



An open-ended income scheme

Offer for units of Rs. 10 per unit for cash (at par) during the New Fund Offer period and at NAV based prices upon re-opening

Key Information Memorandum Cum Application Form

Mutual Fund

IDBI Mutual Fund

Trustee Company

IDBI MF Trustee Company Limited

Asset Management Company

IDBI Asset Management Limited

Sponsor

IDBI Bank Limited

Asset Management Company (AMC)

IDBI Asset Management Limited

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

Corp. Off.: 5th Floor, Mafatlal Centre, Nariman Point, Mumbai - 400 021.


Trustee Company

IDBI MF Trustee Company Limited

Regd. Off.: IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400 005.

Website: www.idbimutual.co.in

This product is suitable for investors who are seeking*:

- Regular income & capital appreciation through active management for at least medium term horizon
- Investments in debt / money market instruments across the investment grade credit rating and maturity spectrum
- Medium risk  (YELLOW)

Note - Risk may be represented as:



(BLUE)
Investors understand that their principal will be at Low risk



(YELLOW)
Investors understand that their principal will be at Medium risk



(BROWN)
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.

IDBI DEBT OPPORTUNITIES FUND

NFO period: 11th February to 24th February 2014

Scheme re-opens on for continuous sale and repurchase from: 11th March 2014

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

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

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Investment Objective	The objective of the Scheme is to generate regular income and opportunities for capital appreciation while maintaining liquidity through active management of a diversified portfolio comprising of debt and money market instruments across the investment grade credit rating and maturity spectrum. However, there can be no assurance that the investment objective of the scheme will be realized / achieved.																	
Asset Allocation Pattern	<table border="1"> <thead> <tr> <th data-bbox="280 259 895 293" rowspan="2">Type of instrument</th> <th colspan="2" data-bbox="903 259 1294 293">Indicative allocation</th> <th data-bbox="1302 259 1503 293" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="903 304 1086 327">Minimum</th> <th data-bbox="1094 304 1294 327">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="280 338 895 360">Debt instruments including securitized debt instruments</td> <td data-bbox="903 338 1086 360">0%</td> <td data-bbox="1094 338 1294 360">90%</td> <td data-bbox="1302 338 1503 360">Low to Medium</td> </tr> <tr> <td data-bbox="280 371 895 394">Money Market Instruments</td> <td data-bbox="903 371 1086 394">10%</td> <td data-bbox="1094 371 1294 394">100%</td> <td data-bbox="1302 371 1503 394">Low</td> </tr> </tbody> </table>	Type of instrument	Indicative allocation		Risk Profile	Minimum	Maximum	Debt instruments including securitized debt instruments	0%	90%	Low to Medium	Money Market Instruments	10%	100%	Low	Investments would be made in CPs, CDs, NCDs and Bonds of Corporates, PSUs, Banks and Financial Institutions. The Scheme will take exposure to debt across the investment grade rating spectrum. The Scheme will not take exposure to T-Bills or Government Securities.	*Investment in Securitized Debt not to exceed 50% of the net assets of the Scheme.	The mutual fund shall comply with the applicable provisions of SEBI Circular dated January 7, 2014 and all other guidelines issued by SEBI, Exchanges and other Governmental authorities with respect to transactions in securitized debt instruments.
Type of instrument	Indicative allocation		Risk Profile															
	Minimum	Maximum																
Debt instruments including securitized debt instruments	0%	90%	Low to Medium															
Money Market Instruments	10%	100%	Low															
Risk Profile of the Scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <ol style="list-style-type: none"> IDBI Debt Opportunities Fund seeks to invest in debt instruments, securitized debt, debt derivatives and money market instruments. Trading volumes and settlement periods may inherently restrict the liquidity of the scheme's investments. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances. Different types of securities in which the Scheme/Plans would invest as given in the SID carry different levels of risk. Accordingly the Scheme's/Plan's risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risk than bonds, which are AA rated. 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. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information. Redemption by the unit holders due to change in the fundamental attributes of the scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, their directors or their employees shall not be liable for any tax consequences that may arise. The tax benefits described in the SID are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme(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. Risks associated with investments in bonds

- i. **Credit risk:** This risk arises due to any uncertainty in counterparty's ability or willingness to meet its contractual obligations. The AMC seek to manage credit risk by restricting investments only to investment grade securities. Regular review of the issuer profile to monitor and evaluate the credit quality of the issuer will be carried out.
- ii. **Interest Rate risk:** This risk is associated with movements in interest rate. The values of investments will appreciate/depreciate if the interest rates fall/rise. Interest rate risk mitigation will be through active duration management at the portfolio level through regular monitoring of the interest rate environment in the economy.
- iii. **Liquidity risk:** The liquidity of a bond may change depending on market conditions. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio. The AMC will 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.
- iv. **Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received. The AMC will endeavor to manage this risk by diversifying the investments in instruments with appropriate maturity baskets.

8. 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.

There are certain risks inherent in derivatives. These are:

- i. **Price Risk:** Despite the risk mitigation provided by various derivative instruments, there remains an inherent price risk which may result in losses exceeding actual underlying.
- ii. **Default Risk:** This is the risk that losses will be incurred due to default by counter party.
- iii. **Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being hedged.
- iv. **Limitations on upside:** Derivatives when used as hedging tool can also limit the profits from a genuine investment transaction.
- v. **Liquidity risk** pertains to how saleable a security is in the market.

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.

9. Risks associated with investing in Securitized Debt

Securitized Debt is a financial instrument (bond) whose interest and principal payments are backed by an underlying cash flow from another asset. The risks associated with investing in such instruments are:

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

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

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

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

Liquidity risk: There is no assurance that a deep secondary market will develop for the instrument

10. Risks associated with Short Selling and Securities Lending

Short Selling: When the Fund engages in short selling, it will borrow the security from a third party with the understanding that the security will be returned at a later date as and when required by the lender. However, there is a risk that the stock price may go up contrary to expectations which will result in losses to the Scheme. The losses will be realized to the Scheme if the Scheme may be forced to buy the shares in the market at the prevailing higher market price (than the price at which sold initially) to return the security to the lender if so required by the lender

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

11. The Risk factors associated with repo/reverse repo in corporate bonds

The risk factors associated with repo/reverse repo transactions in corporate bonds and risk mitigations strategies are as follows:

Settlement Risk - Corporate Bond Repo will be settled between two counterparties in the OTC segment unlike in the case of CBLO transactions where CCIL stands as central counterparty on all transactions (no settlement risk). Settlement risk in reverse repo will be mitigated by requiring the counterparty (entity borrowing funds from the Mutual Fund) to deliver the defined collateral in the account of the MF before the cash is lent to the counterparty. Further, the Mutual Fund will also have a limited universe of counterparties comprising of Scheduled Commercial Banks, Primary Dealers, Mutual Funds and National Financial Institutions.

	<p>Quality of collateral – The Mutual Fund will be exposed to credit risk on the underlying collateral – downward migration of rating. The Mutual Fund will mitigate this risk by a thorough in-house credit research on the quality of collateral with the objective to minimize instance of rating downgrades on collateral. The Mutual Fund will also impose adequate haircut on the collateral to cushion against any diminution in the value of the collateral. Collateral will require to be rated AAA or equivalent. The Mutual Fund will also not accept as collateral, securities issued by the counterparties themselves.</p> <p>Liquidity of collateral – In the event of default by the counterparty, the Mutual Fund would have recourse to recover its investments by selling the collateral in the market. If the underlying collateral is illiquid, then the Mutual Fund may incur an impact cost at the time of sale (lower price realization). The Mutual Fund seeks to mitigate this risk by imposing specific constraints on the collateral – issuer (PSUs/ Financial Institutions etc.), tenor of the collateral (shorter maturity papers are more liquid than longer dated papers) on a case to case basis.</p> <p>12. Risks associated with investing in unrated securities</p> <p>Investing in unrated securities will be riskier compared to investment in rated instruments due to non availability of third party assessment on the repaying capability of the issuer.</p> <p>Any investment in unrated securities will be carried out only after obtaining the general approval from Board of Trustees and Board of AMC.</p> <p>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.</p>
<p>Plan and Options</p> <p>The scheme will have a direct plan and a plan for application received through distributors. Investors making investments directly with the mutual fund under the direct plan will be benefitted with a lower expense ratio excluding distribution expenses, commission, etc. and no commission shall be paid from such plans. The plan shall also have a separate NAV</p>	<p>The Scheme offers the following Plans for investment –</p> <ul style="list-style-type: none"> • Regular Plan • Direct Plan <p>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.</p> <p>The Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plan.</p> <p>The Scheme offers the following Options for investment</p> <ul style="list-style-type: none"> • Dividend Option • Growth Option <p>The Growth Option will not declare any dividends. The Dividend Option offers the following sub-options (frequency of dividend declaration) Quarterly and Annual dividend (Payout / Reinvestment / Dividend Sweep)</p> <p>The Regular Plan & Direct plan will be maintained under a common portfolio. Both dividend and growth options are available under Direct plan and Regular plan. 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.</p> <p>The Growth Option and Dividend Option will be maintained under a common portfolio. The Scheme, subject to the availability of distributable surplus, retains the discretion to declare bonus units.</p> <p>The Dividend option will endeavour to declare dividends at quarterly and annual intervals. The record date for quarterly dividend option will be 25th of last month of the respective calendar quarter i.e.; March, June, September and December. If the record date falls on a non business day the immediately succeeding business day will be the record date. Notwithstanding anything stated herein above, the record date can be changed / modified by the AMC/Trustees at their discretion by disclosing the same in the website of the Mutual Fund.</p> <p>Dividend declared in the Scheme will be compulsorily reinvested and no dividend payout will be made in case dividend amount is less than Rs.100/-. 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. If an Investor has opted for DSP and amount is less than Rs.1000, the dividend amount will be reinvested in same scheme (Plan/Option) and no sweep will be made.</p> <p>In cases where investors do not opt for a particular Option at the time of investment, the default Option will be the Growth Option. In such cases where the investors have opted for the dividend option but not specified the sub-option (frequency) quarterly dividend option would be treated as the default sub-option. In cases, where investors have not specified the mode of dividend i.e. payout, reinvestment, dividend sweep, the default mode will be reinvestment.</p> <p>If investors apply for subscription of units under both Options, the minimum subscription limits for new purchases/additional purchases/SIP will apply to each Option.</p> <p>Please note that IDBI Debt Opportunities Fund does not assure any dividend under any option in the Scheme. Declaration of dividend is subject to the availability of distributable surplus, if any, in the scheme and at the discretion of the AMC.</p>
<p>Applicable NAV (after the scheme opens for repurchase and sale)</p>	<p>Subscription</p> <p>The following cut-off Timings shall be observed by the 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:</p> <ol style="list-style-type: none"> 1. In respect of valid application received up to 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the NAV of the day on which application is received shall be applicable. 2. In respect of valid application received after 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the NAV of the next Business day shall be applicable. 3. In respect of valid application with outstation cheque or demand draft not payable at par at the Official Point of Acceptance where the application is received, the NAV of day on which the cheque or demand draft is credited shall be applicable. <p>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 the scheme and its plans/ options ,where the following NAVs shall be applied for such purchase:</p> <ol style="list-style-type: none"> 1. where the application is received upto 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; 2. where the application is received after 3.00 p.m. on a business 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 3. 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.

