

IDBI PRUDENCE FUND



An open-ended balanced scheme

KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

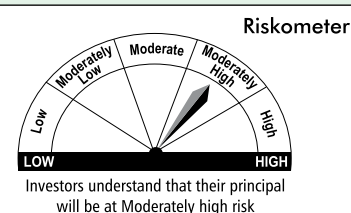
IDBI PRUDENCE FUND

An open-ended balanced scheme

Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation with income.
- Investments in equity & equity related instruments as well as debt and money market instruments.



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

Offer for Units of Rs.10 each (at par) during the New Fund Offer period and continuous offer for Units at NAV based prices.

NFO Opens: 03rd October, 2016 | NFO Closes: 17th October, 2016

Scheme re-opens for continuous sale and repurchase from : 28th October, 2016

Mutual Fund	IDBI Mutual Fund
Sponsor	IDBI Bank Limited (CIN: L65190MH2004GOI148838)
Asset Management Company	IDBI Asset Management Limited (CIN No: U65100MH2010PLC199319)
Trustee Company	IDBI MF Trustee Company Limited (CIN No: U65991MH2010PLC199326)
Address:	
Registered Office	IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400 005
Corporate Office	5th Floor, Mafatlal Centre, Nariman Point, Mumbai- 400 021.
Website	www.idbimutual.co.in

This Key Information Memorandum (KIM) sets forth the information about the scheme, which a prospective investor ought to know before investing.

For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.idbimutual.co.in

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.

SMS 'IDBIMF' to 09220092200 • Tollfree: 1800-419-4324 • www.idbimutual.co.in

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Investment Objective

The investment objective of the Scheme would be to generate opportunities for capital appreciation along with income by investing in a diversified basket of equity and equity related instruments, debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.

Asset allocation pattern

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

Instrument	Indicative Allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity and Equity Related Instruments	35%	60%	High
Equity Arbitrage Exposure	5%	10%	Low to Medium
Debt instruments (including fixed/floating rate debt instruments and securitized debt) and Money Market instruments	35%	60%	Low to Medium

Arbitrage will have fully set-off position with Zero Net Market Exposure. To the extent of arbitrage allocations, the Scheme would hold spot market positions only for the purpose of arbitrage opportunities and not to benefit from any upside potential that stocks may provide in the present or in future.

If the suitable arbitrage opportunities are not available in the opinion of the Fund Manager, the Scheme may invest arbitrage allocation (5%-10%) in debt and money market instruments. This is subject to the 30 days' rebalancing period provision mentioned below.

Equity investments will be limited to companies that will be constituents of the S&P BSE 500 Index universe and with total market capitalization of at least Rs.2,500 crores at the time of investment.

Investments in debt instruments will be limited to instruments with rating of A1+/AA+ and above while investing.

Due to ongoing addition/deletion to the index constituents by the Index provider, if a company ceases to be a part of the S&P BSE 500 Index post investment, the fund manager may continue to retain the company in the Portfolio if the fundamental outlook of the company merits continuation of the stock in the Scheme. However, no incremental purchases will be permitted in these companies after exclusion from the index.

Investment in Derivative instruments will not exceed 50% of the net assets of the Scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time.

The Scheme does not propose to invest in ADRs/GDRs and foreign securities.

Investment in Securitised Debt not to exceed 10% 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.

Scheme may enter into repos/reverse repos, including repo in corporate debt securities, as may be permitted by RBI.

The scheme will not write options or purchase instruments with embedded written options. The total exposure related to option premium paid will not exceed 20% of the net assets of the scheme. The cumulative gross investment in securities under the scheme, which includes Equity, Money market instruments, debt instruments including floating rate debt instruments and derivative positions, will not exceed 100% of the net assets of the scheme.

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

Though every endeavor will be made to achieve the objectives of the Scheme, the AMC/Sponsor/Trustee do not guarantee that the investment objectives of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

The Scheme may engage in short selling of securities in accordance with the framework relating to Short Selling and securities lending and borrowing specified by SEBI. The scheme shall not deploy more than 20% of its net asset in securities lending and not more than 5% in securities lending to any single counterparty.

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

Subject to the Regulations, the asset allocation pattern indicated above may change from time to time keeping in view market conditions and investment opportunities and perception of the AMC, applicable regulations and political and economic factors, the intention behind the change being at all times to protect the interest of Unitholders. Such changes in the asset allocation pattern will be for short term and defensive considerations.

In the event of asset allocation falling outside the limits specified in the asset allocation table, the fund manager will rebalance the same within 30 days from the date of deviation. If the rebalancing couldn't be completed within the 30 days, the details of such instances will be reported to the Trustees for taking necessary remedial measures. Though every endeavor will be made to achieve the objectives of the Scheme, the AMC/Sponsors/Trustees do not guarantee that the investment objectives of the Scheme will be achieved.

No guaranteed returns are being offered under the scheme.

Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

1. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information.
2. IDBI Prudence Fund will seek to invest in equity and equity related instruments as well as credit instruments, government securities, and money market instruments. The scheme will have small exposure towards arbitrage. The Scheme seeks to invest in profitable arbitrage opportunities that may potentially exist between the cash and derivative segments of equity market, other permissible arbitrage strategies. These investments by nature are volatile as the prices of the underlying securities are affected by various factors such as liquidity, time to settlement date, news flow, spreads between cash and derivatives market at different point of time, trading volumes, etc. There can be no assurance or guarantee that the arbitrage opportunities may exist at all times in the capital market. The lack of arbitrage opportunities shall not provide an opportunity to the Fund Manager to exploit price differences in the capital markets.
3. 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.
4. The Mutual Fund is not assuring any dividend nor is it assuring that it will make any dividend distributions. All dividend distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme and will be at the discretion of the AMC.
5. 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.
6. Different types of securities in which the Scheme/Plans would invest as given in the SID carry different levels of risk. Accordingly the Scheme's/Plan's risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds which are AAA rated, are comparatively less risky than bonds, which are AA rated.
7. 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.

8. Risks associated with investment in equity and equity related instruments

Investments in equity and equity related instruments like stocks, convertibles, warrants, derivatives etc carry both systematic (macro-economic) and company-specific risks. These instruments are exposed to and can be impacted by adverse changes in interest rates, currency rates, inflation, liquidity (trading volumes and settlement) as well as company specific risks like corporate governance issues, changes in technology, financial distress etc.

Equity shares and equity related instruments are volatile and prone to price fluctuations on a daily basis. Investments in equity shares and equity related instruments involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risks.

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

To mitigate risks associated with investments in equity and equity related instruments the AMC will ensure that the portfolio is adequately diversified. Equity exposure will be limited to the constituents of the S&P BSE 500 Index only. Scheme will only invest in those companies whose market capitalization is at least

Rs.2,500 crores at the time of making investments. The Fund Manager will invest in companies/sectors demonstrating superior growth potential identified through a robust in-house research process for its investments merits – competitive position, earnings growth, management quality etc – and will be monitored on an ongoing basis to minimize company/sector specific risks. The Fund Manager may also use derivatives tools as appropriate to hedge against market/company specific risks.

9. Risks associated with investments in Debt/Money Market Instruments

The scheme has an allocation of 35 % to 60 % in debt and money market instruments. It may go more than 60% temporarily only if arbitrage opportunities do not exist.

Risks associated with investments in debt and money market instruments are as follows.

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

The AMC seeks to manage credit risk by restricting investments only to debt instruments rated A1+/AA+ and above. Regular review of the issuer profile to monitor and evaluate the credit quality of the issuer will be carried out.

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

Interest rate risk mitigation will be through active duration management at the portfolio level through regular monitoring of the interest rate environment in the economy.

- c) **Liquidity risk:** The liquidity of a bond may change depending on market conditions leading to changes in the liquidity premium linked to the price of the bond. At the time of selling the liquidity, 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.

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

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

In circumstances where Scheme will invest in debt/money market instruments due to unavailability of suitable arbitrage opportunities in cash and derivatives segments of equity markets, then the investment manager may choose to have a lower equity exposure (which is subject to 30 days' rebalancing period requirement explained under the Asset Allocation Section of this document). In such a case, the fund may not be regarded as equity oriented as per extant Income Tax laws and consequently may not enjoy its tax advantage available to an equity oriented fund (STT etc) and may be subject to taxation applicable to a fund other than equity oriented fund in that particular financial year.

Further, the tax treatment of fund as "Equity Oriented Fund/Other than Equity Oriented Fund" is determined only after the close of financial year. Hence, the investors who exit the fund or redeem their units during the financial year may not be able to know the tax treatment of his earnings till the end of the financial year. In view of the individual nature of the tax consequences, each investor is advised to consult his/her own professional tax advisor.

10. 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:

- a) **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.
- b) **Default Risk:** This is the risk that losses will be incurred due to default by counter party. This is also known as credit risk or counterparty risk.
- c) **Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being

hedged for e.g. mismatch between the maturity date of the futures and the actual selling date of the asset.

- d) **Limitations on upside:** Derivatives when used as hedging tool can also limit the profits from a genuine investment transaction.
- e) **Liquidity risk** pertains to how saleable a security is in the market. All securities/instruments irrespective of whether they are equity, bonds or derivatives may be exposed to liquidity risk (when the sellers outnumber buyers) which may impact returns while exiting opportunities.

