutual Fund**

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

**Mr. S. V. Durga Prasad**

Investor Relations Officer

IDBI Asset Management Limited

4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba,

Mumbai - 400 005 Phone: 022-6644 2844 Fax: 022-6644 2801

Email: [contactus@idbimutual.co.in](mailto:contactus@idbimutual.co.in).

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

**Mr. Rajender Kumar**

**Head - Compliance and Risk Management**

IDBI Asset Management Limited

4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba,

Mumbai - 400 005. Phone No. 022-6644 2815

email-id: [compliance@idbimutual.co.in](mailto:compliance@idbimutual.co.in)

You may also approach

**Mr. Dilip Kumar Mandal**

**Managing Director & Chief Executive Officer**

IDBI Asset Management Limited

4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba,

Mumbai - 400 005 Phone No. 022-6644 2822

email-id: [ceodesk@idbimutual.co.in](mailto:ceodesk@idbimutual.co.in)

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

**Unitholders' Information**
**1. Account Statement**

The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 Business Days from the date of closure of the Initial Subscription or from the receipt of valid application/transaction to the Unit holders registered e-mail address and/or mobile number

**Consolidated Account Statement (CAS):**

As a first step in the direction to create one record for all financial assets of every individual, SEBI has advised Depositories and AMCs, vide circular no. CIR/MRD/DP/31/2014 dated November 12, 2014, to enable a single consolidated view of all the investments of an investor in Mutual Funds (MF) and securities held in demat form with the Depositories. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. For PANs which are common between depositories and AMCs, the Depositories shall send the CAS. In other cases (i.e. PANs with no demat account and only MF units holding); the AMCs/MF-RTAs shall continue to send the CAS to their unit holders on or before tenth day of succeeding month of allotment, as is being done presently, in compliance with Regulation 36(4) of the SEBI (Mutual Funds) Regulations, 1996.

Where statements are presently being dispatched by email either by the Mutual Funds or by the Depositories, CAS shall be sent through email. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form. If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then the depositories shall consolidate and dispatch the CAS within ten days from the month end. In case if there is no transaction in any of the mutual fund folio and demat accounts then CAS with holding details shall be sent to investor on half yearly basis.

The consolidated account statement will also contain details all the transactions and holding at the end of month including transaction charges paid to the distributor across all schemes of all mutual funds.

Please note that, no monthly statements will be issued to the unit holders of the schemes, either by Depositories or by Mutual Fund/AMC, unless a transaction is recorded in the month for which the statement is issued.

**Half Yearly Consolidated Account Statement:**

CAS detailing holding across all schemes at the end of every half-year (i.e. September/March), on or before 10th day of succeeding month, shall be sent by mail/email to all Unit holders holding units in non- demat form, excluding those Unit holders who do not have any holdings in the schemes of the Fund and where no commission against their investment has been paid to distributors, during the concerned half-year period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is registered with the Fund, unless a specific request is made to receive in physical.

Note: Pursuant to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016, the following additional disclosures will be provided in the CAS issued to the investors:

Each CAS shall also provide the total purchase value/cost of investment in each scheme.

CAS issued for the half-year ended September/March shall also provide

- i. The amount of actual commission paid by the AMC/Fund to distributors (in absolute terms) during the half-year period, and

- ii. The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for the scheme's applicable Option (regular or direct or both) where the concerned investor has actually invested in.

The term 'commission' refers to all direct monetary payments and other payments made in the form of gifts/rewards, trips, event sponsorships etc. by the AMC/Fund to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as GST (wherever applicable, as per existing rates), operating expenses, etc.

For investors holding demat accounts, provision to opt out of the facility of Securities Consolidated Account Statement (SCAS) shall be given by Depositories.

Transaction for this purpose shall include purchase, redemption, switch, dividend payout, etc. if any.

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.

The Unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T.

**2. Portfolio**

Mutual Fund/AMC will disclose portfolio of the Scheme (along with ISIN) as on the last day of the month/half year for all their schemes in the format prescribed by SEBI in its website within 10 days from the close of each month/half year respectively in a user-friendly and downloadable spreadsheet format.

In case of Unitholders whose e-mail addresses are registered, the Mutual Funds/AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/half-year respectively.

Mutual Fund/AMC shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on their respective website and on the website of AMFI. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

Unitholder can also request for a physical or electronic copy of the statement of scheme portfolio through SMS, telephone, email or through letter. The Mutual Fund/AMC shall provide a physical copy of the statement of its scheme portfolio within 5 business days from a date of the receipt of request from the Unit holder without charging any cost.

**3. Half Yearly Results**

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

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

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

The annual report or Abridged Scheme wise Annual Report will be sent in electronic form on their registered email address in the manner specified by the Board.

The AMC shall also display the link of the full scheme wise annual report prominently in its website and also in the website of AMFI.

In case of Unitholders whose email addresses are not registered with Mutual Fund, the Mutual Fund/AMC shall provide the 'opt-in' facility to receive physical copy of the scheme wise annual report or abridged summary thereof to both existing and new investors.

Mutual Funds/AMCs shall provide a physical copy of the abridged summary of the Annual Report without charging any cost, on specific request received from a Unitholder.

Mutual Fund/AMC shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) etc through which Unitholders can submit a request for a physical or electronic copy of scheme wise annual report or abridged summary thereof. Such advertisement shall be published in all India editions of at least 2 daily newspapers, one each in English and Hindi.

The audited financial statements of the schemes shall form part of the Annual Report. The statutory auditors appointed by the Trustees for the audit of Mutual Fund are M/s. Ray and Ray, Chartered Accountants, Mumbai.