	<p>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.</p> <p>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.</p> <p>Redemption:</p> <p>The following cut-off timings shall be applicable with respect to repurchase of units in the Scheme and the following NAVs shall be applied for such repurchase:</p> <ol style="list-style-type: none"> Where the application is received up to 3.00 pm on a business day – closing NAV of the day on which the application is received; and An application received after 3.00 pm on a business day – closing NAV of the next business day – closing NAV of the next business day. <p>Switches:</p> <p>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.</p> <p>Switch-out: Valid applications for 'switch-out' shall be treated as applications for Redemption and the provisions of the Cut-off time and the Applicable NAV mentioned in the SID as applicable to Redemption shall be applied to the 'switch-out' applications.</p> <p>In case of 'switch' transactions from one scheme to another, the allotment shall be in line with redemption payouts and realization of funds into the switch-in scheme (where applicable).</p>		
Minimum Application Amount/ Number of Units	Purchase	Additional Purchase	Repurchase
	<p>For new purchases Rs. 5000 and in multiples of Re. 1 thereafter</p> <p>For Systematic Investment Plan</p> <ul style="list-style-type: none"> Rs. 1000 per month for a minimum period of 6 months Rs. 500 per month for atleast 12 months Rs.1500 per quarter for a minimum period of 4 quarters. <p>Investments above the minimum amount mentioned, shall be made in multiples of Re. 1 for all SIP irrespective of frequency of SIP or the Plan.</p>	Rs.1000 and in multiples of Re. 1	Rs. 1000 or 100 units whichever is lower
Dispatch of Repurchase (Redemption) Request	Within 10 business days from the date of receipt of a valid application for redemption/ repurchase at the authorized center of IDBI Mutual Fund.		
Benchmark Index	Crisil Short Term Bond Fund Index		
Dividend Policy	Dividend declaration under the Dividend options in the scheme is subject to the availability of distributable surplus and at the discretion of the AMC and no returns is assured under the scheme.		
Name of the Fund Manager	Mr. Gautam Kaul and Mr. Anil Dhawan		
Name of the Trustee Company	IDBI MF Trustee Company Limited		
Performance of the scheme	This scheme does not have any performance track record		
Expenses of the Scheme (i) Load Structure	New Fund Offer Period	On an ongoing basis	
	<p>The initial issue expenses of IDBI Debt Opportunities Fund would be borne by the Asset Management Company</p> <p>Load Structure</p> <p>Entry Load: Not Applicable;</p> <p>Exit Load:</p> <ul style="list-style-type: none"> For exit (Redemption / switch-out / Transfer/ SWP) up to & including 18 months from date of allotment - 2% For exit (Redemption switch-out/Transfer/ SWP) after 18 months - Nil 	<p>Entry Load – Not applicable</p> <p>Exit Load:</p> <ul style="list-style-type: none"> For exit (Redemption /switch-out /Transfer/ SWP) up to & including 18 months from date of allotment - 2% For exit (Redemption switch-out/Transfer/ SWP) after 18 months - Nil 	
	<p>The exit load charged during redemption, if any, will be credited to the scheme on the next business day after deducting applicable service tax. SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission, if any, to the distributor on the investment made by the investor will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.</p> <p>In terms of SEBI vide circular Ref no: CIR/IMD/DF/21/2012 dated September 13, 2012 and notification dated September 26, 2012 the exit load, if any, charged by mutual fund scheme shall be credited to the respective scheme after debiting applicable service tax, if any.</p>		
Recurring expenses	<p>These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc.</p> <p>The AMC has estimated that the following % per annum of daily net assets of the scheme may be charged to Regular Plan of the Scheme and on the daily net assets of the scheme. If the expenses exceed the limits stated below, expenses incurred in excess of the limits stated below shall be borne by the AMC.</p>		
	Estimated Annual recurring expense without including additional expense towards distribution of assets in cities beyond Top 15 cities	Estimated Annual recurring expense including additional expense towards distribution of assets in cities beyond Top 15 cities	
	2.45%	2.75%	

	<p>The AMC has estimated that annual recurring expenses of up to 2.45% p.a. of the daily net assets may be charged to the Scheme (under each Plan) without including the additional expense incurred towards distribution of assets to cities beyond Top 15 cities. The maximum expense including additional expense towards distribution of assets to cities beyond Top 15 cities, if any, will not exceed 2.75% p.a. of the daily net assets may be charged to the Scheme. If the expenses exceed the limits stated above, expenses incurred in excess of the limits stated above shall be borne by the AMC.</p> <p>As per regulation 52(6)(C) the total expenses of the scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee shall be subject to the following limits :—</p> <p>(i) On the first Rs.100 crores of the daily net assets 2.25%; (ii) On the next Rs.300 crores of the daily net assets 2.00%; (iiii) On the next Rs.300 crores of the daily net assets 1.75%; (iv) On the balance of the assets 1.50%:</p> <p>As per regulation 52(2) the AMC may charge the mutual fund with investment and advisory fees which shall not exceed the total recurring expense including the additional expense as stated above</p> <p>The Direct Plan of all schemes shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such Plan. At least 0.50% (annualized) of the TER is charged towards distribution expenses/commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/ commission (at least 0.50%) which is charged in the Regular Plan.</p> <p>Investor Education and Awareness</p> <p>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</p> <p>The fees and expenses mentioned above are the maximum limits allowed under the regulations/ SID and the AMC may at its absolute discretion adopt any fees/expense structure within the regulatory limits mentioned above.</p> <p>For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund. The Mutual Fund would update the current expense ratios including the investment and advisory fees on the website within two working days mentioning the effective date of the change.</p>											
Waiver of Load for Direct Applications	Not applicable											
Tax treatment for the Investors (Unitholders)	<table border="1" data-bbox="272 913 1519 1205"> <thead> <tr> <th data-bbox="272 913 502 981">IDBI Debt Opportunities Fund</th> <th data-bbox="502 913 1007 981">Resident Investors**</th> <th data-bbox="1007 913 1519 981">Mutual Fund**</th> </tr> </thead> <tbody> <tr> <td data-bbox="272 981 502 1070">Tax on Dividend</td> <td data-bbox="502 981 1007 1070">Nil</td> <td data-bbox="1007 981 1519 1070">Dividend Distribution Tax (DDT) Individual / HUF - 25% (plus applicable surcharge & cess) Others- 30% (plus applicable surcharge & cess)</td> </tr> <tr> <td data-bbox="272 1070 502 1205">Capital Gains • Long Term • Short Term</td> <td data-bbox="502 1070 1007 1205">10% p.a without indexation / 20% p.a. with indexation whichever is lower (plus applicable surcharge & cess) Rates applicable to Unit holders as per their income slabs</td> <td data-bbox="1007 1070 1519 1205">Nil Nil</td> </tr> </tbody> </table> <p>**For further details on taxation please refer to the Section on Taxation in the SAI</p>			IDBI Debt Opportunities Fund	Resident Investors**	Mutual Fund**	Tax on Dividend	Nil	Dividend Distribution Tax (DDT) Individual / HUF - 25% (plus applicable surcharge & cess) Others- 30% (plus applicable surcharge & cess)	Capital Gains • Long Term • Short Term	10% p.a without indexation / 20% p.a. with indexation whichever is lower (plus applicable surcharge & cess) Rates applicable to Unit holders as per their income slabs	Nil Nil
IDBI Debt Opportunities Fund	Resident Investors**	Mutual Fund**										
Tax on Dividend	Nil	Dividend Distribution Tax (DDT) Individual / HUF - 25% (plus applicable surcharge & cess) Others- 30% (plus applicable surcharge & cess)										
Capital Gains • Long Term • Short Term	10% p.a without indexation / 20% p.a. with indexation whichever is lower (plus applicable surcharge & cess) Rates applicable to Unit holders as per their income slabs	Nil Nil										
Daily Net Asset Value (NAV) Publication	The NAV, Sale Price and Repurchase will be declared and will be published in 2 newspapers on all business days. NAV can also be viewed on www.idbimutual.co.in and www.amfiindia.com .											
For Investor Grievances, please contact	<p>Registrar Karvy Computershare Pvt. Limited SEBI Registration Number: INR000000221 Unit: IDBI Mutual Fund, 46, Road No 4, Street No.1, Banjara Hills, Hyderabad - 500 034. Phone: 040 – 23312454, Fax No: +91 40 23311968 Email: idbimf.customer@karvy.com</p>	<p>IDBI Mutual Fund Mr. S.V. Durga Prasad AVP & Investor Relations Officer IDBI Asset Management Ltd., 5th Floor, Mafatlal Centre, Nariman Point, Mumbai- 400021 Phone: 022-66442800; Fax: 022-66442801 Email: contactus@idbimutual.co.in</p>										
Unitholders' Information	<ol style="list-style-type: none"> Account Statement: For all applicants whose application has been accepted, the AMC shall send a confirmation specifying the number of units allotted to the applicant by way of email and/or text SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than 5 working days from the date of closure of the Initial Subscription list and/or from the date of receipt of the request from the unit holders. A consolidated account statement detailing the allotment of units will be issued, on or before tenth day of succeeding month of allotment. The said statement will also contain details all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds. However, no monthly statements will be issued to the unit holders of the schemes unless a transaction is recorded in the month for which the statement is issued. In the case of investors, in whose folios no transactions are recorded in the last 6 months, a consolidated half yearly (September/ March) account statement will be issued, on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds. Transaction for this purpose shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, and systematic transfer plan and bonus transactions. Scheme Portfolio: Monthly Disclosure- Mutual funds/AMCs will disclose portfolio (along with ISIN) as on the last day of the month in the format prescribed by SEBI in its website on or before the tenth day of the succeeding month in a user-friendly and downloadable format Half Yearly Disclosure- The Mutual Fund shall publish a complete statement of the scheme portfolio, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the Mutual Fund is located as per the new format prescribed by SEBI vide their Circular No. MFD/CIR/1/200/2001 dated April 20, 2001 The Mutual Fund shall send a complete statement of Scheme Portfolio to the unit holders before the expiry of one month from the closure of each Half Year (i.e. March 31 and September 30), if such statement is not published by way of advertisement. The portfolio statements will also be displayed on the website of AMFI. Unaudited 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. 											