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

11. Risks associated with Short Selling and Securities Lending

- a) **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. Short selling a security demonstrates a negative view on a particular security (i.e. an expectation that the stock price will fall in future). 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.

- b) **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.

12. 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:

- a) **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.
- b) **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.
- c) **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.
- d) **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.
- e) **Liquidity risk:** There is no assurance that a deep secondary market will develop for the instrument. This could limit the ability of the investor to resell them.

13. Risks associated with investing in unrated securities

Investing in unrated securities will be riskier compared to investment in rated instruments due to non availability of third party assessment on the repaying capability of the issuer. Any investment in unrated securities will be carried out only after obtaining the general approval from Board of Trustees and Board of AMC. The Mutual Fund will carry out internal rating exercise for all unrated instruments in which the Fund Manager plans to make investments and assign a proxy rating. Investments in unrated instruments will only be made in instruments with proxy rating of A1+/AA+ or above.

14. Risks associated with repo/reverse repo transactions in corporate bonds

- a) **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.

b) **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.

c) **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.

15. Risk factors affecting the Arbitrage Strategy followed by this Scheme are as under

a) **Liquidity Risk:** In case of Arbitrage trades, under abnormal circumstances it will be difficult to square off the transaction due to liquidity being poor in the underlying stock, stock futures or options market. However the fund will aim at taking exposure only into liquid stocks/derivatives where there will be minimal risk to square off the transaction.

b) **Execution Risk:** The prices which are seen on the screen need not be the same at which execution will take place.

c) **Mark to Market Risk:** There could be a mark to market loss in derivatives leg of arbitrage and additional margin may need to be provided for the same.

d) **Basis Risk:** In case of a large redemption, the scheme may need to reverse the spot-futures transaction before the date of futures’ settlement. This eventuality may lead to the basis risk. In such extraordinary circumstances, the Fund Manager may have to unwind positions before the expiry at a basis which maybe higher than the initiation basis to meet redemptions. Premature unwinding of the position might result in the locked in profits not getting realized.

e) **Corporate Action Risk:** In the case of arbitrage in corporate actions, the corporate action might get delayed due to regulatory hurdles or other unforeseen circumstances. This might affect the yield expected from the specific trade.

f) **Tracking Error Risk:** Point 2 of Arbitrage Strategy Paragraph (mentioned under Investment Strategies in SID) provides that Index Spot v/s Future Arbitrage opportunity may be exploited.

In case Index Spot v/s Future Arbitrage opportunity is used, the fund may buy index stocks/index basket and short sell index futures. It may happen that due to record dates of corporate actions in one or more index stocks, holdings of index stocks may not be in line with index weightages. It is similar to tracking error risk in index fund. This may create deviation in actual return than the return envisaged while entering into arbitrage. Further corporate action may also lead to deviation in Index Future price from its basic valuation principle of “spot plus carrying cost”.

Plan and Options

The Scheme offers the following Plans for investment:

- a) Regular Plan
- b) Direct Plan

As per SEBI circular no CIR/IMD/DF/21/2012 dated September 13, 2012, a separate plan (Direct Plan) is provided to the investors for direct investments, i.e., investments not routed through a distributor. The Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plan. The Scheme shall declare a separate NAV for all sub-options under both direct and regular plan.

The Regular and the Direct Plan will be maintained under a common portfolio. Within each Plan there are two options –

- a) Dividend option and
- b) Growth option

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

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

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

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

Within each Plan there are two options

- Dividend option and
- Growth option

The Growth option will not declare any dividends.

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

Investors can opt for any one of following modes of dividend :-

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

The Growth option will not declare any dividends.

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

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

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

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

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

Special Facilities available

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

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

Subscription

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

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

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

1. Where the application is received up to 3.00 p.m. on a business day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day of receipt of application;
2. Where the application is received after 3.00 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the next business day ; and
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.

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

For investments of an amount equal to or more than Rs. 2 lakh through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans

(STP) the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Scheme.

Redemption

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

1. Where the application is received up to 3.00 pm – the closing NAV of day immediately preceding the next business day; and
2. Where the application is received after 3.00 pm – the closing NAV of the next business day.

Switches

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

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

In case of 'switch' transactions from one scheme to another, the allotment shall be in line with redemption payouts and realization of funds into the switch-in scheme (where applicable).

Transactions through online facilities/electronic modes:

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

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

Minimum Application Amount/Number of Units

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

Dispatch of Repurchase (Redemption) Request

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

Restriction on Redemption

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

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

Restriction on redemption shall be imposed only with the approval of the Board of AMC

and Trustee Company. Such imposition of restriction shall be immediately intimated to SEBI.

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

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

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

Benchmark Index

50% S&P BSE 500 Index + 50% CRISIL Composite Bond Fund Index

Dividend Policy

Dividend declaration under the Dividend options in the scheme is subject to the availability of distributable surplus and at the discretion of the AMC and Trustee Company. No returns is assured under the scheme.

Name of the Fund Manager/Tenure of managing the Scheme

Mr. V. Balasubramanian (Equity Component)
 Mr. Gautam Kaul (For Debt component)
 Tenure of managing Scheme - This is a New Fund Offer

Name of the Trustee Company

IDBI MF Trustee Company Limited

Performance of the scheme

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

Scheme Related Disclosures

SEBI vide its Circular SEBI/HO/IMD/DF2/CIR/P/2016/42 dated 18th March 2016, has stipulated to disclose Top 10 holdings by Issuer, Fund Allocation towards various Sectors, Portfolio Turnover Ratio.

However as this is a new fund offer, such disclosures are not applicable currently.

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

Expenses of the Scheme

(i) Load Structure

New Fund Offer Period	On an ongoing basis
The initial issue expenses of IDBI Prudence Fund would be borne by the Asset Management Company. Load Structure Entry Load For normal transactions/Switch-in and SIP): Not Applicable; Exit Load (repurchase/switch-out/transfer/SWP): 1% for exit within 12 months from the date of allotment. No load on exit after the aforementioned period.	Entry Load (For normal transactions/Switch-in and SIP): Not applicable. Exit Load (Redemption/Switch-out/Transfer/SWP): 1% for exit within 12 months from the date of allotment. No load on exit after the aforementioned period.

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

SEBI vide its circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission, if any, to the distributor on the investment made by the investor will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

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

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

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

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

(ii) Recurring expenses

As per regulation 52(6)(C) the total 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 :—

- First Rs. 100 Crores of the daily net assets : 2.50%
- Next Rs. 300 Crores of the daily net assets : 2.25%
- Next Rs. 300 Crores of the daily net assets : 2.00%
- Balance of the assets :1.75%

Provided that, if there are no suitable arbitrage opportunities and due to this exposure in debt/Money Market Instruments exceeds 65% of net assets (which is again subject to 30 days' rebalancing period) such recurring expenses shall be lesser by at least 0.25% of the daily net assets outstanding in each financial year.

The Mutual Fund may charge additional expenses, incurred towards different heads mentioned under sub-regulations (2) and (4) of regulation 52 of SEBI (Mutual Fund) (Second Amendment) Regulations, 2012, not exceeding 0.20% of daily net assets of the scheme.

The AMC has estimated that annual recurring expenses of up to 2.70% p.a. of the daily net assets may be charged to Regular Plan of the Scheme 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 3.00% p.a of the daily net assets that may be charged to the Scheme. (It will be a maximum total expense ratio of 2.75% p.a of daily net assets (including additional expenses as per regulation 52(6A) of SEBI (MF) Regulations and expense towards distribution of assets to cities beyond Top 15 cities as per SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13,2012), if there are no suitable arbitrage opportunities and due to this, exposure in debt/Money Market Instruments exceeds 65% which is again subject to 30 days' rebalancing period).

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

Investor Education and Awareness

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

Service Tax

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

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

For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund.

Transaction Charges

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

- i. 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.
- ii. The distributor may be paid Rs.150/- as transaction charge for a first time investor in Mutual Funds.
- iii. 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.
- iv. The AMCs shall be responsible for any malpractice/mis-selling by the distributor while charging transaction costs.
- v. There shall be no transaction charge on subscription below Rs.10, 000/-
- vi. 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.
- vii. There shall be no transaction charge on transactions other than purchases/subscriptions relating to new inflows.
- viii. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and the number of units allotted against the net investment.
- ix. Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. Further, Distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product.

It is also clarified that as per SEBI circular no. SEBI/IMD/CIR No. 4/168230/09, dated

June 30, 2009, upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.

Waiver of Load for Direct Applications

Not applicable

Tax treatment for the Investors (Unitholders)

As per the extant income tax provisions for a Balanced Fund to be recognized as an equity oriented scheme, the investible funds should be invested by way of equity shares in domestic companies to the extent of more than sixty-five per cent (65%) of the total proceeds of such fund

Provided that the percentage of equity shareholding of the fund shall be computed with reference to the annual average of the monthly averages of the opening and closing figures.