**Product comparison with existing Equity Schemes of IDBI Mutual Fund**

	<b>IDBI Healthcare Fund</b>	<b>IDBI Dividend Yield Fund</b>	<b>IDBI Long Term Value Fund</b>	<b>IDBI Banking &amp; Financial Services Fund</b>	<b>IDBI Small Cap Fund</b>	<b>IDBI Midcap Fund</b>	<b>IDBI Diversified Equity Fund</b>	<b>IDBI Equity Advantage Fund</b>	<b>IDBI India Top 100 Equity Fund</b>	<b>IDBI Focused 30 Equity Fund</b>
<b>Category of the Scheme</b>	Sectoral Fund	Dividend Yield Fund	Value Fund	Sectoral Fund	Small Cap Fund	Mid Cap Fund	Multi Cap Fund	ELSS	Large Cap Fund	Focused Fund
<b>Type of Scheme</b>	An open-ended equity scheme investing in Healthcare and Allied sectors	An open-ended equity scheme predominantly investing in dividend yielding stocks	An open ended equity scheme following value investment strategy	An open ended equity scheme investing in Banking & Financial Services Sector.	An open ended equity Scheme predominantly investing in small cap stocks.	An open ended equity Scheme predominantly investing in mid cap stocks.	An open ended equity scheme investing across large cap, mid cap, small cap stocks.	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.	An open ended equity scheme predominantly investing in large cap stocks.	An open ended equity scheme investing in maximum 30 stocks (predominantly large cap)
<b>Investment Universe</b>	Investment predominantly in Equities and equity related instruments of companies engaged in Healthcare and Allied sectors	Investment predominantly in dividend yielding stocks	Investment predominantly in undervalued stocks	Investment predominantly in equity and equity related instruments of companies engaged in Banking & Financial Services Sector.	Investment in predominantly in Equity and Equity related instruments of Small Cap Companies.	Investment predominantly in Equity and Equity related instruments of Midcap Companies.	Investment in equities and equity related instruments across different market caps and sectors	Investment Predominantly in Equity and Equity related instruments without sector/market capitalization bias.	Investment predominantly in Equities and equity related instruments of Large cap companies	Investment predominantly in large cap focused equity and equity related instruments of up to 30 companies.
<b>Investment Objective</b>	The objective of the Scheme is to achieve long term capital appreciation by predominantly investing in equity and equity related instruments of companies engaged in Healthcare and Allied sectors. However there can be no assurance that the investment objective under the Scheme will be realized.	The Investment objective of the Scheme is to provide long term capital appreciation and/or dividend distribution by investing predominantly in dividend yielding equity and equity related instruments. However there can be no assurance that the investment objective under the scheme will be realized.	The Investment Objective of the Scheme is to generate long-term capital appreciation along with regular income by investing predominantly in equity and equity related instruments by following value investing strategy. However, there can be no assurance that the investment objective of the Scheme will be realized.	The objective of the scheme is to provide investors maximum growth opportunities and to achieve long term capital appreciation by predominantly investing in equity and equity related instruments of companies engaged in Banking and Financial Services Sector. However there can be no assurance that the investment objective under the scheme will be realized.	The Investment objective of the Scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related instruments of Small Cap Companies. However there can be no assurance that the investment objective under the Scheme will be realized.	The objective of the scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related instruments of Midcap Companies. However there can be no assurance that the investment objective under the scheme will be realized.	The Investment objective of the Scheme is provide investors with opportunities for long-term capital appreciation by investing in a diversified portfolio of Equity and Equity related Instruments across market capitalization. However there can be no assurance that the investment objective under the scheme will be realized.	The Scheme will seek to invest predominantly in a diversified portfolio of equity and equity related instruments with the objective to provide investors with opportunities for long-term capital appreciation and income along with the benefit of income-tax deduction (under section 80C of the Income-tax Act, 1961) on their investments. Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of allotment to be eligible for income-tax benefits under Section 80C. There can be no assurance that the investment objective under the scheme will be realized.	The Investment objective of the Scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related Instruments of Large Cap companies. However there can be no assurance that the investment objective under the Scheme will be realized.	The investment objective of the Scheme is to provide long term capital appreciation by investing in concentrated portfolio of large cap focused equity and equity related instruments of up to 30 companies and balance in debt and money market Instruments. However there can be no assurance that the investment objective of the Scheme will be realized.
<b>Asset Allocation</b>	80%-100% Equity & Equity related instruments of companies engaged in Healthcare and Allied sectors 0%-20% Equity and Equity related instruments of companies engaged in other than Healthcare and Allied sectors 0%-20% Debt and Money Market instruments including Mutual Fund Liquid Schemes 0%-10% Units issued by Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs)	65%-100% Equity and Equity related instruments of dividend yielding companies 0%-35% Equity and Equity related instruments of other than dividend yielding companies 0%-35% Debt and Money market instruments 0%-10% Units issued by Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs)	65%-100% Equity and Equity related instruments 0%-35% Debt and Money Market Instruments including Tri-party Repo 0%-10% Units issued by Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs)	80%-100% Equity & Equity related instruments of companies engaged in Banking & Financial Services Sector 0%-20% Equity and Equity related instruments of other than Banking & Financial Services Companies Sector 0%-20% Debt and Money Market instruments 0%-10% Units issued by Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs)	65%-100% Equity & Equity related instruments of Small Cap Companies 0%-35% Equity & Equity related instruments of Companies other than Small Cap Companies 0%-35% Debt and Money Market Instruments and Tri-party Repo 0%-10% units issued by Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs)	65%-100% Equities and Equity related instruments of Mid cap Companies 0%-35% Equities and Equity related instruments of other than midcap companies 0%-35% Debt and Money Market Instruments 0%-10% units issued by Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs)	65%-100% Equity & Equity related instruments across market capitalization 0%-35% Debt and Money Market Instruments 0%-10% units issued by Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs)	80%-100% Equities and equity related instruments 0%-20% Debt and Money Market Instruments	80%-100% Equities and equity related instruments of Large Cap Companies 0%-20% Equities and Equity related instruments of other than Large Cap Companies 0%-20% Debt and Money Market Instruments 0%-10% units issued by Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs)	65%-100% Equity and Equity related instruments ( which are not exceeding 30 companies) # #The Scheme shall invest minimum 65% in large cap companies by market capitalization. 0%-35% Debt and Money Market Instruments
<b>Benchmark</b>	S&P BSE - Healthcare Total Return Index (TRI)	Nifty Dividend Opportunities 50 - Total Return Index (TRI)	S&P BSE 500 - Total Returns Index (TRI)	NIFTY Financial Services Total Return Index (TRI)	Nifty Smallcap 250 Total Return Index (TRI)	Nifty Midcap 100 Total Return Index (TRI)	S&P BSE 500 Total Return Index (TRI)	S&P BSE 200 Total Return Index (TRI)	Nifty 100 Total Return Index (TRI)	Nifty 100 Total Return Index (TRI)
<b>No. of Folios as on 31.12.2018</b>	Not Applicable	9178	14108	17205	23958	35095	33236	64761	49793	28297
<b>AUM as on 31.12.2018 (in Rs.)</b>	Not Applicable	119.45	171.70	171.65	156.27	226.34	353.53	633.97	380.43	285.56

**Date: January 11, 2019**

## GENERAL INFORMATION AND GUIDELINES

### GENERAL INFORMATION

- A. It must be understood clearly that all the applicants are deemed to have accepted the terms & conditions subject to which these offers are being made and bind themselves to the terms mentioned in the SAI/SID/KIM upon signing the application form and tendering payment.
- B. Application Form should be filled legibly in ENGLISH in BLOCK Letters using black or blue ink. Please strike out any section that is not applicable.
- C. Application form complete in all respects with the necessary remittances may be submitted at IDBI MF Corporate Office, IDBI MF ISC/official Points of Acceptance of the Registrar or such other collection centers as may be designated by the AMC. The list of collection centers are given on the website of IDBI Mutual Fund. Applications received by post/courier will be deemed to have been submitted on date of receipt at the designated collection centre.
- D. Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
- E. Allotment of Units: Allotment is assured to all applicants provided the application is complete in all respects and is in order. Incomplete applications are liable to be rejected.

### GUIDELINES TO HELP YOU COMPLETE THE APPLICATION FORM

#### 1) Distributor details

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

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

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

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

#### 2) Email ID/Email Communication

Investors desirous of receiving documents such as allotment advice, statement of accounts, periodical reports and other communications in electronic form are required to mention their email ID in application form. The email ID as declared by the investor will be registered in our records and all future communication will be made to such registered email ID. It may be noted that no physical document will be sent to an investor (unless specifically requested) who has a registered email ID with us.

#### 3) PAN (Permanent Account Number)

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

Pursuant to SEBI letter OW/16541/2012 dated July 24, 2012, investment in Mutual

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

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

#### 4) Know your Customer (KYC), FATCA & UBO Compliance

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

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

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

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

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

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with IDBI Asset Management Ltd. or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any question about your tax residency, please contact your tax advisor. Further, if any investor is a Citizen or resident or green card holder or tax resident of a country other than India, please include all such countries in the Tax Resident Country information field along with "Tax Identification Number" or any other relevant reference ID/Number. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along



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

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

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

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

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

**5) 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 on the website of the AMC.

**6) Mode of Payment**

**a) For Resident investors**

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

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

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

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

**On non-repatriation basis:** 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.

**7) Source of funds**

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

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

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

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

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

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

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

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

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

**8) Exchange Transactions**

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

**9) Demat**

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. 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. The Scheme-wise ISIN is displayed in the website of the mutual Fund.