	<p>4. Annual Report: The Scheme wise Annual Report or an abridged summary thereof shall be mailed to all Unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.</p> <p>The Abridged Scheme wise Annual Report may be mailed to the investors' e-mail address if so mandated.</p> <p>The Scheme wise annual report shall also be displayed on the website of the Mutual Fund and AMFI</p> <p>The full Annual Report shall be available for inspection at the Head Office of the mutual fund and a copy thereof shall be made available to unit holder on payment of such nominal fees as may be specified by the mutual fund.</p> <p>The 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 MP Chitale & Co, Chartered Accountants, Mumbai.</p> <p>The Portfolio Statement, unaudited financial results, Scheme wise annual report will also be displayed on the website of the Mutual Fund and AMFI.</p> <p>For those Unit holders who have provided an e-mail address, the AMC will send the account statement, annual report or abridged annual report by e-mail and no separate Physical account statement, annual report or abridged annual report will be issued.</p> <p>Investors who have not provided an email id and investors who have specifically requested for physical documents despite providing the email id to the Mutual Fund will continue to receive the documents mentioned above in physical form. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.</p> <p>The Unit holder may request for a physical account statement/ annual report/abridged annual report by writing/calling the AMC/ISC/R&T.</p>
Transaction Charges	<p>SEBI has vide Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 has decided that a transaction charge per subscription of Rs.10,000/- and above be allowed to be paid to the distributors of the Mutual Fund products. However, there shall be no transaction charges on direct investments. The transaction charge shall be subject to the following:</p> <ol style="list-style-type: none"> For existing investors in a Mutual Fund, the distributor may be paid Rs.100/- as transaction charge per subscription of Rs. 10,000/- and above. As an incentive to attract new investors, 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 details of amount deducted towards transaction charges and the amount invested will be clearly disclosed in the monthly statement of account. 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 number of units allotted against the net investments. 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. <p>It is also clarified that as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.</p>

Product differentiation vis-à-vis other Income funds

Particulars	IDBI Debt opportunities Fund	IDBI Dynamic Bond Fund	IDBI Liquid Fund	IDBI Ultra Short Term Fund	IDBI Monthly Income Plan	IDBI Short Term Bond Fund	IDBI Gilt Fund
Type of Scheme	An open-ended income scheme	An open-ended debt scheme	An open ended liquid scheme	An open ended debt scheme	An open-ended income scheme	An open ended debt scheme	An open-ended dedicated Gilt scheme
Investment Universe	Invests in debt and money market instruments across the investment grade credit rating and maturity spectrum. Does not invest in Government Securities and Treasury bills.	Invests predominantly in a wide variety of debt instruments including government securities	Invests only in money market/ debt instruments with maturity up to 91 days (minimal exposure to credit/interest rate/ liquidity risks)	Suitable for Investment horizon from 1 week to 90 days	Invests up to 20% in equity and equity related instruments.	Invests only in debt instruments with maturity up to 3 years	Invests only in Government Securities and T Bills
Duration and Suitability	Suitable for investment horizon of at least 18 months	Suitable for investment horizon of 12 months - 18 months	Suitable for investment horizon from one day up to 30 days. Proxy for savings A/Cs current A/Cs	Portfolio duration to be maintained between 30 days to 120 days	Suitable for investment horizon of at least 12 months and comfortable with small exposure to equity	Suitable for investment horizon of 90 days – 365 days	Suitable for investment horizon of 12 months or more
Load Structure	Exit Load- 2% for exit within 18 months from the date of allotment	Exit load – 1% for exit within 1 year from the date of allotment	No Exit load	No exit load	Exit load – 1% for exit up to 1 year	Exit load – 0.50% for exit within 9 months from the date of allotment	Exit load – 0.50% for exit within 30 days from the date of allotment
NAV Disclosure	NAV only on business days.	NAV only on business days.	NAV of the Scheme calculated on all calendar days.	NAV only on business days.	NAV only on business days.	NAV only on business days.	NAV only on business days
Dividend Frequency	Quarterly & Annual Dividends	Quarterly & Annual Dividends	Daily dividend on all calendar days. Weekly and monthly dividends also	Daily dividend only on business days. Weekly and monthly dividends also	Monthly and Quarterly dividends subject to availability of distributable surplus	Weekly and Monthly Dividends	Quarterly & Annual Dividends

Particulars	IDBI Debt opportunities Fund	IDBI Dynamic Bond Fund	IDBI Liquid Fund	IDBI Ultra Short Term Fund	IDBI Monthly Income Plan	IDBI Short Term Bond Fund	IDBI Gilt Fund
Dividend Distribution Tax	Dividend distribution tax 25% (Individual) and 30% (Institutional) plus applicable surcharge and cess for all investors	Dividend distribution tax 25% (Individual) and 30% (Institutional) plus applicable surcharge and cess for all investors	Dividend distribution taxed at 25% (Individual) and 30% (Institutional), plus applicable surcharge and cess for all investors	Dividend distribution taxed at 25% (Individual) and 30% (Institutional), plus applicable surcharge and cess for all investors	Dividend distribution tax 25% (Individual) and 30% (Institutional) plus applicable surcharge and cess for all investors	Dividend distribution tax 25% (Individual) and 30% (Institutional) plus applicable surcharge and cess for all investors	Dividend distribution tax 25% (Individual) and 30% (Institutional) plus applicable surcharge and cess for all investors
Investment Strategy	Active calls on interest rate and credit. Higher interest rate risk and credit risk	Active calls on interest rate and credit. Portfolio exposure to interest rate risk and credit risk higher compared to UST Fund and Short Term Bond Fund under normal market conditions	Minimal exposure to credit/interest rate/liquidity risks.	Minimal exposure to credit/interest rate/liquidity risks	To strategically allocate assets between debt and equity (up to 20% of AUM) to generate regular income for investors	Increasing exposure to interest rate risk compared to Liquid Fund and UST Fund	Active calls on Interest rate. No credit exposure
Investment Objective	To generate regular income and opportunities for capital appreciation while maintaining liquidity through active management of a diversified portfolio comprising of debt and money market instruments across the investment grade credit rating and maturity spectrum.	The objective of the Scheme is to generate income while maintaining liquidity through active management of a portfolio comprising of debt and money market instruments	To provide investors with high level of liquidity along with regular income for their investment.	To provide investors with regular income for their investment.	To provide investors with regular income along with opportunities for capital appreciation through investments in a diversified basket of debt instruments, equity and money market instruments	To provide investors with regular income for their investment.	The investment objective of the scheme would be to provide regular income along with opportunities for capital appreciation through investments in a diversified basket of central government dated securities, state government securities and treasury bills. However, there can be no assurance that the investment objective of the scheme will be realized/ achieved.
Asset Allocation	0%-90% Debt instruments including securitized debt instruments	0% to 100%-Money Market Instruments-	50% to 100%- Money Market Instruments	80% to 100%- Money Market/Debt Instruments	0% to 20%- instruments(only such companies which are the constituents of either the S&P CNX Nifty Index (Nifty 50) or the CNX Nifty Junior Indices (Nifty Junior) comprising a combined universe of 100 stocks)	65% to 100% - Money market instruments/ debt instruments (including floating rate debt instruments and securitized debt) with maturity/ residual maturity up to and including 2 years	65%-100% Dated Government Securities/ Treasury Bills
	10%- 100% Money Market Instruments	0% to 100%- Debt Instruments	0% to 50%- Debt Instruments	0% to 20%- Debt Instruments with maturity/residual maturity/duration above 365 day	80%-100%- Debt instruments (including floating rate debt instruments and securitized debt) and money market instruments	0% to 35%- Debt instruments (including floating rate debt instruments and securitized debt) with duration/ maturity/residual maturity above 2 years and not exceeding 3 years	0-35% CBLO and repo/ reverse repo
Asset Under Management as on 22nd January 2014 (in Rs. Crores)	-	282.58	4293.67	322.88	61.98	194.42	22.85
No of folios	-	4705	1787	2144	1961	614	934

Date: 27th January 2014

GENERAL INFORMATION AND GUIDELINES

GENERAL INFORMATION

- a. It must be understood clearly that all applicants are deemed to have accepted the terms 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. Please complete the Application Form legibly in black ink or blue ink, in the English language only, in BLOCK CAPITALS. Please strike out with a line across any section that is not applicable.
- c. **Submission of Application Forms:** Application form complete in all respects with the necessary remittances may be submitted at IDBI MF Corporate Office, IDBI MF ISC/official Points of Acceptance of the Registrar or such other collection centers as may be designated by the AMC. The list of collection 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. Applications not complete in any respect are liable to be rejected.

f. 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 persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI).