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

Equity Scheme	Resident Investors**	Mutual Fund**
Dividend Distribution Tax	Nil	Nil
Capital Gains		
• Long Term	Nil	Nil
• Short Term (units held for less than 12 months)	15% (plus applicable surcharge and cess)	Nil

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

The Tax rate applicable to debt schemes will be as below:

Debt Scheme	Resident Investors**	Mutual Fund**
Dividend Distribution Tax	Nil	Individual/HUF - 25% of dividend (plus applicable surcharge & cess) Others- 30% of dividend (plus applicable surcharge & cess)
Capital Gains		
• Long Term	20% with indexation (plus applicable surcharge & cess)	Nil
• Short Term (units held for less than 36 months)	Rates applicable to Unit holders as per their income slabs (plus applicable surcharge & cess)	Nil

** For further details on taxation please refer to the Section on Taxation in the SAI and independently refer to your tax advisor.

Daily Net Asset Value (NAV) Publication

The NAV, Sale Price and Repurchase Price will be declared and will be published at least in 2 daily newspapers on all business days. NAV can also be viewed on www.idbimutual.co.in and www.amfindia.com.

For Investor Grievances, please contact Registrar
Karvy Computershare Pvt. Ltd.

SEBI Registration Number: INR000000221

Unit: IDBI Mutual Fund

KARVY SELENIUM, Plot No.31 & 32, Tower B, Survey No.115/22, 115/24 & 115/25, Financial District, Gachibowli, Nanakramguda, Serlingampally Mandal, Hyderabad - 500 032, Ranga Reddy District, Telengana State.

Phone: 040-3321 5121 to 040-3321 5123.

Email: idbimf.customer@karvy.com

IDBI Mutual Fund/IDBI Asset Management Limited

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

**Mr. S. V. Durga Prasad
Investor Relations Officer**

IDBI Asset Management Limited

5th Floor, Mafatlal Center, Nariman Point, Mumbai - 400 021. Phone: 022-6644 2800;

Fax: 022-6644 2801

Email: contactus@idbimutual.co.in

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

**Mr. A. Jayadevan
Compliance Officer**

5th Floor, Mafatlal Center, Nariman Point, Mumbai - 400 021. Phone No. 022-6644 2865

email-id: complianceofficer@idbimutual.co.in

You may also approach

Mr. Dilip Kumar Mandal
Managing Director & Chief Executive Officer
 IDBI Asset Management Limited
 5th Floor, Mafatlal Center, Nariman Point, Mumbai - 400 021. Phone No. 022-6644 2822
 email-id: ceodesk@idbimutual.co.in

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

Unitholders' Information

- 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.

As a first step in the direction to create one record for all financial assets of every individual, SEBI has advised Depositories and AMCs, vide Circular No.CIR/MRD/DP/31/2014 dated November 12, 2014, to enable a single consolidated view of all the investments of an investor in Mutual Funds (MF) and securities held in demat form with the Depositories.

Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. For PANs which are common between depositories and AMCs, the Depositories shall send the CAS. In other cases (i.e. PANs with no demat account and only MF units holding); the AMCs/MF-RTAs shall continue to send the CAS to their unit holders on or before tenth day of succeeding month of allotment in compliance with Regulation 36(4) of the SEBI (Mutual Funds) Regulations, 1996.

Where statements are presently being dispatched by email either by the Mutual Funds or by the Depositories, CAS shall be sent through email.

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

The consolidated account 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.

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

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, by the Depository or Mutual Fund/AMC, as may be applicable, on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds.

For investors holding demat accounts, provision to opt out of the facility of CAS shall be given by Depositories.

Transaction for this purpose shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan and systematic transfer plan.

- Monthly Disclosures: Portfolio** - 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 Disclosures: Portfolio**

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 may opt to send the portfolio statement to all unit holders in lieu of the advertisement (if applicable).

The portfolio statements will also be displayed on the website of AMFI

4. 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.

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

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

The Abridged Scheme wise Annual Report may be mailed to the investors' e-mail address if so mandated.

The Scheme wise annual report shall also be displayed on the website of the Mutual Fund and AMFI.

The full Annual Report shall be available for inspection at the Head Office of the mutual fund and a copy thereof shall be made available to unit holder on payment of such nominal fees as may be specified by the mutual fund.

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

The Portfolio Statement, unaudited financial results, Scheme wise annual report will also be displayed on the website of the Mutual Fund and AMFI.

For those Unit holders who have provided an e-mail address, the AMC will send the account statement, annual report or abridged annual report by e-mail and no separate Physical account statement, annual report or abridged annual report will be issued.

Investors who have not provided an email id and investors who have specifically requested for physical documents despite providing the email id to the Mutual Fund will continue to receive the documents mentioned above in physical form. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

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

Prudential Limits

- Sector exposure limit:** - In accordance with SEBI circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 partially modified by SEBI Circulars No. SEBI/HO/IMD/DF2/CIR/P/2016/35 dated February 15, 2016, and No. SEBI/HO/IMD/DF2/CIR/P/2016/68 dated August 10, 2016, the Scheme shall not have total debt and money market exposure exceeding 25% of Scheme's net assets in a particular sector (excluding investments in Bank Certificate of Deposits, CBLO, Government of India Securities, Treasury Bills, Short Term Deposits of Scheduled Commercial Bank and AAA rated Securities issued by Public Financial Institutions and Public Sector Banks). Provided that an additional debt exposure to financial services sector (over and above the limit of 25%) not exceeding 10% of the net assets of the Scheme shall be allowed by way of increase in debt exposure to Housing Finance Companies (HFCs) only.
 Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank and the total investment/exposure in HFCs shall not exceed 25% of the net assets of the Scheme.
- Group exposure limit:** In accordance with SEBI circular dated February 15, 2016, the total exposure of scheme in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Trustees. This limit shall be applicable for investments in debt and money market securities by the scheme.

Product differentiation vis-à-vis other Equity funds and IDBI Prudence Fund

	IDBI Prudence Fund	IDBI Diversified Equity Fund	IDBI India Top 100 Equity Fund	IDBI Equity Advantage Fund
Type of Scheme	An open-ended balanced scheme	An open-ended growth scheme	An open-ended growth scheme	An Open ended Equity Linked Savings Scheme offering income tax benefits under Section 80C of the IT Act, 1961
Investment universe	Invests in equities and equity related instruments which are constituents of the S&P BSE 500 Index universe and with total market capitalization of at least Rs.2,500 crores at the time of investment and also in debt and Money market instruments (with rating of A1+/AA+ and above). The Scheme will also have Arbitrage exposure up to 5-10% of its net assets.	Predominantly in Equity and Equity related instruments	Invests only in Equities and equity related instruments comprising the Nifty 100 Index.	Predominantly in Equity and Equity related instruments
Investment Objective	The investment objective of the scheme would be to generate opportunities for capital appreciation along with income by investing in a diversified basket of equity and equity related instruments, debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.	To provide investors with opportunities for long-term growth in capital through investment in a diversified basket of equity stocks, debt and money market instruments. The equity portfolio will be well diversified and actively managed to realize the scheme objective. However, there can be no assurance that the investment objective of the scheme will be realized.	The investment objective of the scheme is to provide investors with opportunities for long-term growth in capital through active management of a diversified basket of equity stocks, debt and money market instruments. The investment universe of the scheme will be restricted to equity stocks and equity related instruments of companies that are constituents of the Nifty 50 Index and the Nifty Next 50 Index comprising a total of 100 stocks. These two indices are collectively referred to as the Nifty 100 Index. The equity portfolio will be well-diversified and actively managed to realize the Scheme objective.	The Scheme will seek to invest predominantly in a diversified portfolio of equity and equity related instruments with the objective to provide investors with opportunities for capital appreciation and income along with the benefit of income-tax deduction (under section 80C of the Income-tax Act, 1961) on their investments. Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of allotment to be eligible for income-tax benefits under Section 80C. There can be no assurance that the investment objective under the scheme will be realized.
Asset Allocation - Equity	35%-60% Equities and equity related instruments	70%-100% Equities and equity related instruments	70% - 100% Equities and equity related instruments of constituents of the Nifty100 Index	80%-100% Equities and equity related instruments
Asset Allocation - Debt	35%-60% Debt instruments (including fixed/floating rate debt instruments and securitized debt)and Money Market Instruments	0%-30% Debt and Money Market Instruments	0%-30% Debt and Money Market Instruments	0 – 20% Debt and Money Market Instruments
Asset Allocation – Arbitrage	5%-10% Equity Arbitrage Exposure	Not Applicable	Not Applicable	Not Applicable
Benchmark	50% S&P BSE 500 Index + 50% CRISIL Composite Bond Fund Index	S&P BSE 500 Index	Nifty 100 Index	S&P BSE 200 Index
Dividend frequency	Dividend is not assured and subject to the availability of distributable surplus and at the discretion of AMC and Trustees.	Dividend is not assured and subject to the availability of distributable surplus and at the discretion of AMC and Trustees.	Dividend is not assured and subject to the availability of distributable surplus and at the discretion of AMC and Trustees.	Dividend is not assured and subject to the availability of distributable surplus and at the discretion of AMC and Trustees.
Dividend distribution Tax (DDT)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
No of folios as on 9th September 2016	-	37872	51439	56716
Asset Under Management as on 9th September 2016 (in Rs crores)	-	520.70	442.34	555.84

Date: September 16, 2016.

GENERAL INFORMATION

- a. It must be understood clearly that all the applicants are deemed to have accepted the terms & conditions subject to which these offers are being made and bind themselves to the terms mentioned in the SAI / SID / KIM upon signing the application form and tendering payment.
- b. Application Form should be filled legibly in ENGLISH in BLOCK Letters using black or blue ink. Please strike out any section that is not applicable.
- c. **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. Incomplete applications are liable to be rejected.