**10) Mode of Payment of Redemption/Dividend Proceeds**

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

**11) E-services Facility**

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

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

\* Facility available with select banks and through (Visa/Master/RuPay) card subject to submission of Permanent Account Number (PAN) and Know Your Customer (KYC) compliance proof by all Unit holders 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.

**12) Investment Options**

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

**13) Switchover Facility**

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

**14) Nomination Facility**

- Nomination is mandatory for new folios/accounts opened by individual especially with sole holding. Even those investors who do not wish to nominate must sign

separately confirming their non-intention to nominate. Nomination is not allowed in a folio held on behalf of a minor.

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

**15) Declaration and Signatures**

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

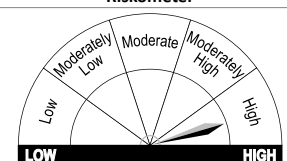
**CHECKLIST**

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

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

**NFO Opens: 8<sup>th</sup> February, 2019 | NFO Closes: 22<sup>nd</sup> February, 2019**

**Scheme re-opens for continuous sale and repurchase from: Within 5 business days from the date of allotment.**

Product Label	
<p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related instruments of companies engaged in Healthcare &amp; Allied Sectors</li> </ul>	<p><b>Riskometer</b></p>  <p>Investors understand that their principal will be at High risk</p>

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

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

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

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

Signatures	First/Sole Applicant/Guardian	Second Applicant	Third Applicant

**1. EXISTING UNIT HOLDER INFORMATION**

Folio No.

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

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

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

Name of First/Sole Applicant/Minor\*

PAN/PEKRN  CKYC Id No.  Date of Birth

Gender (Please ✓)  Male  Female  Other Email

I/We hereby prefer to 'OPT-IN' to receive physical copies of Scheme Annual Report or Abridged Annual Report.

Name of Second Applicant

(Not applicable for minor/Non Individual Investment)

PAN/PEKRN  CKYC Id No.

Name of Third Applicant

(Not applicable for minor/Non Individual Investment)

PAN/PEKRN  CKYC Id No.

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

PAN/PEKRN  CKYC Id No.

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

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

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

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

Acknowledgment slip	Scheme Name : <b>IDBI HEALTHCARE FUND</b> Plan: _____ Option/Sub Option: _____	Stamp, Signature & Date
	Received from Mr./Ms./M/s. _____	
	Cheque/DD No. : _____ Date : _____ Amount Rs.: _____	

### 3. KYC DETAILS (MANDATORY)

Occupation (Please ✓)

<b>First Applicant</b>	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Other (Please Specify) _____
<b>Second Applicant</b>	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Other (Please Specify) _____
<b>Third Applicant</b>	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Other (Please Specify) _____

Gross Annual Income Details (Please ✓)

<b>First Applicant/ Guardian</b>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> >5-10 Lacs <input type="checkbox"/> >10-25 Lacs <input type="checkbox"/> >25-1 Crore <input type="checkbox"/> >1 Crore Net-worth in ₹ <sup>(*) Net worth should not be older than 1 year</sup> _____ as on (date) <table border="1" style="display: inline-table;"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Not older than 1 year)	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y		
<b>Second Applicant</b>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> >5-10 Lacs <input type="checkbox"/> >10-25 Lacs <input type="checkbox"/> >25-1 Crore <input type="checkbox"/> >1 Crore Net-worth in ₹ <sup>(*) Net worth should not be older than 1 year</sup> _____ as on (date) <table border="1" style="display: inline-table;"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Not older than 1 year)	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y		
<b>Third Applicant</b>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> >5-10 Lacs <input type="checkbox"/> >10-25 Lacs <input type="checkbox"/> >25-1 Crore <input type="checkbox"/> >1 Crore Net-worth in ₹ <sup>(*) Net worth should not be older than 1 year</sup> _____ as on (date) <table border="1" style="display: inline-table;"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Not older than 1 year)	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y		

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

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

### 4. COMMUNICATION

Correspondence Address (Please provide full Address)		Overseas Address (Mandatory for NRI/FII Applicants)																																									
HOUSE FLAT NO. _____		HOUSE FLAT NO. _____																																									
STREET ADDRESS _____		STREET ADDRESS _____																																									
CITY/TOWN _____	STATE _____	CITY/TOWN _____	STATE _____																																								
COUNTRY _____	PIN CODE _____	COUNTRY _____	PIN CODE _____																																								
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### 5. FATCA and CRS DETAILS For Individuals (Mandatory) (Non-Individuals are required to submit separate FATCA & CRS information (for non-individuals/Legal entity) and UBO Declaration Form available at [www.idbimutual.co.in](http://www.idbimutual.co.in))

	First Applicant (including Minor)	Second Applicant/Guardian/POA	Third Applicant
Place of Birth			
Country of Birth			
Nationality	<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others, please specify _____	<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others, please specify _____	<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others, please specify _____
Tax Residence Address Type (as per KYC records)	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business
Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If 'YES', please fill below for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen/Resident/Green Card Holder/Tax Resident in the Respective countries.		
Country of Tax Residency	(1) _____ (2) _____ (3) _____	(1) _____ (2) _____ (3) _____	(1) _____ (2) _____ (3) _____
Tax Identification Number OR Functional Equivalent	(1) _____ (2) _____ (3) _____	(1) _____ (2) _____ (3) _____	(1) _____ (2) _____ (3) _____
Identification Type (TIN of other, Please specify)	(1) _____ (2) _____ (3) _____	(1) _____ (2) _____ (3) _____	(1) _____ (2) _____ (3) _____
If TIN is not available, please tick the reason A, B, or C (as defined below)	<b>1</b> <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C   <b>2</b> <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C   <b>3</b> <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	<b>1</b> <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C   <b>2</b> <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C   <b>3</b> <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	<b>1</b> <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C   <b>2</b> <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C   <b>3</b> <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Reason A →	The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.		
Reason B →	No TIN required. (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected).		
Reason C →	Others; please state the reason thereof _____		



4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005.  
SMS 'IDBIMF' to 09220092200 • Tollfree: 1800-419-4324 • Website: [www.idbimutual.co.in](http://www.idbimutual.co.in)  
Tel: (022) 66442800 • Fax: 66442801 Email: [contactus@idbimutual.co.in](mailto:contactus@idbimutual.co.in)

#### REGISTRAR & TRANSFER AGENTS

**Karvy Fintech Pvt. Limited**, SEBI Registration Number: INR000000221  
Unit: IDBI Mutual Fund, KARVY SELENIUM, Plot No.31 & 32, Tower B, Survey No.115/22, 24 & 25,  
Financial Dist., Gachibowli, Nanakramguda, Serlingampally Mandal, Hyderabad - 500 032,  
Ranga Reddy Dist., Telengana State. Email: [idbimf.customer@karvy.com](mailto:idbimf.customer@karvy.com)

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

Name of the Bank

Branch Address  City

State  Pin Code

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

9 digit MICR Code  11 digit IFSC Code

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

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

DP ID  Beneficiary Account No./Client ID

DP Name

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

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

PoA Name

PAN/PEKRN  CKYC Id No.