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

Overseas Distributors: Overseas Distributors are exempt 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 fillup their email ID. 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):** Pursuant to SEBI letter OW/16541/2012 dated July 24, 2012 investment in Mutual Fund schemes (including investments in SIP) upto Rs. 50,000 per year, per investor, per Mutual Fund shall be exempted from the requirement of PAN. Accordingly, individuals (including who are individuals, NRIs, but not 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 upto 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.
- (4) **Know your Customer (KYC) Policy:** SEBI vide circulars dated October 5, 2011, December 2, 2011 and December 23, 2011 has simplified the KYC registration process and authorised KRA (KYC registration agency) for storing, safeguarding and retrieving the KYC documents. If the investor has successfully completed KYC registration with stock brokers, depository participants, Mutual Funds, portfolio managers, collective investment schemes and venture capital funds on or after January 1, 2012, no fresh KYC application is required to be submitted for investing in this scheme. Further if the investor has already completed KYC registration with CVL for Mutual Fund investments, no fresh KYC application is required to be submitted. In case the investor has not undergone the KYC registration as aforesaid or investor wish to submit updated/additional information/document they may submit necessary application for KYC Registration/ updation along with the application form for subscribing the units. The documents required to be submitted along with KYC application from are detailed in the KYC application form itself. Notwithstanding anything stated herein above the AMC/MF reserves absolute right and discretion to call for any additional information/document as they may require for verifying the KYC of the investor.

New to IDBI Mutual Fund: Investors who are registering with IDBI Mutual Fund for the first time but have completed KYC from CVL may have to undergo an in-Person verification and may be required to submit missing/not-available information as appearing in the database

provided by KYC Registering Agencies. These details are required to be updated only if the KYC status as per CVL-KRA reflects as "MF - VERIFIED BY CVLMF"

In-Person Verification: With effect from January 1, 2012 in person verification is compulsory for obtaining KYC registration for all securities market investment including Mutual fund. In view of the same, investors submitting KYC application form shall undergo in-person verification by the AMC/MF. KYD compiled distributors, employees of IDBI Asset Management Ltd and employees of Registrar and Transfer agent appointed by IDBI mutual Fund are authorized to perform the in-person verification on behalf of IDBI Mutual Fund.

- (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".

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

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:

- (i) A copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number Also 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
- (ii) 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.

1. An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of C, A & B will be treated as valid application.

2. An Application submitted in joint names of A, B & C along with cheque issued from a bank account in name of A will be treated as valid application.
3. An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of B, C & Y will be considered as Third Party Payment.

As referred in above, following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation/ declarations.

- Payment by Parents/Grand-Parents/Related Persons (*any person investing on behalf of a minor in consideration of natural love and affection or as a gift*) on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000 for each regular purchase or per SIP installment. However this restriction of Rs. 50,000 will not be applicable for payment made by a Guardian whose name is registered in the records of Mutual Fund in that folio (i.e. Father / Mother / Court Appointed Legal Guardian).
- Payment by Employer on behalf of employee under Systematic Investment Plans or as lump sum / one-time subscription, through Payroll deductions.
- Custodian on behalf of an FII or a Client.

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) **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 Debt Opportunities Fund of IDBI Mutual Fund through the Stock Exchange of India Limited (NSE) - Mutual Fund Service System (MFSS) and Bombay Stock Exchange (BSE) - STAR MF. For more details pl refer Scheme Information Document (SID).
- (8) **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.
- (9) **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/RGESS. 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 5 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.
- (10) **E-services Facility:** The E-services facility includes IDBI Online, E-alerts and E-payouts.
IDBI MF online: This facility is available for New Investors and existing unit holders of IDBI Mutual Fund. This facility enables investors to transact online on

www.idbimutual.co.in by using "Transact online". On "Transact online", 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. Unitholders can also view account details and portfolio valuation online, download account statements and request for documents via email, besides other options.

* facility available with select banks and any type (Visa/Master) of debt card (as and when activated) subject to submission of Permanent Account Number (PAN) and Know Your Customer (KYC) compliance proof by all Unitholders(s) only.

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

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

- (11) **Investment Options:** If the direct option is ticked, irrespective of any ARN code filled/ written in the application form, the application will be treated as direct application. 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.
- (12) **Switchover Facility:** Unit holders will have the facility of switchover between Options in the scheme or to other schemes. Switchover between the Growth and Dividend Options of this scheme will be at the applicable NAV and switchovers to other schemes will be at NAV related prices.
- (13) **Nomination Facility:**
 - i. Nomination is mandatory for new folios/accounts opened by individual especially with sole holding. Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate. Nomination is not allowed in a folio held on behalf of a minor.
 - ii. The applicant/unit holders can nominate a person/persons (upto two) in whom the units held by him shall vest in the event of his death. Where the units are held by more than one person jointly, the joint Unit holders may together nominate a person/persons (upto two) in whom all the rights in the units shall vest in the event of death of all the joint Unit holders. If the units are held jointly, all joint holders will sign the nomination form.
 - iii. The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non individuals including society, trust, body corporate, partnership firm, Karta of Hindu undivided family (HUF), holder of Power of Attorney cannot nominate.
 - iv. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit holder.
 - v. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
 - vi. The Nominee shall not be a Trust, other than a religious or charitable trust, society, body corporate, partnership firm, Karta of HUF or a Power of Attorney holder.
 - vii. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
 - viii. Nomination in respect of the units stands rescinded upon the transfer of units.
 - ix. Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
 - x. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
 - xi. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee. Investors should note that where the Units are transferred in favour of the nominee, the KYC formalities, as applicable, shall have to be completed by the nominee.
 - xii. Every new nomination for a folio/account will overwrite the existing nomination.
- (14) **Declaration and Signatures:**
 - a) All signatures should be in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public under his/her official seal.
 - b) In case of applications under a Power of Attorney, the relevant Power of Attorney or the certified and duly notarized copy thereof must be lodged along with the application.

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

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

Name & ARN Code	Sub Distributor / Branch Code	Internal code for sub Agent/Employee	EUIN	Bank Serial No. / Bank Stamp / Receipt Date

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. 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 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 [Please fill in your Folio Number and proceed to Investment Details]

Folio No. _____	The details in our records under the folio number mentioned will apply for this application.
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2. APPLICANT'S PERSONAL DETAILS

Name of First / Sole Applicant / Minor* (as appearing in ID proof)	_____	Date of Birth (Mandatory in case of Minor)	D D / M M / Y Y Y Y
PAN (Attach Proof)	_____	KYC Compliance Status (if yes, attach proof. If No, attach KYC Application form)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of Second Applicant	_____	KYC Compliance Status (if yes, attach proof. If No, attach KYC Application form)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of Third Applicant	_____	KYC Compliance Status (if yes, attach proof. If No, attach KYC Application form)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of the Guardian#	_____	Relationship with Minor Please (✓) <input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian	

* If the first/sole applicant is a Minor, then please provide details of Natural / Legal Guardian. # (In case first applicant is a minor)/contact person name (in case of non-individual)

Mode of Holding (Please ✓)	<input type="checkbox"/> Anyone or Survivor <input type="checkbox"/> Single <input type="checkbox"/> Joint (Default option is Anyone or Survivor)
Gross Annual Income Details (Please ✓)	<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 Lacs [OR] Net-worth in ₹ (* Net worth should not be older than 1 year) as on (date) D D / M M / Y Y Y Y
Occupation (Please ✓)	<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"/> Forex Dealer <input type="checkbox"/> Others
Status (Please ✓)	<input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI / PIO <input type="checkbox"/> Trust <input type="checkbox"/> HUF <input type="checkbox"/> Bank / Fls <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Others <input type="checkbox"/> Minor <input type="checkbox"/> Company/Body Corporate <input type="checkbox"/> Flls <input type="checkbox"/> Partnership Firm <input type="checkbox"/> AOP / BOI <input type="checkbox"/> Society Please specify

3. MAILING ADDRESS [Please provide Full Address. P. O. Box No. may not be sufficient. Overseas Investors will have to provide Indian Address]

Local Address of 1st Applicant - _____
City _____ State _____ Pin Code _____ Mandatory
Tel. Off. _____ Resi. _____ Mobile _____
E - Mail _____
Overseas Correspondence Address (Mandatory for NRI / FII Applicant) _____
City _____ Country _____ Pin Code _____

4. COMMUNICATION (Please ✓)

I/We wish to receive Account Statements/Annual Reports/Quarterly Statements/Newsletter/Updates or any other Statutory Information via E- mail/SMS alerts in lieu of Physical Documents.
 I/We would like to know more about IDBI MF products over the telephone.

5. BANK ACCOUNT DETAILS - MANDATORY (For multiple banks registration please submit the Multiple Bank Registration Form)

Name of the Bank	_____
Branch Address	_____
Bank Branch City	_____ State _____ Pin Code _____
Account No.	_____ A/C. Type (Please ✓) <input type="checkbox"/> Savings <input type="checkbox"/> NRE <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> FCNR
9 digit MICR Code	_____ 11 digit IFSC Code _____ (Mandatory for credit via NEFT/RTGS)
Please attach a cancelled cheque OR a clear photo copy of a cheque	

ACKNOWLEDGEMENT SLIP (To be filled in by the Sole/First Applicant)

	IDBI Debt Opportunities Fund	Application No. _____	Date _____ / _____ / _____
Received from Mr. / Ms. /M/s. _____		Stamp, Signature & Date	
an application for purchase of units of IDBI Debt Opportunities Fund for Rs. _____ on date		D D / M M / Y Y Y Y	

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

DP ID	Beneficiary Account No./Client ID
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DP Name

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

7. POWER OF ATTORNEY (PoA)

POA Name

PAN	KYC <input type="checkbox"/> Yes <input type="checkbox"/> No - if investment is being made by a constitutional Attorney, please submit the notarized copy of the POA
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8. INVESTMENT DETAILS AND PAYMENT DETAILS - Cheque/DD/RTGS/NEFT/Transfer (outstation cheques will be rejected)
Please ✓ wherever applicable.