GUIDELINES TO HELP YOU COMPLETE THE APPLICATION FORM**(1) Distributor details**

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

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

Overseas Distributors: Overseas Distributors are exempted from obtaining NISM certification and AMFI registration. However, such Overseas Distributors are required to

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

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

(5) **Accounts opened on behalf Minor / Change of status from minor to major / Change of Guardian:** Kindly refer addendum No.06/2011 under Notices and Addendum on the website of the AMC.

(6) **Mode of Payment**

a) **For Resident investors**

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

- the Specific Scheme A/c Permanent Account Number (where the investor has a PAN) e.g.: IDBI Scheme Name A/C XXXXXXX (PAN) OR
- 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:

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

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

- A Certificate (in original) from the issuing banker duly certified by the employee signing the pre-funded instrument with his / her full signature, name, employee code, bank seal and contact number, stating the Account

holder's name, the Bank Account Number which has been debited for issue of the instrument (Mandatory) and PAN as per bank records, if available.

- A copy of the acknowledgement from the bank, wherein the instructions to debit / carry the bank account details and name of the investor as an account holder are available
- A copy of the passbook / bank statement evidencing the debit for issuance of the instrument.

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

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

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

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

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

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 Mutual Fund Schemes through the Stock Exchange of India Limited (NSE) - Mutual Fund Service System (MFSS) and Bombay Stock Exchange (BSE) - STAR MF. For more details please refer Section on Notices and Addendum in website of IDBI Mutual Fund.

(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 / RTGS. In order to enable the AMC to credit the funds directly to the Bank account of the investors, the investors are requested to provide all details about their bank account as required in point 3 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 MF Online, E-alerts and E-payouts.

IDBI MF online: This facility is available for New Investors and existing unit holders of IDBI Mutual Fund. This facility enables investors to transact online on www.idbimutual.co.in by using "Invest online". On "Invest 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 through (Visa) debit card subject to submission of Permanent Account Number (PAN) and Know Your Customer (KYC) compliance proof by all Unitholders 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: 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 the same 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. Nomination is not allowed in a folio held on behalf of a minor.

- ii. The applicant / unit holders can nominate a person / persons (upto three) 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 three) in whom all the rights in the units shall vest in the event of death of all the joint Unit holders.
- 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	FIs	PIO
Copy of the PAN Card	✓	✓	✓	✓	✓	✓	✓	✓	✓
Copy of the KYC acknowledgement	✓	✓	✓	✓	✓	✓	✓	✓	✓
Resolution / Authorization to invest		✓	✓					✓	
List of authorized 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								✓	
Foreign Account Tax Compliance Act (FATCA)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Ultimate Beneficial Owner (UBO)		✓	✓	✓	✓	✓		✓	

NFO Opens: 03rd October, 2016 | NFO Closes: 17th October, 2016
Scheme re-opens for continuous sale and purchase on 28th October, 2016

Product Label	
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Long term capital appreciation with income. Investments in equity & equity related instruments as well as debt and money market instruments. 	<p>Riskometer</p> <p>Investors understand that their principal will be at Moderately High risk</p>

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

Name & ARN Code	Sub Distributor ARN	Internal code for sub Agent / Branch Code	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 Folio No. _____ [Please fill in Folio No. & name of 1st unit holder and proceed to Investment Details]

2. APPLICANT'S PERSONAL DETAILS (MANDATORY)

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

Name of First/Sole Applicant/Minor* _____
 (as appearing in ID proof) Gender (Please ✓) Male Female Other Date of Birth D D M M Y Y Y Y

PAN (Attach Proof) _____ KYC (Please ✓) Proof Attached
 Father's Name _____

Status (Please ✓) Please attach mandatory "Ultimate Beneficial Ownership (UBO) including additional FATCA & CRS information" Form
 Resident Individual NRI / PIO Trust HUF Bank / FIs Sole Proprietorship Minor Company/Body Corporate
 FIs Partnership Firm AOP / BOI Society Other _____ (Please Specify)

Occupation (Please ✓) Private Sector Service Public Sector Government Service Business Professional Agriculturist Retired Housewife Student Other _____ (Please Specify)

Gross Annual Income Details (Please ✓) Below 1 Lac 1-5 Lacs >5-10 Lacs >10-25 Lacs >25-1 Crore >1 Crore

Net-worth in ₹ _____ (Net worth should not be older than 1 year) as on (date) D D / M M / Y Y Y Y (Not older than 1 year)

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

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

Correspondence Address (Please provide full Address)		Overseas Address (Mandatory for NRI / FII Applicants)	
HOUSE FLAT NO.		HOUSE FLAT NO.	
STREET ADDRESS		STREET ADDRESS	
CITY/TOWN	STATE	CITY/TOWN	STATE
COUNTRY	PIN&CODE	COUNTRY	PINCODE

Tel. (Off.) _____ Tel. (Res.) _____
 EMail: _____ Mobile _____

Name of the Guardian#/contact person for non-individual _____
 PAN (Attach proof) _____ Nationality _____ KYC (Please ✓) Proof Attached

Relationship with Minor Please (✓) Mother Father 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

Name of Second Applicant _____
 (Not applicable for minor/ Non Individual Investment)
 PAN (Attach Proof) _____ Gender (Please ✓) Male Female Other Date of Birth D D M M Y Y Y Y
 Father's Name _____ KYC (Please ✓) Proof Attached

Status (Please ✓) Please attach mandatory "Ultimate Beneficial Ownership (UBO) including additional FATCA & CRS information" Form Resident Individual NRI / PIO

Occupation (Please ✓) Private Sector Service Public Sector Government Service Business Professional Agriculturist Retired Housewife Student Other _____ (Please Specify)

Gross Annual Income Details (Please ✓) Below 1 Lac 1-5 Lacs >5-10 Lacs >10-25 Lacs >25-1 Crore >1 Crore

Politically Exposed Person (PEP) Status I am PEP I am Related to PEP Not Applicable

Acknowledgement Slip	Scheme Name : _____ Option: _____ Sub Option: _____	Stamp, Signature & Date
	Received from Mr. / Ms. /M/s. _____	
	Cheque / DD No. : _____ Date : _____ Amount Rs.: _____	

In case there is any change in your KYC information please update the same by using the prescribed 'KYC Change Request form' and submit the same at the Point of Service of any KYC Registration Agency.

Name of Third Applicant
(Not applicable for minor/ Non Individual Investment)

PAN (Attach Proof) _____ Gender (Please ✓) Male Female Other Date of Birth D D M M Y Y Y Y

Father's Name _____ KYC (Please ✓) Proof Attached

Status (Please ✓) Please attach mandatory "Ultimate Beneficial Ownership (UBO) including additional FATCA & CRS information" Form
 Resident Individual NRI / PIO

Occupation (Please ✓) Private Sector Service Public Sector Government Service Business Professional Agriculturist Retired Housewife Student Other (Please Specify) _____

Gross Annual Income Details (Please ✓) Below 1 Lac 1-5 Lacs >5-10 Lacs >10-25 Lacs >25-1 Crore >1 Crore

Politically Exposed Person (PEP) Status I am PEP I am Related to PEP Not Applicable

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

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

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

DP ID _____ Beneficiary Account No./Client ID _____
 DP Name _____

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

5. POWER OF ATTORNEY (PoA) POA Name _____

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

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

IDBI Prudence Fund - Plan: Regular Direct **Option:** Growth Dividend
Mode of dividend: Payout Re-investment Sweep
Sweep: To Scheme _____ Plan _____ Option _____

Investment Amount (Rs.) _____ DD Charges if any (Rs.) _____ Net Amount (in words) _____
Mode of Payment (Please ✓) Cheque DD Funds Transfer RTGS/NEFT
 Drawn on Bank _____
 Branch & City _____ Account No. _____
 Chq./DD No. _____ Date D D M M Y Y Y Y IFSC Code _____

A/c Type - S/B NRE Current NRO FCNR* *Kindly provide photocopy of the payment Instrument or Foreign Inward Remittance Certificate (FIRC) evidencing source of funds
 Cheque / D.D. to be crossed "Account Payee" only and should be drawn payable to: - "IDBI PRUDENCE FUND A/C XXXXXXX" (Investor PAN) or "IDBI PRUDENCE FUND A/C XXXXXXX" (Name of the First holder)

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

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

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

8. DECLARATION

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

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

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

Signature

First / Sole Applicant / Guardian
Second Applicant
Third Applicant

NFO Opens: 03rd October, 2016 | NFO Closes: 17th October, 2016
Scheme re-opens for continuous sale and purchase on 28th October, 2016

Product Label	
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Long term capital appreciation with income. Investments in equity & equity related instruments as well as debt and money market instruments. 	<p>Riskometer</p> <p>Investors understand that their principal will be at Moderately High risk</p>

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

Name & ARN Code	Sub Distributor ARN	Internal code for sub Agent / Branch Code	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 Folio No. _____ [Please fill in Folio No. & name of 1st unit holder and proceed to Investment Details]

2. APPLICANT'S PERSONAL DETAILS (MANDATORY)

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

Name of First/Sole Applicant/Minor* _____
 (as appearing in ID proof) Gender (Please ✓) Male Female Other Date of Birth D D M M Y Y Y Y