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

Scheme Name: **IDBI HEALTHCARE FUND** Plan :  Regular  Direct Option :  Growth  Dividend

Mode of Dividend :  Payout  Re-investment  Sweep

Dividend Sweep: To Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

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

Investment Amount (Rs.) \_\_\_\_\_ DD Charges if any (Rs.) \_\_\_\_\_

Net Amount (in words) \_\_\_\_\_

Draw on Bank

Branch & City  Account No.

Cheque/DD No.  Date  IFSC Code

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

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

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

PLEASE REGISTER MY/OUR NOMINEE AS PER BELOW DETAILS OR  I/WE DO NOT WISH TO NOMINATE

No.	Nominee(s) Name	Date of Birth (in case of Minor)	Name of the Guardian (in case of Minor)	% of Share	Signature of Nominee/Guardian
1		D D / M M / Y Y Y Y			
2		D D / M M / Y Y Y Y			
3		D D / M M / Y Y Y Y			

**11. DECLARATION**

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

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

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

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

**FATCA/CRS Certification/Declaration:** I/We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA & CRS Terms and Conditions and hereby accept the same. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/modification to the above information (including change in tax residency status) in future promptly i.e. within 30 days of such change and also undertake to provide any other additional information as may be required at your end.

First/Sole Applicant/Guardian	Second Applicant	Third Applicant
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## FATCA & CRS Terms and Conditions

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

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

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

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

### FATCA & CRS Instructions

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

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

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

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

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

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

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



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

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

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

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

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

Signatures	First/Sole Applicant/Guardian	Second Applicant	Third Applicant
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### 1. Investor and Investment details. Please ✓ wherever applicable.

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

PAN No.  Folio No. (For Existing Investor)

Scheme Name:  Plan:  Regular  Direct Option:  Growth  Dividend

Mode of dividend:  Payout  Re-investment  Sweep

Dividend Sweep: To Scheme  Plan  Option

### 2. Systematic Investment Plan (SIP).

Each SIP Amount (Rs.)  Frequency:  Monthly  Quarterly

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

From  To  OR No. of installments  OR  perpetual.

### 3. Systematic Transfer Plan (STP).

Switch: To Scheme  Plan  Option

Dividend Sweep: To Scheme  Plan  Option

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

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

Enrolment Start  End  OR No. of installments

### 4. Systematic Withdrawal Plan (SWP).

Each SWP Amount (Rs.)

Enrolment Start  End  OR No. of installments

### 5. Declaration

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

This is to inform that I/We have registered for Auto Debit Facility and that my payment towards my investment in IDBI Mutual Fund shall be made from my/our bank account registered with IDBI Mutual Fund. I/We authorize IDBI Mutual Fund/IDBI Asset Management Ltd/representative of IDBI Asset Management Ltd carrying this Form to debit my bank account as per instructions given above.

First Unit Holder's Signature

Second Unit Holder's Signature

Third Unit Holder's Signature



UMRN <sup>1</sup>  Date <sup>2</sup>

tick (✓)  CREATE  MODIFY  CANCEL

Sponsor Bank Code <sup>3</sup> Y E S B 0 0 0 0 0 0 1 Utility Code <sup>4</sup> Y E S B 0 0 2 2 2 0 0 0 0 0 6 4 4 6

I/We hereby authorize  IDBI Mutual Fund to debit (tick ✓)  SB/CA/€€/SB-NRE/SB-NRO/Other <sup>6</sup>

Bank A/c Number <sup>8</sup>

With Bank <sup>9</sup>  Name of customers bank <sup>10</sup>  IFSC <sup>11</sup>  or MICR <sup>12</sup>

an amount of Rupees <sup>13</sup> ₹

<sup>14</sup> FREQUENCY  Mthly  Qly  H-Yrly  Yrly  As & When presented <sup>15</sup> DEBIT TYPE  Fixed Amount  Maximum Amount

Reference-1 <sup>16</sup>  FOLIO NO. <sup>18</sup>  Mobile <sup>19</sup>

Reference-2 <sup>17</sup>  E-Mail ID <sup>19</sup>

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

<sup>20</sup> PERIOD

From

To

Or  Until Cancelled

<sup>21</sup> Signature of the account holder

<sup>22</sup> Name of the account holder

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

## TERMS & CONDITIONS FOR SIP/STP/SWP

### I. SYSTEMATIC INVESTMENT PLAN (SIP):

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

1. This facility is offered to investors having Bank accounts in select banks mentioned in the link <http://www.npci.org.in/>. The Banks in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of National Payments Corporation of India without assigning any reasons or prior notice. Standing instructions for investors in such Banks will be discontinued. We will inform you on such discontinuation.
2. Investor/Unitholder(s) should submit original Cancelled Cheque (or a copy) along with mandate form with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unitholder(s) cheque/bank account details are subject to third party verification.
3. SIP is offered on monthly and quarterly frequency. Unit holders can opt to invest in monthly or quarterly frequency on the following dates - 1<sup>st</sup>, 5<sup>th</sup>, 10<sup>th</sup>, 15<sup>th</sup>, 20<sup>th</sup> and 25<sup>th</sup> of each month/first month of the quarter. In case the frequency is not specified in the application/enrolment form, it will be deemed as an application for monthly frequency and will be processed accordingly. In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed as of 15<sup>th</sup> of every month/first month of the every quarter. In case the end date is not specified, the Fund would continue the SIP till it receives termination notice from the investor. Please refer the "Minimum Application/Number of units" mentioned in the KIM under the section "Applicable to all schemes" for minimum subscription amount and frequency.
4. Minimum Duration: For Monthly frequency Rs 500 to less than 1000 minimum 12 Instalments and Rs 1000 and above minimum 6 Instalments. For Quarterly frequency minimum 4 instalments with minimum amount of Rs 2500/-.
5. IDBI Mutual Fund will not liable for any transaction failures due to rejection by the investors bank/branch.
6. The investor agrees to abide by the terms and conditions of NACH facility of NPCI.
7. Investor will not hold IDBI Mutual Fund and its service providers responsible if the transaction is delayed or not effected by the Investor's Bank or if debited in advance or after the specific date due to various reasons or for any bank charges debited by his banker in his account towards NACH Registration/Cancellation/Rejections.
8. IDBI Mutual Fund reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever.
9. The AMC reserves the right to discontinue the SIP enrolment in case payment instruction on submitted by Unit holder is not honored by Banker on 3 (three) consecutive occasions and reserves the right to redeem the outstanding units at applicable NAV related prices if total investment is below Rs.5,000/- or 500 units in the scheme.
10. The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
11. IDBI Mutual Fund reserves the right to reject any application without assigning any reason thereof.
12. Cancellation can be done separately by submitting the request atleast 21 days in advance;
13. For intimating the change in bank particulars of ongoing SIP with IDBI Bank, please fill up SIP cancellation form (Available in our website) & new SIP registration form to be submitted mentioning new bank details along with relevant SIP details for registration purpose.
14. Requests for any new Registration/changes/modification in the NACH Bank Mandate should be submitted atleast 30 days in advance.
15. Investors are required to ensure adequate funds in their bank account on opted date. IDBIMF will endeavor to debit the investor bank account on opted date, however if there is any delay all such transactions are debited subsequently.
16. IDBI Mutual Fund/Sponsor Bank/NPCI are not liable for the bank charges, if any debited from investor's bank account by the destination bank, on account of payment through NACH.
17. For further details of the Scheme features like minimum amounts, risk factors etc, investors may, before investment, refer to the Scheme Information Document(s), Key Information Memorandum and Addendum issued from time to time available at any of the Investor Service Centers or Distributors or from the website [www.idbimutual.co.in](http://www.idbimutual.co.in)