Scheme Name: **IDBI DEBT OPPORTUNITIES FUND**

Plan : Regular Direct

Options	Sub-Options	Dividend Mode
<input type="checkbox"/> Growth		
<input type="checkbox"/> Dividend	<input type="checkbox"/> Quarterly * <input type="checkbox"/> Annual *	<input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment <input type="checkbox"/> Sweep # To Scheme _____ Plan _____ Option _____

* Compulsory re-investment in case the dividend amount is less than Rs. 100/- # Only in case the dividend amount is Rs. 1000/- & above

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

Drawn on Bank

Branch & City	Account No.
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Chq. / DD No.	Date	IFSC Code
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A/c Type - S/B NRE Current NRO FCNR*

*Kindly provide photocopy of the payment Instrument or Foreign Inward Remittance Certificate (FIRC) evidencing source of funds

Cheque / D.D. to be crossed "Account Payee" only and should be drawn payable to: - "IDBI Debt Opportunities Fund A/C XXXXXXXX" (Investor PAN) or "IDBI Debt Opportunities Fund A/C XXXXXXXX" (Name of the Firstholder)

9. NOMINATION DETAILS [Minor / HUF / POA Holder / Non Individuals Cannot Nominate] Refer point (13) on page 8

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

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

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

<input type="checkbox"/> I/We do not wish to nominate anybody on my/our behalf.	Signature of the Declarant
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10. DECLARATION

I / We have read and understood the contents of the Scheme Information Document and Key Information Memorandum of the Scheme. I/We hereby apply to the IDBI Mutual Fund for allotment of units of the Scheme, as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I / We hereby confirm and certify that the source of these funds is not directly / indirectly a result of "proceeds of crime" as defined in "The Prevention of Money Laundering Act, 2002" and I/we undertake to provide all necessary proof / documentation, if any, required to substantiate the facts of this undertaking. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We authorize the Fund to disclose details of my/our account and all my/our transactions to the intermediary whose stamp appears on the application form. I/We also authorize the Fund to disclose details as necessary, to the Fund's and investor's bankers for the purpose of effecting payments to me / us. Applicable to NRIs only : I/We confirm that I am/we are Non-Resident of Indian Nationality/Origin and I/we hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non-Resident External / Ordinary Account / FCNR / NRSR Account. Investment in the scheme is made by me / us on: <input type="checkbox"/> Repatriation basis <input type="checkbox"/> Non Repatriation basis. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.	Signature(s) First / Sole Applicant / Guardian Second Applicant Third Applicant
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Scheme Name : IDBI Debt Opportunities Fund
Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct (Please ✓ any one). Option: _____ Sub Option: _____
Cheque / DD No. : _____ Date : _____ Amount Rs.: _____
Bank and Branch: _____



Application Form For Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP)/Systematic Withdrawal Plan (SWP)

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

Form No.

ARN Code & Name	Sub Distributor / Branch Code	Internal code for sub Agent/Employee	EUIIN	Bank Serial No. / Bank Stamp / Receipt Date

I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.
 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.

Signatures	First / Sole Applicant / Guardian	Second Applicant	Third Applicant
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Please any one only SIP Micro SIP Change in Bank Mandate SIP Cancellation

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: IDBI DEBT OPPORTUNITIES FUND
Plan : Regular Direct

Options	Sub-Options	Dividend Mode
<input type="checkbox"/> Growth		
<input type="checkbox"/> Dividend	<input type="checkbox"/> Quarterly * <input type="checkbox"/> Payout <input type="checkbox"/> Annual * <input type="checkbox"/> Reinvestment	<input type="checkbox"/> Sweep # To Scheme _____ Plan _____ Option _____

* Compulsory re-investment in case the dividend amount is less than Rs. 100/- # Only in case the dividend amount is Rs. 1000/- & above

2. Systematic Investment Plan (SIP). Refer point no. I of SIP/SWP/STP instruction.

Each SIP Amount (Rs.) Frequency: Monthly / Quarterly

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

From To or No. of installments or perpetual.

(Direct Debit/ECS instructions will take minimum 30 days for registration with the Bank and hence the first auto debit will be carried out after 30 days on the SIP date. The AMC reserve the right to modify the SIP registration period)

Photo identification proof in case of Micro SIP (Note: Please allow minimum one month for auto debit to register and start)

3. Systematic Transfer Plan (STP). Refer point no. II of SIP/SWP/STP instruction.

I/We would like to switch: From Scheme _____ Plan _____ Option _____
 switch: To Scheme _____ Plan _____ Option _____

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

Date: 5th / 15th / 25th of the month / quarter Monthly Quarterly

Enrolment Start End or No. of installments

4. Systematic Withdrawal Plan (SWP). Refer point no. III of SIP/SWP/STP instruction.

Each SWP Amount Rs.

Enrolment Start Month End Month or No. of installments

5. Particulars of bank account

Accountholder Name as in Bank Account

Bank Name Branch

City PIN code

Account Type Savings Current NRE NRO FCNR Account No.

9 Digit MICR Code (Please enter the 9 digit number that appears after your cheque number)

I/We hereby, declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS/Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information. I/We would not hold the user institution responsible. I/We will also inform IDBI Mutual Fund about any changes in my bank account I/We have read and agreed to the terms and conditions mentioned overleaf.
 This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Auto Debit Facility and that my payment towards my investment in IDBI Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorize to IDBI Mutual Fund/ representative carrying this ECS/Auto Debit to account mandate Form to get it verified and executed.

 First Account Holder's Signature Second Account Holder's Signature Third Account Holder's Signature

TERMS & CONDITIONS FOR SIP / SWP / STP

I. SYSTEMATIC INVESTMENT PLAN (SIP):

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

1. SIP is offered on monthly and quarterly frequency.

Unit holders can opt to invest on monthly or quarterly frequency on the following dates - 5th, 15th, 25th of each month/ first month of the quarter. In case the day specified is a non Business Day, the transaction will be effected on the next Business Day.

In case the frequency is not specified in the application/ enrollment form, it will be deemed as an application for monthly frequency and will be processed accordingly. In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed as of 15th of every month / first month of the every quarter. In case the end date is not specified, the Fund would continue the SIP till it receives termination notice from the investor.

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.

2. IDBI Mutual Fund is offering SIP Payment through Auto Debit facility with below mentioned core banking bank branches:

1. IDBI Bank 2. ICICI Bank, 3. State Bank of India, 4. Punjab National Bank, 5. Bank of India, 6. Bank of Baroda, 7. Kotak Mahindra Bank, 8. IndusInd Bank, 9. Axis Bank, 10. Union Bank of India, 11. HDFC Bank, 12. CITI Bank, 13. Federal Bank, 14. Corporation Bank, 15. Allahabad Bank, 16. UCO Bank, 17. ING Vysya Bank, 18. State Bank of Patiala, 19. United Bank of India.

3. If investor is having an account in other than the above mentioned banks then this facility is offered to the Investors in select cities mentioned below. The cities in the list may be modified/ updated/changed/removed at any time in future entirely at the discretion of IDBI Mutual Fund without assigning any reason or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. By submitting this form, the Investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI). The bank account provided for ECS (Debit) should participate in local MICR clearing.

4. Agra, Ahmedabad, Allahabad, Amritsar, Aurangabad, Asansol, Anand, Bengaluru, Belgaum, Bhillwara, Bhopal, Bhubaneswar, Bikaner, Burdwan, Bhavnagar, Kozhikode, Chandigarh, Chennai, Coimbatore, Cuttack, Dehradun, Dhanbad, Durgapur, Davangere, Erode, Gorakhpur, Guwahati, Gwalior, Gadag, Gulbarga, Gangtok, Haldia, Hubli, Hyderabad, Hasan, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kanpur, Kolkata, Kakinada, Kota, Kolhapur, Kochi, Lucknow, Ludhiana, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, New Delhi, Panjim, Patna, Pondicherry, Pune, Rajkot, Ranchi, Raipur, Raichur, Salem, Shimla, Shimoga, Sholapur, Siliguri, Surat, Tirupati, Tirupur, Thrissur, Trichy, Thiruvananthapuram, Tirunelveli, Udaipur, Udupi, Vadodara, Varanasi, Vijayawada, Vishakapatnam

5. Completed Application Form, SIP Form and the first cheque (if any) should be submitted at least 30 Days before the 1st SIP execution date.

In case, it is not possible for the AMC/Registrar to start the SIP from the opted start date due to the insufficiency of time given by the investor, the AMC/Registrar will automatically process the first SIP on the opted date from the next month after the opted starting month e.g. In case investor applies for SIP on 18th Jan 2013 for effecting 1st SIP from 5th February, 2013, AMC/ Registrar may process the same from 5th of March, 2013. In such a case, the ending period will be extended automatically by another month.

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

Unit holder has a right to discontinue the SIP facility at any time by sending written request to any Official Points of Acceptance, at least 21 calendar days prior to the next ECS debit/Direct debit. On receipt of such request, the SIP enrollment will be terminated.

In case any payment instruction for SIP installment is dishonored by the Bankers for the reason of account of investor is closed, the AMC would discontinue the SIP immediately and reserves the right to redeem the outstanding units at applicable NAV related prices if total investment is below Rs. 5000/- or 500 units in the Scheme(s).

7. 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.
8. The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
9. Each SIP installment will be treated as a fresh transaction and shall be subject to applicable exit load structure prevailing on the date of each investment.

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

MICRO SYSTEMATIC INVESTMENT PLANS (MICRO SIPs)

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

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

The photo identification documents have to be current and valid and also to be either self attested or attested by ARN holder (AMFI Registered Distributor). All the applicants including second and third applicant (if any) is mandated to submit any of the above documents along with appropriate ref. no. Systematic Investment Plan for Corporate Employees: In this case, the concerned employer is required to forward to the AMC the Scheme application cum SIP registration mandate form of the corporate employee who desires to invest in the Scheme. The application amount for the corporate employees would also be forwarded by the employer on specific request from the concerned employee. The concerned employee has to authorize the employer to deduct the application amount from his salary and remit the same to the Fund at regular intervals to ensure receipt of funds by the AMC on or before the next due date.