PAN (Attach Proof) _____ KYC (Please ✓) Proof Attached
 Father's Name _____

Status (Please ✓) Please attach mandatory "Ultimate Beneficial Ownership (UBO) including additional FATCA & CRS information" Form
 Resident Individual NRI / PIO Trust HUF Bank / FIs Sole Proprietorship Minor Company/Body Corporate
 FIs Partnership Firm AOP / BOI Society Other _____ (Please Specify)

Occupation (Please ✓) Private Sector Service Public Sector Government Service Business Professional Agriculturist Retired Housewife Student Other _____ (Please Specify)

Gross Annual Income Details (Please ✓) Below 1 Lac 1-5 Lacs >5-10 Lacs >10-25 Lacs >25-1 Crore >1 Crore

Net-worth in ₹ _____ (Net worth should not be older than 1 year) as on (date) D D / M M / Y Y Y Y (Not older than 1 year)

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

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

Correspondence Address (Please provide full Address)	Overseas Address (Mandatory for NRI / FII Applicants)
HOUSE FLAT NO. _____	HOUSE FLAT NO. _____
STREET ADDRESS _____	STREET ADDRESS _____
CITY/TOWN _____ STATE _____	CITY/TOWN _____ STATE _____
COUNTRY _____ PIN&CODE _____	COUNTRY _____ PINCODE _____

Tel. (Off.) _____ Tel. (Res.) _____
 EMail: _____ Mobile _____

Name of the Guardian#/contact person for non-individual _____
 PAN (Attach proof) _____ Nationality _____ KYC (Please ✓) Proof Attached

Relationship with Minor Please (✓) Mother Father 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

Name of Second Applicant _____
 (Not applicable for minor/ Non Individual Investment)
 PAN (Attach Proof) _____ Gender (Please ✓) Male Female Other Date of Birth D D M M Y Y Y Y
 Father's Name _____ KYC (Please ✓) Proof Attached

Status (Please ✓) Please attach mandatory "Ultimate Beneficial Ownership (UBO) including additional FATCA & CRS information" Form Resident Individual NRI / PIO

Occupation (Please ✓) Private Sector Service Public Sector Government Service Business Professional Agriculturist Retired Housewife Student Other _____ (Please Specify)

Gross Annual Income Details (Please ✓) Below 1 Lac 1-5 Lacs >5-10 Lacs >10-25 Lacs >25-1 Crore >1 Crore

Politically Exposed Person (PEP) Status I am PEP I am Related to PEP Not Applicable

Acknowledgement Slip	Scheme Name : _____ Option: _____ Sub Option: _____	Stamp, Signature & Date
	Received from Mr. / Ms. /M/s. _____	
	Cheque / DD No. : _____ Date : _____ Amount Rs.: _____	

In case there is any change in your KYC information please update the same by using the prescribed 'KYC Change Request form' and submit the same at the Point of Service of any KYC Registration Agency.

Name of Third Applicant
(Not applicable for minor/ Non Individual Investment)

PAN (Attach Proof) _____ Gender (Please ✓) Male Female Other Date of Birth D D M M Y Y Y Y

Father's Name _____ KYC (Please ✓) Proof Attached

Status (Please ✓) Please attach mandatory "Ultimate Beneficial Ownership (UBO) including additional FATCA & CRS information" Form
 Resident Individual NRI / PIO

Occupation (Please ✓) Private Sector Service Public Sector Government Service Business Professional Agriculturist Retired Housewife Student Other (Please Specify) _____

Gross Annual Income Details (Please ✓) Below 1 Lac 1-5 Lacs >5-10 Lacs >10-25 Lacs >25-1 Crore >1 Crore

Politically Exposed Person (PEP) Status I am PEP I am Related to PEP Not Applicable

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

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

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

DP ID _____ Beneficiary Account No./Client ID _____
 DP Name _____

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

5. POWER OF ATTORNEY (PoA) POA Name _____

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

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

IDBI Prudence Fund - Plan: Regular Direct **Option:** Growth Dividend
Mode of dividend: Payout Re-investment Sweep
Sweep: To Scheme _____ Plan _____ Option _____

Investment Amount (Rs.) _____ DD Charges if any (Rs.) _____ Net Amount (in words) _____
 Mode of Payment (Please ✓) Cheque DD Funds Transfer RTGS/NEFT
 Drawn on Bank _____
 Branch & City _____ Account No. _____
 Chq./DD No. _____ Date D D M M Y Y Y Y IFSC Code _____

A/c Type - S/B NRE Current NRO FCNR* *Kindly provide photocopy of the payment Instrument or Foreign Inward Remittance Certificate (FIRC) evidencing source of funds
 Cheque / D.D. to be crossed "Account Payee" only and should be drawn payable to: - "IDBI PRUDENCE FUND A/C XXXXXXX" (Investor PAN) or "IDBI PRUDENCE FUND A/C XXXXXXX" (Name of the First holder)

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

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

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

8. DECLARATION

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

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

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

Signature _____

First / Sole Applicant / Guardian

Second Applicant

Third Applicant



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

Name & ARN Code	Sub Distributor ARN	Internal code for sub Agent / Branch Code	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. Investor and Investment details. Please ✓ wherever applicable.

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

PAN No. Folio No. (For Existing Investor)

Scheme Name: _____ Plan: Regular Direct Option: Growth Dividend

Sub-option / Frequency of Dividend: _____

Mode of dividend: Payout Re-investment Sweep

Switch: To Scheme _____ Plan _____ Option _____

2. Systematic Investment Plan (SIP). Refer point no. I of Terms & Conditions for SIP/STP/SWP

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

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

From To OR No. of installments _____ OR perpetual.

3. Systematic Transfer Plan (STP). Refer point no. II of Terms & Conditions for SIP/STP/SWP

Switch: To Scheme _____ Plan _____ Option _____

Dividend Sweep: To Scheme _____ Plan _____ Option _____

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

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

Enrolment Start End OR No. of installments _____

4. Systematic Withdrawal Plan (SWP). Refer point no. III of Terms & Conditions for SIP/STP/SWP

Each SWP Amount (Rs.) _____

Enrolment Start End OR No. of installments _____

5. Declaration

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

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



tick (✓) CREATE MODIFY CANCEL

Sponsor Bank Code Utility Code

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

Bank A/c Number

With Bank Name of customers bank IFSC or MICR

an amount of Rupees ₹

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

Reference-1 FOLIO NO. Mobile

Reference-2 E-Mail ID

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

²⁰ PERIOD

From

To

Or Until Cancelled

²¹ Signature of the account holder _____ Signature of the account holder _____ Signature of the account holder _____

²² Name of the account holder _____ Name of the account holder _____ Name of the account holder _____

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

TERMS & CONDITIONS FOR SIP / STP / SWP

I. SYSTEMATIC INVESTMENT PLAN (SIP):

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

1. This facility is offered to investors having Bank accounts in select banks mentioned in the link <http://www.npci.org.in/>. The Banks in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of National Payments Corporation of India without assigning any reasons or prior notice. Standing instructions for investors in such Banks will be discontinued. We will inform you on such discontinuation.
2. Investor/Unitholder(s) should submit original Cancelled Cheque (or a copy) along with mandate form with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unitholder(s) cheque/bank account details are subject to third party verification.
3. IDBI Mutual Fund will not liable for any transaction failures due to rejection by the investors bank/branch.
4. The investor agrees to abide by the terms and conditions of NACH facility of NPCI.
5. Investor will not hold IDBI Mutual Fund and its service providers responsible if the transaction is delayed or not effected by the Investor's Bank or if debited in advance or after the specific date due to various reasons or for any bank charges debited by his banker in his account towards NACH Registration/Cancellation/Rejections.
6. IDBI Mutual Fund reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever.
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. IDBI Mutual Fund reserves the right to reject any application without assigning any reason thereof.
10. Cancellation can be done separately by submitting the request atleast 30 Business days in advance; however the associated NACH mandate can be retained for future investments.
11. For intimating the change in bank particulars, please use separate form to modify transaction limit or add/remove banks from the NACH facility. Also fill-up all the relevant details as applicable.
12. Requests for any changes/modify in the NACH Bank Mandate request should be submitted atleast 30 Business days in advance.
13. Investors are required to ensure adequate funds in their bank account on opted date. IDBIMF will endeavor to debit the investor bank account on opted date, however if there is any delay all such transactions are debited subsequently.
14. IDBI Mutual Fund/Sponsor Bank/NPCI are not liable for the bank charges, if any debited from investor's bank account by the destination bank, on account of payment through NACH.
15. For further details of the Scheme features like minimum amounts, risk factors etc, investors may, before investment, refer to the Scheme Information Document(s), Key Information Memorandum and Addendum issued from time to time available at any of the Investor Service Centers or Distributors or from the website www.idbimutual.co.in

Additional for MICRO Systematic Investment Plans (MICRO SIPs)

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

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

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

STP facility is offered subject to following terms & conditions:

1. STP facility is offered with weekly (1st business day of the week), monthly and quarterly (1st, 5th, 10th, 15th, 20th or 25th of the month under monthly / 1st month of each quarter under quarterly) frequency.
2. In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case the STP date is not specified or in case of ambiguity, the STP transaction will be processed on 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 enrolment for STP.
4. Minimum amount for each transfer for weekly and monthly STP is Rs.1000 and Rs.2,500 for quarterly frequency. Any STP over and above the minimum amounts mentioned above shall be in multiples of Rs.1 thereafter.
5. Minimum term/duration: For Weekly & Monthly Frequency - Minimum 12 Instalments. For Quarterly Frequency - Minimum 4 Instalments.
6. In case the Unitholder purchases additional units in the transferor scheme, the STP facility would be extended to such additional units also.
7. Units marked under lien or pledge in the source Scheme will not be eligible for STP.
8. If the balance under scheme falls below Rs.5000, then the AMC reserve the right to redeem the balance units.
9. The 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.
10. 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.
11. 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.
12. STP will be terminated automatically in case of a Zero balance in the respective Scheme-Folio on the run-date or expiry of the enrolment period whichever is earlier.