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

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

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

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

### II. SYSTEMATIC TRANSFER PLAN (STP)

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

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

STP facility is offered subject to following terms & conditions:

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

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

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

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

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

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



# CKYC & KRA KYC Form



## Know Your Client

### Application Form (For Individuals only)

(Please fill the form in English and in BLOCK Letters)  
Fields marked with '\*' are mandatory fields

Application  New

Type\*  Update KYC Number\*

KYC Type\*  Normal (PAN is mandatory)  PAN Exempt Investors (Refer instruction K)

### 1. Identity Details (Please refer instruction A at the end)

PAN

Please enclose a duly attested copy of your PAN Card

Name* (same as ID proof)	Prefix	First Name	Middle Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name (If any*)				
Father / Spouse Name*				
Mother Name*				
Date of Birth*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gender*	<input type="checkbox"/> M- Male	<input type="checkbox"/> F- Female	<input type="checkbox"/> T-Transgender	
Marital Status*	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Others	
Citizenship*	<input type="checkbox"/> IN- Indian	<input type="checkbox"/> Others - Country	Country Code <input type="text"/>	
Residential Status*	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Non Resident Indian		
	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Person of Indian Origin		
Occupation Type*	<input type="checkbox"/> S-Service <input type="checkbox"/> Private Sector	<input type="checkbox"/> Public Sector <input type="checkbox"/> Government Sector		
	<input type="checkbox"/> O-Others <input type="checkbox"/> Professional	<input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student		
	<input type="checkbox"/> B-Business	<input type="checkbox"/> X-Not Categorized		



### 2. Proof of Identity (Pol)\* (for PAN exempt Investor or if PAN card copy not provided) (Please refer instruction C & K at the end)

(Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)

<input type="checkbox"/> A- Passport Number	<input type="text"/>	Passport Expiry Date	<input type="text"/>
<input type="checkbox"/> B- Voter ID Card	<input type="text"/>	Driving Licence Expiry Date	<input type="text"/>
<input type="checkbox"/> D- Driving Licence	<input type="text"/>		
<input type="checkbox"/> E- Aadhaar Card	<input type="text"/>		
<input type="checkbox"/> F- NREGA Job Card	<input type="text"/>		
<input type="checkbox"/> Z- Others (any document notified by the central government)	<input type="text"/>	Identification Number	<input type="text"/>

### 3. Proof of Address (PoA)\*

3.1 Current / Permanent / Overseas Address Details (Please see instruction D at the end)

**Address**

Line 1\*

Line 2

Line 3

District\*  Zip / Post Code\*  State/UT Code  as per Indian Motor Vehicle Act, 1988

State/UT\*  Country\*  Country Code  as per ISO 3166

Address Type\*  Residential / Business  Residential  Business  Registered Office  Unspecified

(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)

Proof of Address\*

<input type="checkbox"/> Passport Number	<input type="text"/>	Passport Expiry Date	<input type="text"/>
<input type="checkbox"/> Voter ID Card	<input type="text"/>	Driving Licence Expiry Date	<input type="text"/>
<input type="checkbox"/> Driving Licence	<input type="text"/>		
<input type="checkbox"/> Aadhaar Card	<input type="text"/>		
<input type="checkbox"/> NREGA Job Card	<input type="text"/>		
<input type="checkbox"/> Others (any document notified by the central government)	<input type="text"/>	Identification Number	<input type="text"/>

3.2 Correspondence / Local Address Details\* (Please see instruction E at the end)

Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1', Submit relevant documentary proof)

Line 1\*

Line 2

Line 3

District\*  Zip / Post Code\*  State/UT Code  as per Indian Motor Vehicle Act, 1988

State/UT\*  Country\*  Country Code  as per ISO 3166

**4. Contact Details** (All communications will be sent on provided Mobile no. / Email-ID) (Please refer instruction F at the end)

Email ID   
Mobile  -  Tel. (Off)  -  Tel. (Res)  -

**5. FATCA/CRS Information** (Tick if Applicable)  Residence for Tax Purposes in Jurisdiction(s) Outside India (Please refer instruction B at the end)

Additional Details Required\* (Mandatory only if above option (5) is ticked)  
Country of Jurisdiction of Residence\*  Country Code of Jurisdiction of Residence  as per ISO 3166  
Tax Identification Number or equivalent (If issued by jurisdiction)\*   
Place / City of Birth\*  Country of Birth\*  Country Code  as per ISO 3166  
Address  
Line 1\*   
Line 2   
Line 3  City / Town / Village\*   
District\*  Zip / Post Code\*  State/UT Code  as per Indian Motor Vehicle Act, 1988  
State/UT\*  Country\*  Country Code  as per ISO 3166

**6. Details of Related Person** (Optional) (please refer instruction G at the end) (in case of additional related persons, please fill 'Annexure B1')

Related Person  Deletion of Related Person KYC Number of Related Person (if available\*)   
Related Person Type\*  Guardian of Minor  Assignee  Authorized Representative  
Name\* Prefix  First Name  Middle Name  Last Name   
(If KYC number and name are provided, below details of section 6 are optional)

Proof of Identity [Pol] of Related Person\* (Please see instruction (H) at the end)

(Certified copy of any one of the following Proof of Identity[Pol] needs to be submitted)

A- Passport Number  Passport Expiry Date  -  -   
 B- Voter ID Card   
 C- PAN Card   
 D- Driving Licence  Driving Licence Expiry Date  -  -   
 E- Aadhaar Card   
 F- NREGA Job Card   
 Z- Others (any document notified by the central government)  Identification Number

**7. Remarks (If any)**

**8. Applicant Declaration**

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

[Signature / Thumb Impression]

Date:  -  -  Place:

Signature / Thumb Impression of Applicant

**9. Attestation / For Office Use Only**

**Documents Received**  Certified Copies

**KYC Verification Carried Out by (Refer Instruction I)**

Date  -  -   
Emp. Name   
Emp. Code   
Emp. Designation   
  
[Employee Signature]

**Institution Details**

Name   
Code   
Emp. Branch   
  
[Institution Stamp]

**In-Person Verification (IPV) Carried Out by (Refer Instruction J)**

Date  -  -   
Emp. Name   
Emp. Code   
Emp. Designation   
  
[Employee Signature]

**Institution Details**

Name   
Code   
Emp. Branch   
  
[Institution Stamp]

## Instructions/Guidelines for filling Individual KYC Application Form

### General Instructions:

1. Self-Certification of documents is mandatory.
2. KYC number of applicant is mandatory for update/change of KYC details.
3. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
4. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [I].
5. If any proof of identity or address is in a foreign language, then translation into English is required.
6. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
7. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
8. Sole proprietor must make the application in his individual name & capacity.
9. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory.
10. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
11. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.

### A. Clarification / Guidelines on filling 'Identity Details' section

1. Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

### B. Clarification/Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

1. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number, and resident registration number)

### C. Clarification / Guidelines on filling 'Proof of Identity [PoI]' section, if PAN Card copy is not enclosed/For PAN exempt Investors

1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
2. Mention identification / reference number if 'Z - Others (any document notified by the central government)' is ticked.
3. Others - Identity card with applicant's photograph issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.
4. Letter issued by a gazetted officer, with a duly attested photograph of the person.