All other terms and conditions applicable to regular SIP investment shall be applicable for Micro SIP also.

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.

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

1. STP facility is offered with weekly (1st Business day of the week), monthly and quarterly (5th 15th or 25th) frequency. For e.g. an Unitholder opting for quarterly STP commencing February in a calendar year will have the following cycle for STP installments February, May, August and November. In case the date specified is a non Business Day, the transaction will be effected on next Business Day.

2. In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case the STP date is not specified or in case of ambiguity, the STP transaction will be processed on 15th of month / quarter. In case the end date is not specified, the Fund would continue the STP till it receives termination notice from the Unitholder.

3. Minimum balance in the source (transferor) scheme should be Rs. 25,000 at the time of enrollment for STP.

4. Minimum amount for each transfer should be Rs. 1000 and in multiples of Re.1 thereafter for weekly & Monthly frequency or Rs. 2,500 and in multiples of Re.1 thereafter for quarterly frequency

5. The minimum number of installments for weekly and monthly frequency is 12 and 4 for quarterly frequency.

6. The transaction through STP will be subject to applicable exit load in the transferor scheme.

7. In case the Unitholder purchases additional units in the transferor scheme, the STP facility would be extended to such additional units also.

8. Units marked under lien or pledge in the source scheme will not be eligible for STP.

9. The Unitholder who has opted for STP under a specific scheme can also redeem or switch his units to any other eligible scheme provided he has sufficient balance in his account on the date of such a request.

10. In case the unit balance in the transferor scheme is lesser than amount specified by the Unitholders for STP, the AMC will transfer remaining unit balance to transferee scheme.

11. The facility will be automatically terminated if the units under the transferor scheme are pledged or upon receipt of intimation of death of the Unitholder.

12. The application for start of STP should be submitted to Official Point(s) of Acceptance at least 7 days before the date of commencement / start date of STP. Unitholder may change the amount (but not below the minimum specified) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next transfer / STP execution date.

13. Unitholder can discontinue STP facility at any time by sending a written notice to any of the Official Point(s) of Acceptance, at least 7 days prior to next transfer / STP execution date.

14. The details, including mode of holding, of Unitholders' in the transferee scheme will be as per the existing folio in the transferor scheme. Units in the transferee scheme will be allotted in the same folio.

The AMC reserves the right to change the frequency, date(s) or other terms and conditions of STP. The AMC further reserves the right to add new Schemes to the list of Schemes offering STP, as and when made available for subscription or delete Schemes from the list of Schemes offering STP. Please contact the nearest Investor Service Centre (ISC) of IDBI Mutual Fund for more information on STP.

15. If STP date 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 rupee amount (subject to deduction of tax at source, if applicable) on monthly basis by redemption of units in the Unitholders' account. Withdrawal will be both from the unit capital and appreciation (if any) on the invested capital.

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

- a. Unitholder can withdraw the amount on the 25th of each month. In case the 25th of the month is a non Business Day, the transaction would be effected on the next Business Day.

- b. Minimum balance in the Scheme should be Rs. 25,000 at the time of enrollment for SWP.

- c. Minimum amount for each withdrawal should be Rs. 1,000 and in multiples of Re.1 thereafter for a minimum period of 6 months

- d. In case the Unitholder purchases additional Units in the Scheme under the same folio, the SWP facility would be extended to such units also.

- e. The facility will be automatically terminated if the units in the Scheme are pledged or upon receipt of intimation of death of the Unitholder.

- f. The redemption under SWP will be subject to applicable Exit Load.

- g. The application for start of SWP should be submitted to Official Point(s) of Acceptance at least 7 days before the date of commencement / start date of SWP. Unitholder may change the amount (but not below the minimum specified) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next SWP execution date.

- h. Unitholder can discontinue SWP facility at any time by sending a written notice to any of the Official Point(s) of Acceptance, at least 7 days prior to next SWP execution date.

- i. If the balance under scheme falls below Rs. 5000, then the AMC reserve the right to redeem the balance units.

- j. SWP will be terminated automatically in case of a Zero balance in the respective Scheme-Folio on the run-date or expiry of the enrolment period whichever is earlier.

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

INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

1. Self attested copy of PAN card is mandatory for all clients.
2. Copies of all the documents submitted by the applicant should be self-attested 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 below mentioned list.
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent address are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OCI Card and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. 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.
11. 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.

B. Proof of Identity (POI): List of documents admissible as Proof of Identity:

1. PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving license.
3. Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its 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.

C. Proof of Address (POA): List of documents admissible as Proof of Address: (*Documents having an expiry date should be valid on the date of submission.)

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale

Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.

2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
3. Bank Account Statement/Passbook - Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
6. Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
7. For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

D. Exemptions/clarifications to PAN

(*Sufficient documentary evidence in support of such claims to be collected.)

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. Lumpsum/SIP in mutual funds upto Rs. 50,000 per year, per investor, per mutual fund.
5. In case of institutional clients, namely, FIIs, MFs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

E. List of people authorized to attest the documents:

1. 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).
2. 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.

POINTS OF ACCEPTANCE FOR APPLICATION FORM

OUR BRANCHES (INVESTOR SERVICE CENTRES)

Ahmedabad: IDBI Mutual Fund, IDBI Complex, 1st Floor, Near Lal Bungalow, Off CG Road, Ahd- 380 006. **Bengaluru:** IDBI Mutual Fund, IDBI House, 3rd Floor, No.58, Mission Road, Bengaluru- 560 027. **Chennai:** IDBI Mutual Fund, No: 6/11, Pattery Square, 1st floor, Balfour Road, Kellys Kilpauk, Chennai- 600 010. **Chandigarh:** IDBI Mutual Fund, IDBI Bank Ltd., 3rd floor, SCO 72/73 Bank Square, sector -17B, Chandigarh -160017. **Delhi:** IDBI Mutual Fund, IDBI Bank, 5th Floor, Red Cross Building, Red Cross Road, Parliament Street, New Delhi-110 001. **Hyderabad:** IDBI Mutual Fund, 3rd Floor 5-9-89/1 Chapel Road, Hyderabad-500001. **Indore:** IDBI Mutual Fund, IDBI Bank Ltd., Ground Floor, Alankar Chambers, Ratlam kothi, A. B. Road, Indore-452001. **Kolkatta:** IDBI Mutual Fund, IDBI House,6th floor, 44, Shakespeare Sarani, Kolkata 700 017. **Kochi:** IDBI Mutual Fund, IDBI Bank Corporate Office, Near Passport Office, Panampally Nagar, P. B. No. 4253, Kochi-680 366. **Lucknow:** IDBI Mutual Fund, IDBI Bank, 2 M G Marg, Kisan sekhari bhawan, Hazratganj, Lucknow -226001. **Mumbai:** IDBI Mutual Fund, 5th Floor, Mafatlal Centre, Nariman Point, Mumbai - 400 021. **Pune:** IDBI Mutual Fund, IDBI House, 4th Floor, Dnyaneshwar Paduka Chowk, SC Road, Shivaji Nagar, Pune-411 004.