III. SYSTEMATIC WITHDRAWAL PLAN (SWP):

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

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

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

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

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.

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/ Multinationa 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 apostiled 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, FVCLs, 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.

Please Submit the KYC Documents on A4 Size Paper Only.

FATCA & CRS Declaration & Supplementary Information

Declaration Form for Individuals

Please consult a tax professional for further guidance regarding your tax residency for FATCA & CRS compliance

NAME: _____

PAN _____ OR PAN Exempt KYC Ref No. (PEKRN) _____

Place of Birth: _____ Country of Birth _____

Nationality Indian U.S. Others (Please specify) _____ Tax Residence Address [for KYC address] _____
 Residential Registered Office Business

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? → Yes No

If 'No' please proceed for the signature of declaration

If 'Yes', please fill for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen /Resident / Green Card Holder / Tax Resident in the respective countries:

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type [TIN or other, please specify]	If TIN is not available, please tick <input checked="" type="checkbox"/> the reason A, B or C [as defined below]
1				→ Reason A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
2				→ Reason A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>

- **Reason A** → The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.
- **Reason B** → No TIN required. (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected)
- **Reason C** → Others; please state the reason thereof.

Declaration:

I hereby confirm that the information provided hereinabove is true, correct, and complete to the best of my knowledge and belief and that I shall be solely liable and responsible for the information submitted above. I also confirm that I have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same. I also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of the same being effective and also undertake to provide any other additional information as may be required any intermediary or by domestic or overseas regulators/ tax authorities.

Date : _____
Place : _____

Signature: _____

FATCA & CRS Terms and Conditions

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

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

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

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

FATCA & CRS Instructions

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

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

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

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA / CRS Indicia
U.S. place of birth	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/ mailing address in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)
Telephone number in a country other than India	If no Indian telephone number is provided 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below) If Indian telephone number is provided along with a foreign country telephone number 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of tax purposes of any country other than India; OR 2. Documentary evidence (refer list below)

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

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

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

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Details of FATCA & CRS information For non-individuals / legal entity

Name of the entity

Type of address given at KRA Residential or Business Residential Business Registered Office

PAN Date of Incorporation / /

City of Incorporation

Country of Incorporation

Please tick the applicable tax resident declaration -

1. Is "Entity" a tax resident of any country other than India Yes No

(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number Below)

Country	Tax Identification Number%	Identification Type <i>(TIN or Other, Please specify)</i>

%In case Tax Identification Number is not available, kindly provide its functional equivalent.
In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

Please refer to para 3(vii) Exemption code for U.S. persons under Part D of FATCA Instructions & Definitions

FATCA & CRS Declaration *(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)*

PART A *(to be filled by Financial Institutions or Direct Reporting NFEs)*

1. We are a, **Global Intermediary Identification Number (GIIN)**
 Financial institution³ or **Note :** *If you do not have GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below*
 Direct reporting NFE⁴
(please tick as appropriate) Name of Sponsoring Entity
GIIN not available *(please tick as applicable)* **Applied for**
 If the entity is a financial institution, Not required to apply for - please specify 2 digits sub-category¹⁰
 Not obtained - Non-participating FI

PART B *(Please fill any one as appropriate "to be filled by NFE other than Direct Reporting NFEs")*

1. Is the Entity a <i>publicly traded company (that is, a company whose shares are regularly traded on an established securities market)</i> <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> <i>(If yes, please specify any one stock exchange on which the stock is regularly traded)</i> Name of stock exchange _____
2. Is the Entity a <i>related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market)</i> <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> <i>(If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)</i> Name of listed company _____ Nature of relation <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____
3. Is the Entity an <i>active¹ Non-financial entity (NFE)</i> <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Nature of Business _____ Please specify the sub-category of active NFE <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <i>(Mention code - refer 2c of Part D)</i>
4. Is the Entity an <i>passive² NFE</i> <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> <i>(If yes, please fill UBO declaration in the next section)</i> Nature of Business _____

¹Refer 2 of Part D | ²Refer 3(ii) of Part D | ³Refer 1(i) of Part D | ⁴Refer 3(vi) of Part D

If passive NFE, please provide below additional details for each of Controlling person.

(Please attached additional sheets if necessary)

Name and PAN / Any other Identification Number <small>(PAN, Aadhar, Passport, Election ID, Govt. ID, Driving License, NREGA Job Card, Others)</small>		Occupation Type - <i>Service, Business, Others</i>		DOB - Date of Birth	
City of Birth - Country of Birth		Nationality		Gender - Male, Female, Other	
Father's Name - <i>Mandatory if PAN is not available</i>					
1. Name & PAN		Occupation Type		DOB	D D M M Y Y Y Y
City of Birth		Nationality		Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Country of Birth		Father's Name			Others <input type="checkbox"/>
2. Name & PAN		Occupation Type		DOB	D D M M Y Y Y Y
City of Birth		Nationality		Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Country of Birth		Father's Name			Others <input type="checkbox"/>
3. Name & PAN		Occupation Type		DOB	D D M M Y Y Y Y
City of Birth		Nationality		Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Country of Birth		Father's Name			Others <input type="checkbox"/>

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India;

* To include US, where controlling person is a US citizen or green card holder

* In case Tax Identification Number is not available, kindly provide functional equivalent

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

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

If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

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

Part C : Certification

I/ We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/ us on this Form is true, correct, and complete. I/ We also confirm that I/ We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Date:

Name	
Designation	

Signature	Signature	Signature
-----------	-----------	-----------

PART D FATCA Instructions & Definitions

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

1. (i) **Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- (ii) **Depository Institution** : is an entity that accepts deposits in the ordinary course of banking or similar business.
- (iii) **Custodial Institution** is an entity that holds as a substantial portion of its business, financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of -
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.
- (iv) **Investment entity is any entity** :
 - (a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or Individual and collective portfolio management; or
 - (ii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

Or
 - (b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :
 - (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
 - (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05, 06 and 07 - refer point 2c.)
- (v) **Specified Insurance Company**: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
- (vi) **FI not required to apply for GIIN** : Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "non-reporting financial institution and Guidance issued by CBDT in this regard.

A. Reasons why FI not required to apply for GIIN:	
Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trust
09	Non-registering local banks
10	FFI with only Low-Value Accounts
11	Sponsored investment entity and controlled foreign corporation
12	Sponsored, Closely Held Investment Vehicle

2. **Active Non-financial entity (NFE)** – (any one the following): Refer Explanation (A) to 114F(6) of Income Tax Rules, 1962 for details.

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the stock of which is regularly traded on an established securities market;
03	The NFE is a Governmental Entity, an International Organisation, a Central bank, or an entity wholly owned by one or more of the foregoing;
04	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
05	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE;
06	The NFE was not a financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
07	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
08	<p>Any NFE that that fulfils all of the following requirements :</p> <ul style="list-style-type: none"> • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civil league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation – For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely</p> <ol style="list-style-type: none"> (I) An Investor Protection Fund referred to in clause (23EA) (II) A Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) An Investor Protection Fund referred to in clause (23EC), of section 10 of the Act.

3. Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

- (i) Any non financial entity which is not an active non-financial entity; or
- (ii) An investment entity defined in clause 1(iv)(b) of these instructions
- (iii) A withholding foreign partnership or withholding foreign trust;

(iii) Passive Income

The term passive income includes income by way of:

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.

In determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely :

- i. DBOD.AML.BC. No.71/14.01.001/2012-13, issued on the 18th January, 2013 by the Reserve Bank of India; or
- ii. CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or
- iii. IRDA/SDD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position;

(A) Controlling Person Type:			
Code	Sub-Category	Code	Sub-Category
01	CP of legal person-ownership	08	CP of legal arrangement-trust-other
02	CP of legal person-other means	09	CP of legal arrangement-Other-settlor equivalent
03	CP of legal person-senior managing official	10	CP of legal arrangement-Other-trustee equivalent
04	CP of legal arrangement-trust-settlor	11	CP of legal arrangement-Other-protector equivalent
05	CP of legal arrangement-trust-trustee	12	CP of legal arrangement-Other-beneficiary equivalent
06	CP of legal arrangement-trust-protector	13	CP of legal arrangement-Other-other equivalent
07	CP of legal arrangement-trust-beneficiary	14	Unknown

(v) Specified U.S. person – A U.S person other than following:

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(vii) Exemption code for U.S. persons (Refer 114F(9) of Income Tax Rules, 1962 for details).