### D. Clarification / Guidelines on filling 'Proof of Address [PoA] section

1. PoA to be submitted only if the submitted Pol does not have an address or address as per Pol is invalid or not in force.
2. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
3. Others includes - Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

### E. Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

1. To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
2. In case of multiple correspondence / local addresses, Please fill 'Annexure A1'
3. Others includes - Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

### F. Clarification / Guidelines on filling 'Contact details' section

1. Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
2. Do not add '0' in the beginning of Mobile number.

### G. Clarification / Guidelines on filling 'Related Person details' section

1. Provide KYC number of related person if available.

### H. Clarification / Guidelines on filling 'Related Person details - Proof of Identity [PoI] of Related Person' section

1. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

### I. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/ Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

### J. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

### K. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.

## List of Two-Digit state / U.T Codes as per Indian Motor Vehicle Act, 1988

State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

## List of ISO 3166 Two-Digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire !Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion !Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao !Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy !Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

## POINTS OF ACCEPTANCE FOR APPLICATION FORM

### OUR BRANCHES (INVESTOR SERVICE CENTRES)

**Ahmedabad:** IDBI Mutual Fund, IDBI Complex, 3rd Floor, Nr. Lal Bungalows, Off. C G Road, Ahmedabad - 380 006. **Bengaluru:** IDBI Mutual Fund, No.7, 1st Level, Unit No. 116, Prestige Centre Point, Cunningham Road, Bengaluru - 560 052. **Chennai:** IDBI Mutual Fund, No. 115, Anna Salai, P.B. No. 805, Saidapet, Chennai - 600 015. **Chandigarh:** IDBI Mutual Fund, IDBI Bank Ltd., Ground Floor, SCO 162-163, Sector-9C, Chandigarh - 160 009. **Delhi:** IDBI Mutual Fund, 1102-1103, Tolstoy House, Tolstoy Marg, New Delhi - 110 001. **Hyderabad:** IDBI Mutual Fund, 2nd Floor, 5-9-89/1 Chapel Road, Hyderabad - 500 001. **Indore:** IDBI Mutual Fund, IDBI Bank Ltd., First Floor, 16-C, Omni Palace, Ratlam Kothi Main Road, Indore - 452 001. **Jaipur:** IDBI Mutual Fund, IDBI Bank Ltd., F-29, Gautam Marg, Opp. Reliance Fresh, Vaishali Nagar, Jaipur - 302 021. **Kolkata:** IDBI Mutual Fund, IDBI House, 6th Floor, 44, Shakespeare Sarani, Kolkata - 700 017. **Kochi:** IDBI Mutual Fund, 2nd Floor, IDBI Bank Corporate Office, Near Passport Office, Panampally Nagar, P. B. No. 4253, Kochi - 682 036. **Lucknow:** IDBI Mutual Fund, Ground Floor, Saran Chambers-II, 05 Park Road, Opp Civil Hospital, Hazratganj, Lucknow - 226 001. **Mumbai:** IDBI Mutual Fund, 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400 005. **Pune:** IDBI Mutual Fund, Office No. 91, 5th Floor, Shreenath Plaza, C Wing, F C Road, Shivajinagar, Pune - 411 005.