KARVY INVESTOR SERVICE CENTRES

Agartala: Bidurkarta Chowmuhani, J N Bari Road, Tripura (West), Agartala-799001, Tripura. **Agra:** 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra-282002, Uttar Pradesh. **Ahmedabad:** 201/202 Shail, Opp: Madhusudan House, Navrangpura, Ahmedabad-380006, Gujarat. **Ajmer:** S. No. 1 & 2, 2nd Floor, Ajmer Tower, Kutchery Road, Ajmer-305001, Rajasthan. **Akola:** Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No- 06, Akola-444004, Maharashtra. **Aligarh:** 1st Floor, Kumar Plaza, Aligarh-202001, Uttar Pradesh. **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom,, 57, S P Marg, Civil Lines, Allahabad-211001, Uttar Pradesh. **Alleppy:** X1V 172, JP Towers, Mullackal, Ksrct Bus Stand, Alleppy-688011, Kerala. **Alwar:** 101, Saurabh Tower, Opp. Uit , Near Bhagat Singh Circle, Road No.2, Alwar-301001, Rajasthan. **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospitalambala Cant, Ambala-133001, Haryana. **Amravati:** Shop No 13 & 27, Gulshan Plaza, Badnera Road, Near Bhartiya Mahavidhyalaya, Rajapeth, Amravati-444605, Maharashtra. **Amritsar:** 72-A, Taylor'S Road, Opp Aga Heritage Club, Amritsar-143001, Punjab. **Anand:** B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta, Anand -380001, Gujarat. **Ananthapur:** #15/149, 1st Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur-515001, Andhra Pradesh. **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar-393002, Gujarat. **Asansol:** 114/71 G T Road, Near Sony Centre, Bhanga Pachil - Asansol-713303, West Bengal. **Aurangabad:** Ramkunj Niwas , Railway Station Road, Near Osmanpura Circle, Aurangabad-431005, Maharashtra. **Azamgarh:** 1st Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh-276001, Uttar Pradesh. **Balasore:** Gopalgaon, M.S Das Street, Gopalgaon, Balasore-756001, Orissa. **Bangalore:** 59, Skanda puttanna Road, Basavanagudi, Bangalore-560004, Karnataka. **Bankura:** Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura, Bankura-722101, West Bengal. **Bareilly:** 1st Floor, 165, Civil Linesopp. Hotel Bareilly Palace, Near Railway Station, Bareilly-243001, Uttar Pradesh. **Barhampore (Wb):** Thakur Market Complex, Gorabazar, Post Berhampore Dist Murshidabad, 72 No Nayasarak Road, Barhampore (Wb)-742101, West Bengal. **Baroda:** Sb-5, Mangaldeep Complex, Opp. Masonic Hall, Productivity Road, Alkapuri, Baroda-390007, Gujarat. **Begusarai:** Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, Begusarai-851117, Bihar. **Belgaum:** Cts No 3939/ A2 A1, Above Raymonds Show Room Beside Harsha Appliances, Club Road, Belgaum -590001, Karnataka. **Bellary:** No. 1, Khb Colony, Gandhi Nagar, Bellary-583103, Karnataka. **Berhampur (Or):** Ramlingam Tank Road, Dist Ganjam Berhampur, Orissa, Berhampur (Or)-760002, Orissa. **Betul:** 107, 1st Floor, Hotel Utkarsh, J. H. College Road -Betul-460001, Madhya Pradesh. **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur-812001, Bihar. **Bharuch:** Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch-392001, Gujarat. **Bhatinda:** #2047-A 2nd Floor, The Mall Road, Above Max New York Life Insurance, New Delhi-151001, Punjab. **Bhavnagar:** G-11 Giranjali Complex, Beside Bhavnagar Municipal Corporation & Collector Office, Kalanala, Bhavnagar-364001, Gujarat. **Bhilai:** Shop No -1, First Floor, Plot No -1, Commercial Complex, Nehru Nagar- East, Bhilai-490020, Chatisgarh. **Bhilwara:** Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara, Rajasthan. **Bhopal:** Kay Kay Business Centre, 133, Zone I, Mp Nagar, Above City Bank, Bhopal-462011, Madhya Pradesh. **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar-Bhubaneswar-751007, Orissa. **Bikaner:** 70-71, 2nd Floor, Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner-334001, Rajasthan. **Bilaspur:** Shop No-201 & 202, 1st Floor, V R Plaza, Link Road, Bilaspur, C.G.-Bilaspur-495001, Chatisgarh. **Bokaro:** B-1, 1st Floor, City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro-827004, Jharkhand. **Burdwan:** 63 Gt Road, Halder Complex 1st Floor-Burdwan-713101, West Bengal. **Calicut:** IInd Floor Soubhagya Shopping Complex, Arayidathpalam, Mavoor Road, Calicut-673004, Kerala. **Chandigarh:** Sco 371-372S, Above HDFC Bank, Sector 35-B, Chandigarh-160036, Union Territory. **Chandrapur:** Shop No-6 Office No-2 1st Floor, Rauts Raghuvanshi Complex, Beside Azad Garden Main Road, Chandrapur-442402, Maharashtra. **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai-600002, Tamil Nadu. **Chinsura:** J C Ghosh Saranu,Bhanga Gara, Chinsurah, Hooghly-Chinsurah-712101, West Bengal. **Cochin:** Ali Arcade, 1st Floor,Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakualm-682036, Kerala. **Coimbatore:** 1057/1058 Jaya Enclave, 2nd Floor, Avinashi Road-Coimbatore-641018, Tamil Nadu. **Cuttack:** Po - Buxi Bazar, Cuttack, Opp Dargha Bazar, Dargha Bazar, Cuttack-753001, Orissa. **Darbhanga:** Jaya Complex, 2nd Floor, Above Furniture Planet, Donar, Chowk, Darbhanga-846003, Bihar. **Davangere:** 376/2, 4th Main, 8th Cross, P J Extn-Davangere-577002, Karnataka. **Dehradun:** Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, Dehradun-248001, Uttaranchal. **Deoria:** 1st Floor, Opp. Zila Panchayat, Civil Lines, Deoria-274001, Uttar pradesh. **Dewas:** 27 Rmo House, Station Road, Above Maa Chamunda Gaes Agency, Dewas-455001, Madhya Pradesh. **Dhanbad:** 208 New Market 2nd Floor, Bank More-Dhanbad-826001, Jharkhand. **Dharwad:** G, 7&8 Banashankari Avenue, Opp Nttf,, P B Road, Dharwad-580001, Karnataka. **Dhule:** Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule-424001, Maharashtra. **Dindigul:** No : 9 Old No:4/B, New Agraharam, Palani Road, Dindigul-624001, Tamil Nadu. **Durgapur:** 1st Floor, Old Dutta Automobile Bldg, Nachan Road, Benachity, Durgapur-713213, West Bengal. **Eluru:** D.No:23B-5-93/1, Savithri Complex, Edaravari Street, Near Dr.Prabhavathi Hospital, R.R.Pet-Eluru-534002, Andhra Pradesh. **Erode:** No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode-638003, Tamil Nadu. **Faridabad:** A-2B, 1st Floor, Nehru Groundnit-Faridabad-121001, Haryana. **Ferozpur:** The Mall Road, Chawla Bulding, 1st Floor,, Opp. Central Jail, Near Hanuman Mandir, Ferozpur-152002, Punjab. **Gandhidham:** 203 2nd Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham--, Gujarat. **Gandhinagar:** Plot No - 945/2, Sector - 7/C, Opp Pathika, Gandhinagar-382007, Gujarat. **Gaya:** 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya-823001, Bihar. **Ghaziabad:** 1st Floorc-7, Lohia Nagar-Ghaziabad-201001, Uttar Pradesh. **Ghazipur:** 2nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghazipur-233001, Uttar Pradesh. **Gonda:** Shri Market, Sahabgunj, Station Road, Gonda-271001, Uttar Pradesh. **Gorakhpur:** Above V.I.P. House adjacent, A.D. Girls College, Bank Road, Gorakpur-273001, Uttar Pradesh. **Gulbarga:** Cts No 2913 1st Floor, Asian Towers, Jagath Station Main Road, Next To Adithya Hotel, Gulbarga-585105, Karnataka. **Guntur:** D No 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur-522002, Andhra Pradesh. **Gurgaon:** Shop No.18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon-122001, Haryana. **Guwahati:** 54 Sagarika Bhawan 2nd Floor, R G Barooah Road, Aidc, Near Baskin Robbins, Guwahati-781024, Assam. **Gwalior:** 37/38, Lashkar, Mlb Roadshinde Ki Chhawani, Near Nadi Gate Pul, Gwalior-474001, Madhya Pradesh. **Haldwani:** Above Kapilaz, Sweet House, Opp LIC Building, Pilikothi, Haldwani-263139, Uttaranchal. **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar-249401, Uttaranchal. **Hassan:** St Anthony'S Complex, Ground Floor, H.N. Pura Road, Hassan-573201, Karnataka. **Hissar:** Sco-71, 1st Floor, Red Square Market-Hissar-125001, Haryana. **Hoshiarpur:** 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Hoshiarpur-146001, Punjab. **Hubli:** 22nd & 23rd, 3rd Floor, Eureka Junction, Travellers Bungalov, Hubli-580029, Karnataka. **Hyderabad:** 8-2-596, Avenue 4, Karvy Plaza, Street No 1, Banjara Hills, Hyderabad-500034, Andhra Pradesh. **Indore:** 213 B City Center , M.G. Road, Opp. High Court, Indore-452001, Madhya Pradesh. **Jabalpur:** Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur-482002, Madhya Pradesh. **Jaipur:** S16/A IInd Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur-302001, Rajasthan. **Jalandhar:** Arora Prime Tower, Lowe Ground Floor, Office No 3 Plot No 28, Jalandhar-144001, Punjab. **Jalgaon:** 113, Navi Peth, B/H Mahalaxmi Dairy, Jalgaon-425001, Maharashtra. **Jalpaiguri:** D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri-735101, West Bengal. **Jammu:** 5 A/D Extension 2, Near Panama