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

POINTS OF ACCEPTANCE FOR APPLICATION FORM

OUR BRANCHES (INVESTOR SERVICE CENTRES)

Ahmedabad: IDBI Mutual Fund, IDBI Complex, Ground Floor, Near Lal Bunglow, Off CG Road, Ahmedabad - 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., First Floor, SCO 162 - 163, Sector - 9C, Chandigarh - 160009. **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, 16-C, Omni Palace, Ratlam Kothi Main Road, Indore - 452 001. **Kolkata:** IDBI Mutual Fund, IDBI House, 6th Floor, 44, Shakespeare Sarani, Kolkata - 700 017. **Kochi:** IDBI Mutual Fund, IDBI Bank Corporate Office, Near Passport Office, Panampally Nagar, P. B. No. 4253, Kochi - 680 366. **Lucknow:** IDBI Mutual Fund, IDBI Bank, 2 M G Marg, Kisan Sekhari Bhawan, Hazratganj, Lucknow - 226001. **Mumbai:** IDBI Mutual Fund, 5th Floor, Mafatal Centre, Nariman Point, Mumbai - 400 021. **Pune:** IDBI Mutual Fund, IDBI House, 4th Floor, Dnayaneshwar Paduka Chowk, SC Road, Shivaji Nagar, Pune - 411 004.

KARVY INVESTOR SERVICE CENTRES

Agartala: Bidurkarta Chowmuhani, J. N. Bari Road, Tripura (West), Agartala, Tripura - 799001. **Agra:** 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra, Uttar Pradesh - 282002. **Ahmedabad:** 201/202, Shail Complex, Opp. Madhusudan House, B/H Girish Cold Drink, Off C. G. Road, Navrangpura, Ahmedabad, Gujarat - 380006. **Ajmer:** 302, 3rd Floor, Ajmer Auto Building, Opp. City Power House, Jaipur Road; Ajmer, Rajasthan - 305001. **Akola:** Yamuna Tarang Complex, Shop No.30, Ground Floor, N. H. No.06, Murtizapur Road, Opp. Radhakrishna Talkies, Akola, Maharashtra - 444004. **Aligarh:** 1st Floor, Kumar Plaza, Ramghat Road, Aligarh, Uttar Pradesh - 202001. **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S. P. Marg, Civil Lines, Allahabad, Uttar Pradesh - 211001. **Alleppy:** X1V 172, JP Towers, Mullackal, KSRTC Bus Stand, Alleppy, Kerala - 688011. **Alwar:** 101, Saurabh Tower, Opp. UIT, Near Bhagat Singh Circle, Road No.2, Alwar, Rajasthan - 301001. **Amaravathi:** Shop No.21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi, Maharashtra - 444601. **Ambala:** 6349, Nicholson Road, Adjacent KOS Hospitalambala Cant, Ambala, Haryana - 133001. **Amritsar:** 72-A, Taylor's Road, Opp. Aga Heritage Club, Amritsar, Punjab - 143001. **Anand:** B-42, Vaibhav Commercial Center, Nr. TVS Down Town Show Room, Grid Char Rasta, Anand, Gujarat - 380001. **Ananthapur:** #15/149, 1st Floor, S. R. Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur, Andhra Pradesh - 515001. **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Gujarat - 393002. **Asansol:** 114/71, G. T. Road, Near Sony Centre, Bhanga Pachil, Asansol, West Bengal - 713303. **Aurangabad:** Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad, Maharashtra - 431005. **Azamgarh:** 1st Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh, Uttar Pradesh - 276001. **Balasure:** M. S. Das Street, Gopalgaon, Balasure, Orissa - 756001. **Bangalore:** 59, Skanda Puttanna Road, Basavanagudi, Bangalore, Karnataka - 560004. **Bankura:** Ambika Market Complex, Ground Floor, Nutanganj, Post & Dist. Bankura, West Bengal - 722101. **Bareilly:** 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Railway Station, Bareilly, Uttar Pradesh - 243001. **Barhampore (WB):** Thakur Market Complex, Gorabazar, Post Berhampore, Dist. Murshidabad, No.72, Nayasarak Road, Barhampore (WB), West Bengal - 742101. **Baroda:** 203, Corner point, Jetalpur Road, Baroda, Gujarat - 390007. **Begusarai:** Near Hotel Diamond, Surbhi Complex, O.C. Township Gate, Kapasiya Chowk, Begusarai, Bihar - 851117. **Belgaum:** CTS No.3939/A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum, Karnataka - 590001. **Bellary:** No.1, KHB Colony, Gandhi Nagar, Bellary, Karnataka - 583103. **Berhampur (OR):** Opp. Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (OR), Orissa - 760001. **Betul:** 107, 1st Floor, Hotel Utkarsh, J. H. College Road, Betul, Madhya Pradesh - 460001. **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur, Bihar - 812001. **Bharuch:** Shop No.147-148, Aditya Complex, Near Kasak Circle, Bharuch, Gujarat - 392001. **Bhatinda:** #2047-A 2nd Floor, The Mall Road, Above Max New York Life Insurance New Delhi, Punjab - 151001. **Bhavnagar:** Krishna Darshan Complex, Parimal Chowk, Office No.306-307, 3rd Floor, Above Jed Blue Show Room, Bhavnagar, Gujarat - 364002. **Bhilai:** Shop No.1, 1st Floor, Old Sada Office Block, Plot No.1, Commercial Complex, Nehru Nagar - East, Bhilai, Chatisgarh - 490020. **Bhilwara:** Shop No.27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara, Rajasthan - 311001. **Bhopal:** Kay Kaya Business Centre, 133, Zone I, MP Nagar, Above City Bank, Bhopal, Madhya Pradesh - 462011. **Bhubaneswar:** A/181, Back Side of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar, Orissa - 751007. **Bikaner:** 70-71, 2nd Floor, Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner, Rajasthan - 334001. **Bilaspur:** Shop No -225,226 & 227, 2nd Floor, Narayan Plaza, Link Road, Bilaspur, Chatisgarh - 495001. **Bokaro:** B-1, 1st Floor, City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro, Jharkhand - 827004. **Burdwan:** 63 G. T. Road, Halder Complex 1st Floor, Burdwan, West Bengal - 713101. **Calicut:** 2nd Floor, Soubhagya Shopping Complex, Arayidathpalam, Mavoor Road, Calicut, Kerala - 673004. **Chandigarh:** SCO 2423-2424, Sector 22-C, 1st Floor, Above Mirchi Red Restaurant, Chandigarh, Union Territory - 160022. **Chandrapur:** Shop No.1, Office No.2, 1st Floor, Rauts Raghuvanshi Complex, Beside Azad Garden Main Road, Chandrapur, Maharashtra - 442402. **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp. to Chief Metropolitan Court, Chennai, Tamil Nadu - 600002. **Chinsura:** J. C. Ghosh Saran, Bhangra Gara, Chinsurah, Hooghly, Chinsurah, West Bengal - 712101. **Cochin:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam, Kerala - 682036. **Coimbatore:** 3rd Floor, Jaya Enclave, 1057, Avinashi Road, Coimbatore, Tamil Nadu - 641018. **Cuttack:** PO - Buxi Bazar, Opp. Dargha Bazar Police Station, Dargha Bazar, Cuttack, Orissa - 753001. **Darbhanga:** Jaya Complex, 2nd Floor, Above Furniture Planet, Donar Chowk, Darbhanga, Bihar - 846003. **Davangere:** D. No.376/2, 4th Main, 8th Cross, P. J. Extension, Opp. Byadgishettar School, Davangere, Karnataka - 577002. **Dehradun:** Kaulagarh Road, Near Sirmaur Marg, Above Reliance Worldom, Dehradun, Uttaranchal - 248001. **Deoria:** 1st Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria, Uttar Pradesh - 274001. **Dewas:** 27, RMO House, Station Road, Above Maa Chamunda Gaes Agency, Dewas, Madhya Pradesh - 455001. **Dhanbad:** 208, New Market, 2nd Floor, Bank More, Dhanbad, Jharkhand - 826001. **Dharwad:** 307/9-A, 1st Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony, P. B. Road, Dharwad, Karnataka - 580001. **Dhule:** Ground Floor, Ideal Laundry, Lane No.4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule, Maharashtra - 424001. **Dindigul:** No.9, Old No.4/B, New Agraharam, Palani Road, Dindigul, Tamil Nadu - 624001. **Durgapur:** MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, 16 Dt Burdwan, Durgapur, West Bengal - 713216. **Eluru:** D. No.23B-5-93/1, Savithri Complex, Edaravari Street, Near Dr. Prabhavathi Hospital, R. R. Pet, Eluru, Andhra Pradesh - 534002. **Erode:** No.4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode, Tamil Nadu - 638003. **Faridabad:** A-2B, 3rd Floor, Neelam Bata Road, Peer ki Mazar, Nehru Groundint Faridabad, Haryana - 121001. **Ferozpur:** The Mall Road, Chawla Bulding, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur, Punjab - 152002. **Gandhidham:** Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. C.G. High School, Near HDFC Bank, Gandhidham, Gujarat - 370201. **Gandhinagar:** 123, 1st Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11 Gandhinagar, Gujarat - 382011. **Gaya:** 1st Floor, Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya, Bihar - 823001. **Ghaziabad:** 1st Floor, C-7, Meerut Road, Lohia Nagar, Ghaziabad, Uttar Pradesh - 201001. **Ghazipur:** 2nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghazipur, Uttar Pradesh - 233001. **Gonda:** Shri Market, Sahabgunj, Station Road, Gonda, Uttar Pradesh - 271001. **Gorakhpur:** Above V. I. P. House, Ajdacent to A. D. Girls College, Bank Road, Gorakpur, Uttar Pradesh - 273001. **Gulbarga:** CTS No.2913 1st Floor, Asian Towers, Jagath Station Main Road, Next to Adithya Hotel, Gulbarga, Karnataka - 585105. **Guntur:** D No.6-10-27, Srinilayam, Arundelpet, 10/1, Guntur, Andhra Pradesh - 522002. **Gurgaon:** Shop No.18, Ground Floor, Sector - 14, Opp. Akl Tower, Near Huda Office, Gurgaon, Haryana - 122001. **Guwahati:** 1st Floor, Bajrangbali Building, Near Bora Service Station, G. S. Road, Guwahati, Assam - 781007. **Gwalior:** 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior, Madhya Pradesh - 474009. **Haldwani:** Above Kapilaz, Sweet House, Opp. LIC Building, Piliikothi, Kaladhungi Road, Haldwani, Uttaranchal - 263139. **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar, Uttaranchal - 249401. **Hassan:** SAS No.212, Ground Floor, Sampige Road, 1st Cross, Near Hotel Souther Star, K. R. Puram, Hassan, Karnataka - 573201. **Hissar:** SCO-71, 1st Floor, Red Square Market, Hissar, Haryana - 125005. **Hoshiarpur:** 1st Floor, The Mall Tower, Opp. Kapila Hospital, Sutheri Road, Hoshiarpur, Punjab - 146001. **Hubli:** CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli, Karnataka - 580029. **Hyderabad:** Karvy Centre, 8-2-609/K, Avenue 4, Street No.1, Banjara Hills, Hyderabad, Telangana - 500034. **Hyderabad (Gachibowli):** Karvy Selenium, Plot No.31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilimgampally Mandal, Hyderabad, Telangana - 500032. **Indore:** 2nd Floor, 203-205, Balaji Corporates, Above ICICI Bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square Indore, Indore, Madhya Pradesh - 452001. **Jabalpur:** Grover Chamber, 43, Naya Bazar Malviya Chowk, Opp. Shyam Market, Jabalpur, Madhya Pradesh - 482002. **Jaipur:** S16/A 3rd Floor, Land Mark Building, Opp. Jai Club, Mahaver Marg, C Scheme, Jaipur, Rajasthan - 302001. **Jalandhar:** 1st Floor, Shanti Towers, SCO No.37, PUVA Complex, Opp. Tehsil Complex, Jalandhar, Punjab - 144001. **Jalgaon:** 269, Jae Vishwa, 1st Floor, Ballimur Peth, Above United Bank of India, Near Kishor Agencies, Jalgaon, Maharashtra - 425001. **Jalpaiguri:** D. B. C. Road, Opp. Nirala Hotel, Opp. Nirala Hotel, Jalpaiguri, West Bengal - 735101. **Jammur:** Gupta's Tower, 2nd Floor, CB-12, Rail Head Complex, Jammu, Jammu & Kashmir - 180012. **Jamnagar:** 136-137-138, Madhav Palaza, Opp. SBI Bank, Near Lal Bunglow, Jamnagar, Gujarat - 361001. **Jamshedpur:** 2nd Floor, R. R. Square, SB Shop Area, Near Reliance Foot Print & Hotel, BS Park Plaza, Main Road, Bistupur, Jamshedpur, Jharkhand - 831001. **Jaunpur:** R. N. Complex, 1-1-9-G, In Front of Pathak Honda, Ummarpur, Jaunpur, Uttar Pradesh - 222002. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi, Uttar Pradesh - 284001. **Jodhpur:** 203, Modi Arcade, Chopasni Road, Jodhpur, Rajasthan - 342001. **Junagadh:** 124-125, Punit Shopping Center, M. G. Road, Ranavav Chowk, Junagadh, Gujarat - 362001. **Kannur:** 2nd Floor, Prabhath Complex, Fort Road, Nr.ICICI Bank, Kannur, Kerala - 670001. **Kanpur:** 15/46, B, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur, Uttar Pradesh - 208001. **Karaiikudi:** No.2, Gopi Arcade, 100 Feet Road, Karaiikudi, Tamil Nadu - 630001. **Karimnagar:** H. No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar, Telangana - 505001. **Karnal:** 18/369, Char Chaman, Kunjapura Road, Behind Miglani Hospital, Karnal, Haryana - 132001. **Karur:** No.6, Old No.1304, Thiru-vi-ka Road, Near G. R. Kalyan Mahal, Karur, Tamil Nadu - 639001. **Kharagpur:** 180, Malancha Road, Beside Axis Bank Ltd., Kharagpur, West Bengal - 721304. **Kolhapur:** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur, Maharashtra - 416001. **Kolkata:** Apeejay House (Beside Park Hotel), 15 Park Street, C Block, 3rd Floor, Kolkata, West Bengal - 700016. **Kollam:** Sree Vigneswara Bhavan, Shastri Junction, Kadapakada, Kollam, Kerala - 691001. **Korba:** 1st Floor, City Centre, 97 IRCC, Transport Nagar, Korba, Chatisgarh - 495677. **Kota:** 29, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota, Rajasthan - 324007. **Kottayam:** 1st Floor, Csiascension Square, Railway Station Road, Collectorate PO, Kottayam, Kerala - 686002. **Kurnool:** Shop No.43, 1st Floor, S. V.