### KARVY INVESTOR SERVICE CENTRES

**Agartala:** Bidurkarta Chowmuhani, J N Bari Road, Tripura (West), Agartala - 799001. **Agra:** 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra - 282002. **Ahmedabad:** 201/202 Shail Complex, Opp. Madhusudan House, B/H Girish Cold Drink, Off. C. G. Road, Navrangpura, Ahmedabad - 380006. **Ajmer:** 302, 3rd Floor, Ajmer Auto Building, Opp. City Power House, Jaipur Road, Ajmer - 305001. **Akola:** Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No- 06, Murtizapur Road, Opp. Radhakrishna Talkies, Akola - 444004. **Aligarh:** 1st Floor, Kumar Plaza, Ramghat Road, Aligarh - 202001. **Allahabad:** RSA Towers, 2nd Floor, Above Sony Tv Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. **Alleppy:** 1st Floor, JP Towers, Mullackal, Ksrtc Bus Stand, Alleppy - 688011. **Alwar:** 101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Road No.2, Alwar - 301001. **Amaravathi:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi - 444601. **Ambala:** 6349, Nicholson Road, Adjacent KOS Hospitalambala Cant, Ambala - 133001. **Amritsar:** 72-A, Taylor's Road, Opp. Aga Heritage Club, Amritsar - 143001. **Anand:** B-42 Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380001. **Ananthapur:** #15/149, 1st Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur - 515001. **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar - 393002. **Asansol:** 114/71, G T Road, Bhanga Panchil Near Nokia Care, Asansol - 713303. **Aurangabad:** Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. **Azamgarh:** 1st Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh - 276001. **Balalore:** M.S. Das Street, Gopalgaon, Balasore, Orissa, Balasore - 756001. **Bangalore:** 59, Skanda Puttanna Road, Basavanagudi, Bangalore - 560004. **Bankura:** Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura, Bankura - 722101. **Bareilly:** 1st Floor, Rear Side, A - Square Building, 154-A Civil Lines, Opp.d. M. Residence, Station Road, Bareilly, Bareilly - 243001. **Barhampore (WB):** Thakur Market Complex, Gorabazar, Post Berhampore, Dist Murshidabad, 72 No Nayasarak Road, Barhampore (Wb) - 742101. **Baroda:** 203, Corner Point, Jetalpur Road, Baroda, Gujarat, Baroda - 390007. **Begusarai:** Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. **Belgaum:** CTS No 3939/A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001. **Bellary:** Shree Gayathri Towers, #4, 1st Floor, K.H.B.Colony, Gopalaswamy Mudaliar Road, Gandhi Nagar, Bellary - 583103. **Berhampur (Or):** Opp Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) - 760001. **Betul:** 107, 1st Floor, Hotel Utkarsh, | J. H. College Road, Betul - 460001. **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantagarh, Radha Rani Sinha Road, Bhagalpur - 812001. **Bharuch:** Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392001. **Bhatinda:** #2047-A 2nd Floor, The Mall Road, Above Max New York Life Insurance, Bhatinda - 151001. **Bhavnagar:** 303, Sterling Point, Waghawadi Road, Bhavnagar - 364001. **Bhilai:** Shop No -1, First Floor, Plot No -1, Commercial Complex Nehru Nagar - East, Bhilai - 490020. **Bhilwara:** Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara - 311001. **Bhopal:** Kay Kay Business Centre, 133, Zone I, MP Nagar, Above City Bank, Bhopal - 462011. **Bhubaneswar:** A/181, Back Side of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. **Bikaner:** 70-71, 2nd Floor, Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner - 334003. **Bilaspur:** Shop No -225, 226 & 227, 2nd Floor, Narayan Plaza, Link Road, Bilaspur - 495001. **Bokaro:** B-1, 1st Floor, City Centre, Sector-4, Near Sona Chandi Jewellers, Bokaro - 827004. **Burdwan:** Anima Bhavan, 1st Floor, Holding No.-42, Sreepally, G. T. Road, Burdwan, West Bengal. **Calicut:** First Floor, Savithri Building, Opp. Fathima Hospital Bank Road, Calicut - 673001. **Chandigarh:** SCO- 2423-2424, Above Mirchi Restaurant, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh - 160022. **Chandrapur:** Shop No-6, Office No-2, 1st Floor Rauts Raghuvanshi Complex, Beside Azad Garden Main Road, Chandrapur - 442402. **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp. To Chief Metropolitan Court, Chennai - 600002. **Chinsura:** J C Ghosh Saranu, Bhanga Gara, Chinsurah, Hooghly, Chinsurah - 712101. **Cochin:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 682036. **Coimbatore:** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. **Cuttack:** Opp. Dargha Bazar Police Station, Dargha Bazar, PO - Buxi Bazar, Cuttack - 753001. **Darbhanga:** Jaya Complex, 2nd Floor, Above Furniture Planet, Donar, Chowk, Darbhanga - 846003. **Davangere:** D.No 376/2, 4th Main, 8th Cross, P J Extension, Opp. Byadgishettar School, Davangere - 577002. **Dehradun:** Kaulagarh Road, Near Sirmour Margabave, Reliance Webworld, Dehradun - 248001. **Deoria:** 1st Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria - 274001. **Dewas:** 27 RMO House, Station Road, Above Maa Chamunda Gaes Agency, Dewas - 455001. **Dhanbad:** 208 New Market 2nd Floor, Bank More, Dhanbad - 826001. **Dharwad:** 307/9-A 1st Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony, P B Road, Dharwad - 580001. **Dhule:** Ground Floor, Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule - 424001. **Dindigul:** No. 9 Old No:4/B, New Agraharam, Palani Road, - Dindigul - 624001. **Durgapur:** MWAV-16 BENGAL AMBUJA, 2nd Floor, City Centre, Distt. Burdwan, Durgapur-16, Durgapur - 713216. **Eluru:** DNO-23A-7-72/73, K K S Plaza, Munukutla Vari Street, Opp. Andhra Hospitals, R R Peta, Eluru - 534002. **Erode:** No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. **Faridabad:** A-2B, 3rd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Groundnit, Faridabad - 121001. **Ferozpur:** The Mall Road, Chawla Bulding, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozpur - 152002. **Gandhidham:** Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12. Opp. CG High School, Near HDFC Bank, Gandhidham - 370201. **Gandhinagar:** 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11, Gandhinagar - 382011. **Gaya:** 54 Lal Kothi Compound, Shree Krishna Road, 2nd Floor, North Side, Near Royal Surya Hotel, Gaya - 823001. **Ghaziabad:** 1st Floor C-7, Lohia Nagar, Ghaziabad - 201001. **Ghazipur:** 2nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghazipur - 233001. **Gonda:** Shri Market, Sahabgunj, Station Road, Gonda - 271001. **Gorakhpur:** Above V.I.P. House Ajdacent, A.D. Girls College, Bank Road, Gorakhpur - 273001. **Gulbarga:** CTS No 2913, 1st Floor, Asian Towers, Jagath Station Main Road, Next To Adithya Hotel, Gulbarga - 585105. **Guntur:** D No 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur - 522002. **Gurgaon:** Shop No.18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001. **Guwahati:** 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati - 781007. **Gwalior:** 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474009. **Haldwani:** Above Kapilaz, Sweet House, Opp LIC Building, Pilikothi, Kaladhungi Road, Haldwani - 263139. **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar - 249401. **Hassan:** SAS No-212, Ground Floor, Sampige Road, 1st Cross, Near Hotel Souther Star, K R Puram, Hassan - 573201. **Hissar:** SCO 71, 1st Floor, Red Square Market, Hissar - 125001. **Hoshiarpur:** 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. **Hubli:** CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029. **Hyderabad:** Karvy House, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500034. **Indore:** 2nd Floor, 203-205 Balaji Corporate House, Above ICICI Bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square Indore, Indore - 452001. **Jabalpur:** 3rd Floor, R.R. Tower 5, Lajpatkunj, Near Tayabali Petrol Pump, Jabalpur - 482001. **Jaipur:** S16/A 3rd Floor, Land Mark Building, Opp Jai Club, Mahaver Marg C Scheme, Jaipur - 302001. **Jalandhar:** 1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, Opp. Tehsil Complex, Jalandhar - 144001. **Jalgaon:** 269, Jaee Vishwa, 1st Floor, Baliram Peth, Above United Bank of India, Near Kishor Agencies, Jalgaon - 425001. **Jalpaiguri:** D B C Road, Opp. Nirala Hotel, Opp Nirala Hotel, Opp. Nirala Hotel, Jalpaiguri - 735101. **Jammu:** Gupta's Tower, 2nd Floor, CB-12, Rail Head complex, Jammu - 180012. **Jamnagar:** 136-137-138, Madhav Palaza, Opp SBI Bank, Nr Lal Bungalow, Jamnagar - 361001. **Jamshedpur:** 2nd Floor, R R Square, SB Shop Area, Near Reliance Foot Print & Hotel, BS Park Plaza, Main Road, Bistupur, Jamshedpur - 831001. **Jaunpur:** R, N, Complex, 1-1-9-G, In Front of Pathak Honda, Ummarpur, Jaunpur - 222002. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284001. **Jodhpur:** 203, Modi Arcade, Chopasni Road, Jodhpur - 342001. **Junagadh:** 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh - 362001. **Kannur:** 2nd Floor, Prabhath Complex, Fort Road, Nr. ICICI Bank, Kannur - 670001. **Kanpur:** 15/46, B, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur - 208001. **Karaiikudi:** No. 2, Gopi Arcade, 100 Feet Road, Karaiikudi - 630001. **Karimnagar:** D.No.2-10-1298, 2nd Floor, Rathnam Arcade, Jyothi Nagar, Karimnagar - 505001. **Karnal:** 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal - 132001. **Karur:** No.6, Old No.1304, Thiru-vi-ka Road, Near G.R.Kalyan Mahal, Karur - 639001. **Kharagpur:** 180, Malancha Road, Beside Axis Bank Ltd, Kharagpur - 721304. **Kolhapur:** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. **Kolkata:** Apeejay House (Beside Park Hotel), C Block, 3rd Floor, 15 Park Street, Kolkata - 700016. **Kollam:** Sree Vigneswara Bhavan, Shastri Junction, Kadapakada, Kollam - 691001. **Korba:** 1st Floor, City Centre, 97 IRCC, Transport Nagar, Korba - 495677. **Kota:** Plot No. 259, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota - 324007. **Kottayam:** 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O, Kottayam - 686002. **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Near SBI Main Branch, Kurnool -