Chowk Petrol Pump, Panama Chowk, Jammu-180012, Jammu & Kashmir. **Jamnagar:** 108 Madhav Palaza, Opp SBI Bank, Nr Lal Bunglow, Jamnagar-361001, Gujarat. **Jamshedpur:** Kanchan Tower, 3rd Floor, Main Road, Bistupur, Near Traffic Signal, Jamshedpur-831001, Jharkhand. **Jaunpur:** R N Complex, 1-1-9-G, In Front Of Pathak Honda, Ummarpur, Jaunpur-222002, Uttar Pradesh. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi-284001, Uttar Pradesh. **Jodhpur:** 203, Modi Arcade, Chopasni Road -Jodhpur-342001, Rajasthan. **Junagadh:** 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh-362001, Gujarat. **Kannur:** 2nd Floor, Prabhath Complex, Fort Road, Nr.ICICI Bank, Kannur-670001, Kerala. **Kanpur:** 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur-208001, Uttar Pradesh. **Karaikudi:** Gopi Arcade, 100 Feet Road, Karaikudi-630001, Tamil Nadu. **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001, Andhra Pradesh. **Karnal:** 18/369, Char Chaman, Kunjapura Road, Behind Miglani Hospital, Karnal-132001, Haryana. **Karur:** No.6, old No.1304, Thiru-vi-ka Road, Near G.R.Kalyan Mahal, Karur-639001, Tamil Nadu. **Kharagpur:** 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur-721304, West Bengal. **Kolhapur:** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur-416001, Maharashtra. **Kolkata:** 166 A Rashbihari Avenue 2nd Floor-Opp- Fortish Hospital, Kolkata-700029, West Bengal. **Kollam:** Sree Vigneswara Bhavan, Shastri Junction-Kollam-691001, Kerala. **Korba:** 1st Floor, 35, Indira Complex, P. Nagar, Korba-495677, Chatisgarh. **Kota:** 29, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota-324007, Rajasthan. **Kottayam:** 1st Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam-686002, Kerala. **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Near SBI Main Branch, Kurnool-518004, Andhra Pradesh. **Lucknow:** 24, Prem Nagar, Ashok Marg, Lucknow-226001, Uttar Pradesh. **Ludhiana:** Sco - 136, 1st Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana-141001, Punjab. **Madurai:** Rakesh towers, 30-C, 1st floor, Bye pass Road, Opp Nagappa motors, Madurai-625010, Tamil Nadu. **Malappuram:** First Floor, Cholakkal Building, Near U P School, Up Hil, Malappuram-676505, Kerala. **Malda:** Sahis Tulii, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda-732101, West Bengal. **Mandi:** 149/11, School Bazaar -Mandi -175001, Uttar Pradesh. **Mangalore:** Mahendra Arcade Opp Court Road, Karangal Padi-Mangalore-575003, Karnataka. **Margoa:** 2nd Floor, Dalal Commercial Complex, Pajifond, Margao -403601, Goa. **Mathura:** Ambey Crown, 11nd Floor, In Front Of BSA College, Gaushala Road, Mathura-281001, Uttar Pradesh. **Meerut:** 1st Floor, Medi Centre opp ICICI Bank, Hapur Road Near Bachha Park, Meerut-250002, Uttar Pradesh. **Mehsana:** Ul/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehsana-384002, Gujarat. **Mirzapur:** Girja Sadan, Dawari Gunj-Mirzapur-231001, Uttar Pradesh. **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga-142001, Punjab. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad-244001, Uttar Pradesh. **Morena:** Moti Palace, Near Ramjanki Mandir, Near Ramjanki Mandir, Morena-476001, Madhya Pradesh. **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort-400001, Maharashtra. **Muzaffarpur:** 1st Floor, Uma Market, Thana Gumtimoti Jheel, Muzaffarpur-842001, Bihar. **Mysore:** L-350,Silver Tower, Ashoka Road, Opp.Clock Tower, Mysore-570001, Karnataka. **Nadiad:** 104/105, Near Paras Cinema, City Point Nadiad, Nadiad-387001, Gujarat. **Nagercoil:** 3A, South Car Street-Nagercoil-629001, Tamil Nadu. **Nagpur:** Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Appartment Opp Khandelwal Jewelers, Dharampath, Nagpur-440010, Maharashtra. **Namakkal:** 105/2, Arun Towers, Paramathi Street-Namakkal-637001, Tamil Nadu. **Nanded:** Shop No.4, Santakripa Market, G G Road, Opp.Bank Of India, Nanded-431601, Maharashtra. **Nasik:** S-12, Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan, Nasik-422002, Maharashtra. **Navsari:** 1/1 Chinmay Arcade, Opp Sattapir Rd, Tower Rd, Mavsari-396445, Gujarat. **Nellore:** 16-2-230 , Room No : 27, 2nd Floor, Keizen Heights, Gandhi Nagar , Pogathota, Nellore-524001, Andhra Pradesh. **New Delhi:** 305 New Delhi House, 27 Barakhamba Road -New Delhi -110001, New Delhi. **Nizamabad:** H No:5-6-430, A Bove Bank Of Baroda First Floor, Beside HDFC Bank,Hyderabad Road, Nizamabad-503003, Andhra Pradesh. **Noida:** 307 Jaipuria Plazad 68 A, 2nd Floor, Opp Delhi Public School, Sector 26, Noida-201301, Uttar Pradesh. **Palghat:** No: 20 & 21, Metro Complex H.P.O.Road Palakkad, H.P.O.Road, Palakkad-678001, Kerala. **Panipat:** 1st Floor, Krishna Tower, Above Amertex,G.T. Road, Panipat-132103, Haryana. **Panjim:** City Business Centre, Coelho Pereira Building, Room No 18,19 & 20, Dada Vaidya Road, Panjim-403001, Goa. **Pathankot:** 1st Floor, 9 A, Improvement Trust Building, Patel Chowk, Pathankot-145001, Punjab. **Patiala:** Sco 27 D, Chotti Baradari, Near Car Bazaar, Patiala-147001, Punjab. **Patna:** 3A, 3rd Floor Anand Tower, Exhibition Road, Opp ICICI Bank, Patna-800001, Bihar. **Pollachi:** S S Complex, New Scheme Road-Pollachi-642002, Tamil Nadu. **Pondicherry:** No:7, Thiayagaraja Street,-Pondicherry-605001, Pondicherry. **Proddatur:** Shop No:4, Araveti Complex, Mydukur Road, Beside Syndicate Bank, Proddatur-516360, Andhra Pradesh. **Pudukottai:** Sundaram Masilamani Towers, Ts No. 5476 - 5479, PM Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai-622001, Tamil Nadu. **Pune:** Office # 16, Ground Floor, Shrinath Plaza, Near Dyaneshwar Paduka Chowk, F C Road, Pune-411005, Maharashtra. **Raipur:** 2 & 3 Lower Level, Millenium Plaza, Room No. Ll 2& 3, Behind Indian Coffee House, Raipur-492001, Chatisgarh. **Rajahmundry:** D.No.6-1-4,Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry-533101, Andhra Pradesh. **Rajapalayam:** Sri Ganapathy Complex, 14B/5/18, T P Mills Road, Rajapalayam-626117, Tamil Nadu. **Rajkot:** 104, Siddhi Vinyak Com. Opp Ramkrishna Ashram, Dr Yagnik Road, Rajkot-360001, Gujarat. **Ranchi:** Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi-834001, Jharkhand. **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care, Ratlam-457001, Madhya Pradesh. **Renukoot:** Shop No. 18, Near Complex Birla Market-Renukoot-231217, Uttar Pradesh. **Rewa:** 1st Floor, Angoori Building, Beside Allahabad Bank, Trans University Road, Civil Lines, Rewa-485001, Madhya Pradesh. **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak-124001, Haryana. **Roorkee:** Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office, Roorkee-247667, Uttaranchal. **Rourkela:** 1st Floor Sandhu Complex, Kachery Road, Uditnagar-Rourekla-769012, Orissa. **Sagar:** Above Poshak Garments, 5 Civil Lines, Infront Of Income Tax Office, Sagar-470002, Madhya Pradesh. **Saharanpur:** 18 Mission Market, Court Road-Saharanpur-247001, Uttar Pradesh. **Salem:** No:40, 2nd Floor, Brindavan Road, Fairlands, Near Perumal Koil, Salem-636016, Tamil Nadu. **Sambalpur:** Ground Floor Quality Massion, Sambalpur-768001, Orissa. **Satna:** 1st Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satna-485001, Madhya Pradesh. **Shaktinagar:** 1st/A-375, V V Colony, Dist Sonebhadra, Shaktinagar-231222, Uttar Pradesh. **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong-793001, Meghalaya. **Shimla:** Triveni Building, By Pas Chowkhhallini-Shimla-171002, Himachal Pradesh. **Shimoga:** Udaya Ravi Complex, LLR Road, Durgi Gudi-Shimoga-577201, Karnataka. **Shivpuri:** 1st Floor, M.P.R.P. Building, Near Bank Of India, Shivpuri-473551, Madhya Pradesh. **Sikar:** First Floor, Super Tower, Behind Ram Mandir Near Taparya Bagichi -Sikar -332001, Rajasthan. **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar-788001, Assam. **Siliguri:** Nanak Complex, Sevoke Road-Siliguri-734001, West Bengal. **Sitapur:** 12/12-A Sura Complex, Arya Nagar Opp, Mal Godam, Sitapur-261001, Uttar Pradesh. **Sivakasi:** 363, Thiruthangal Road, Opp: TNEB, Sivakasi-626123, Tamil Nadu. **Solan:** Sahnii Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan-173212, Himachal Pradesh. **Solapur:** Block No 06, Vaman Nagar, Opp D-Mart, Jule Solapur, Solapur-413004, Maharashtra. **Sonepat:** 205 R Model Town, Above Central Bank Of India-Sonepat-131001, Haryana. **Sri Ganganagar:** 35E Block, Opp: Sheetla Mata Vaateka Sri Ganganagar-Sri Ganganagar-335001, Rajasthan. **Srikakulam:** D.No-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam-532001, Andhra Pradesh. **Sultanpur:** Rama Shankar Complex, Civil Lines, Faizabad Road, Sultanpur-228001, Uttar Pradesh. **Surat:** G-5 Empire State Buliding, Nr Udhna Darwaja, Ring Road, Surat-395002, Gujarat. **Thanjavur:** No. 70, Nalliah Complex, Srinivasam Pillai Road,-Tanjore-613001, Tamil Nadu. **Thodupuzha:** First Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha - 685584, Kerala. **Tirunelveli:** 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli-627001, Tamil Nadu. **Tirupathi:** Flot No:16 1st Floor, R C Road, Near Palani Theater, Tirupathi-517501, Andhra Pradesh. **Tirupur:** First floor, 224 A, Kamaraj Road, Opp to Cotton market complex, Tirupur-641604, Tamil Nadu. **Tiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla-689107, Kerala. **Trichur:** 2Nd Floor,Brothers Complex, Naikkanal Junction,Shornur Road, Near Dhanalakshmi Bank H O, Thrissur-680001, Kerala. **Trichy:** 60, Sri Krishna Arcade, Thennur High Road,-Trichy-620017, Tamil Nadu. **Trivandrum:** 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum-695010, Kerala. **Tuticorin:** 4 - B, A34 - A37, Mangalmal Mani Nagar,, Opp. Rajaji Park, Palayamkottai Road,, Tuticorin-628003, Tamil Nadu. **Udaipur:** 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur-313001, Rajasthan. **Ujjain:** 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain-456010, Madhya Pradesh. **Valsad:** Shop No 2, Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad-396001, Gujarat. **Vapi:** Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi-396195, Gujarat. **Varanasi:** D-64/1321st Floor, Anant Complex, Sigra, Varanashi-221010, Uttar Pradesh. **Vellore:** 1, M N R Arcade, Officers Line, Krishna Nagar, Vellore-632001, Tamil Nadu. **Vijayanagar:** Soubhagya, 19-6-1/3, 2nd Floor, Near Fort Branch, Opp: Three Temples, Vizianagaram-535002, Andhra Pradesh. **Vijayawada:** 39-10-7, Opp : Municipal Water Tank, Labbipet, Vijayawada-520010, Andhra Pradesh. **Visakhapatnam:** Door No 47-14-5/1,Esvar Paradise, Dwarakanagar Main Road-Visakhapatnam-530016, Andhra Pradesh. **Warangal:** 5-6-95, 1st Floor, Opp: B.Ed Collage,Lashkar Bazar, Chandra Complex,Hanmakonda, Warangal-506001, Andhra Pradesh. **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near D.A.V. Girls College, Yamuna Nagar-135001, Haryana



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