518004. **Lucknow:** 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow - 226001. **Ludhiana:** SCO - 136, 1st Floor, Above Airtel Showroom, Feroze Gandhi Market, Ludhiana - 141001. **Madurai:** Rakesh towers, 30-C, 1st Floor, Bye Pass Road, Opp. Nagappa Motors, Madurai - 625010. **Malappuram:** First Floor, Peekays Arcade, Down Hill, Malappuram - 676505. **Malda:** Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda - 732101. **Mandi:** 149/11, School Bazaar, Near UCO Bank, Opp. Hari Mandir, Mandi - 175001. **Mangalore:** Mahendra Arcade, Opp. Court Road, Karangal Padi, Mangalore - 575003. **Margao:** 2nd Floor, Dalal Commercial Complex, Pajifond, Margao - 403601. **Mathura:** Ambey Crown, Margao - 403601. **Mathura:** Ambey Crown, Margao - 403601. **Mathura:** Ambey Crown, Margao - 403601. **Meerut:** 1st Floor, Medi Centreopp ICICI Bank, Hapur Road Near Bachha Park, Meerut - 250002. **Mehsana:** Ul/47, Apollo Enclave, Opp. Simandhar Temple, Modhera Cross Road, Mehsana - 384002. **Mirzapur:** Abhay Mandir, Above HDFC Bank, Dankin Gunj, Mirzapur - 231001. **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga - 142001. **Moradabad:** OM Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad - 244001. **Morena:** Moti Palace, Near Ramjanki Mandir, Near Ramjanki Mandir, Morena - 476001. **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort - 400001. **Muzaffarpur:** First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur - 842001. **Mysore:** L-350, Silver Tower, Ashoka Road, Opp. Clock Tower, Mysore - 570001. **Nadiad:** 104/105, Near Paras Cinema, City Point Nadiad, Nadiad - 387001. **Nagercoil:** HNO 45, 1st Floor, East Car Street, Nagercoil - 629001. **Nagpur:** Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Appartment Opp Khandelwal Jewelers, Dharampeth, Nagpur - 440010. **Namakkal:** 105/2, Arun Towers, Paramathi Road, Namakkal - 637001. **Nanded:** Shop No.4, Santakripa Market, G G Road, Opp. Bank of India, Nanded - 431601. **Nasik:** S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422002. **Navsari:** 103, 1st Floor, Landmark Mall, Near Sayaji Library, Navsari Gujarat, Navsari - 396445. **Nellore:** 16-2-158, 3rd Floor, Mogarala Complex, Sunday Market Lane, Pogathota, Nellore - 524001. **New Delhi:** 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. **Nizamabad:** H No:5-6-430, Above Bank of Baroda, First Floor, Beside HDFC Bank, Hyderabad Road, Nizamabad - 503003. **Noida:** 405, 4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida - 201301. **Paighat:** No. 20 & 21, Metro Complex, H.P.O. Road, Palakkad, H.P.O. Road, Palakkad - 678001. **Panipat:** JAVA Complex, 1st Floor, Above Vijaya Bank, G T Road, Panipat - 132103. **Panjim:** Flat No.1-A, H. No. 13/70, Timotio Bldg, Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area), Panjim - 403001. **Pathankot:** 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate Railway Road, Pathankot, Pathankot - 145001. **Patiala:** Sco 27 D, Chotti Baradari, Near Car Bazaar, Patiala - 147001. **Patna:** 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp. ICICI Bank, Patna - 800001. **Pollachi:** 146/4, Ramanathan Building, 1st Floor, New Scheme Road, Pollachi - 642002. **Pondicherry:** Building No:7, 1st Floor, Thiagarajar Street, Pondicherry - 605001. **Proddatur:** D.N. 4/625, Bhairavi Complex, Bhairavi Complex, Upstairs Karur Vysya Bank, Gandhi Road, Proddatur - 516360. **Pudukottai:** Sundaram Masilamani Towers, TS No. 5476 - 5479, P.M. Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai - 622001. **Pune:** Mozaic Bldg, CTS No.1216/1, Final, Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune - 411004. **Raipur:** Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur - 492001. **Rajahmundry:** D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry - 533101. **Rajapalayam:** Sri Ganapathy Complex, 14B/5/18, T P Mills Road, Virudhungan Dist., Rajapalayam - 626117. **Rajkot:** 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Rajkot - 360001. **Ranchi:** Room No. 307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834001. **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care, Ratlam - 457001. **Renukoot:** Radhika Bhavan, Opp. Padmini Hotel, Murdhwa, Renukoot, Renukoot - 231217. **Rewa:** 1st Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa - 485001. **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. **Roorkee:** Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office, Roorkee - 247667. **Rourkela:** 1st Floor, Sandhu Complex, Kachery Road, Uditnagar, Rourekla - 769012. **Sagar:** II Floor, Above Shiva Kanch Mandir, 5 Civil Lines, Sagar, Sagar - 470002. **Saharanpur:** 18 Mission Market, Court Road, Saharanpur - 247001. **Salem:** NO 3/250, Brindavan Road, 6th Cross, Perumal Kovil Back Side, Fairland's, Salem - 636016. **Sambalpur:** Koshal Builder Complex, Near Goal Bazaar Petrol Pump, Sambalpur - 768001. **Satna:** 1st Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satna - 485001. **Shaktinagar:** 1St/A-375, V V Colony, Dist. Sonebhadra, Shaktinagar - 231222. **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong - 793001. **Shimla:** Triveni Building, By Pas Chowkhallini, Shimla - 171002. **Shimoga:** Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, LLR Road, Durgigudi, Shimoga - 577201. **Shivpuri:** 1st Floor, M.P.R.P. Building, Near Bank of India, Shivpuri - 473551. **Sikar:** First Floor, Super Tower, Behind Ram Mandir Near Taparya Bagichi, Sikar - 332001. **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar - 788001. **Siliguri:** Nanak Complex, Sevoke Road, Siliguri - 734001. **Sitapur:** 12/12-A Sura Complex, Arya Nagar Opp., Mal Godam, Sitapur - 261001. **Sivakasi:** 363, Thiruthangal Road, Opp. TNEB, Sivakasi - 626123. **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan - 173212. **Solapur:** Block No. 06, Vaman Nagar, Opp D-Mart, Jule Solapur, Solapur - 413004. **Sonepat:** 205 R Model Town, Above Central Bank of India, Sonepat - 131001. **Sri Ganganagar:** 35E Block, Opp. Sheetal Mata Vaateka, Sri Ganganagar, Sri Ganganagar - 335001. **Srikakulam:** D No 4-4-97, First Floor, Behind Sri Vijayaganapathi Temple, Pedda Relli Veedhi, Palakonda Road, Srikakulam - 532001. **Sultanpur:** 1077/3, Civil Lines, Opp Bus Stand, Civil Lines, Sultanpur - 228001. **Surat:** Office No. 516, 5th Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395002. **Thanjavur:** No. 70, Nalliah Complex, Srinivasam Pillai Road, Tanjore - 613001. **Thodupuzha:** First Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha - 685584. **Tirunelveli:** 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. **Tirupathi:** H.No:10-13-425, 1st Floor, Tilak Road, Opp. Sridevi Complex, Tirupathi - 517501. **Tirupur:** First Floor, 244 A, Above Selvakumar, Dept Stores, Palladam Road, Opp to Cotton Market Complex, Tirupur - 641604. **Tiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank, Tiruvalla - 689107. **Trichur:** 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O., Thrissur - 680001. **Trichy:** 60, Sri Krishna Arcade, Thennur High Road, Trichy - 620017. **Trivandrum:** 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum - 695010. **Tuticorin:** 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin - 628003. **Udaipur:** 201-202, Madhav Chambers, Opp. G P O, Chetak Circle, Udaipur - 313001. **Ujjain:** 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain - 456010. **Valsad:** Shop No 2, Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad - 396001. **Vapi:** Shop No-12, Ground Floor, Sheetal Appartment, Near K P Tower, Vapi - 396195. **Varanasi:** D-64/132, 1st Floor, Anant Complex, Siga, Varanashi - 221010. **Vellore:** No. 6, NEXUS Towers, 2nd Floor, Officer's Line, Above Peter England & Bata Showroom, Opp. To Voorhees School, Vellore - 632001. **Vijayanagar:** Soubhagya, 19-6-1/3, 2nd Floor, Near Fort Branch, Opp. Three Temples, Vizianagar - 535002. **Vijayawada:** 39-10-7, Opp. Municipal Water Tank, Labbipet, Vijayawada - 520010. **Visakhapatnam:** Door No. 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016. **Warangal:** 5-6-95, 1st Floor, Opp. B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 506001. **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near D.A.V. Girls College, Yamuna Nagar - 135001.

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



**IDBI ASSET MANAGEMENT LIMITED**

CIN: U65100MH2010PLC199319

**Corporate Office**

IDBI Asset Management Limited

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**Registered Office**

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