Complex, Railway Station Road, Near SBI Main Branch, Kurnool, Andhra Pradesh - 518004. **Lucknow:** 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow, Uttar Pradesh - 226001. **Ludhiana:** SCO - 136, 1st Floor, Above Airtel Showroom, Feroze Gandhi Market, Ludhiana, Punjab - 141001. **Madurai:** Rakesh Towers, 30-C, 1st Floor, Bye Pass Road, Opp. Nagappa Motors, Madurai, Tamil Nadu - 625010. **Malappuram:** 1st Floor, Cholakkal Building, Near U P School, Malappuram - 676505. **Malda:** Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda, West Bengal - 732101. **Mandi:** 149/11, School Bazaar, Mandi, Uttar Pradesh - 175001. **Mangalore:** Mahendra Arcade, Opp. Court Road, Karangal Padi, Mangalore, Karnataka - 575003. **Margao:** 2nd Floor, Dalal Commercial Complex, Pajifond, Margao, Goa - 403601. **Mathura:** Ambey Crown, 2nd Floor, In Front of BSA College, Gausihala Road, Mathura, Uttar Pradesh - 281001. **Meerut:** 1st Floor, Medi Centre, opp ICICI Bank, Hapur Road, Near Bachha Park, Meerut, Uttar Pradesh - 250002. **Mehsana:** Ul/47, Apollo Enclave, Opp. Simandhar Temple, Modhera Cross Road, Mehana, Gujarat - 384002. **Mirzapur:** Above HDFC Bank, Dankeenganj, Mirzapur, Uttar Pradesh - 231001. **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga, Punjab - 142001. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad, Uttar Pradesh - 244001. **Morena:** Moti Palace, Near Ramjanki Mandir, Near Ramjanki Mandir, Morena, Madhya Pradesh - 476001. **Mumbai (Fort):** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg., Fort, Maharashtra - 400001. **Mumbai (Borivali):** A-1, Himanshu Building, Sodawala Cross Lane, Near Chamunda Circle, Borivali (West), Mumbai - 400091. **Muzaffarpur:** First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur, Bihar - 842001. **Mysore:** L-350, Silver Tower, Ashoka Road, Opp. Clock Tower, Mysore, Karnataka - 570001. **Nadiad:** 104/105, Near Paras Cinema, City Point Nadiad, Nadiad, Gujarat - 387001. **Nagercoil:** 3A, South Car Street, Parsans Complex, 1st Floor near LVB, Nagercoil, Tamil Nadu - 629001. **Nagpur:** Plot No.2/1, House No.102/1, Mata Mandir Road, Mangaldeep Apartment, Opp. Khandelwal Jewelers, Dharampeth, Nagpur, Maharashtra - 440010. **Namakkal:** 105/2, Arun Towers, Paramathi Road, Namakkal, Tamil Nadu - 637001. **Nanded:** Shop No.4, Santakripa Market, G. G. Road, Opp. Bank of India, Nanded, Maharashtra - 431601. **Nasik:** F-1, Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan, Nasik, Maharashtra - 422002. **Navsari:** 1/1, Chinmay Arcade, Opp. Sattapir Road, Tower Road, Navsari, Gujarat - 396445. **Nellore:** 16-2-230, Room No.207, 2nd Floor, Keizen Heights, Gandhi Nagar, Pogathota, Nellore, Andhra Pradesh - 524001. **New Delhi:** 305, New Delhi House, 27, Barakhamba Road, New Delhi - 110001. **Nizamabad:** H. No.5-6-430, Above Bank of Baroda, 1st Floor, Beside HDFC Bank, Hyderabad Road, Nizamabad, Telangana - 503003. **Noida:** 405, 4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida, Uttar Pradesh - 201301. **Palghat:** No.20 & 21, Metro Complex, H. P. O. Road, Palakkad, Kerala - 678001. **Panipat:** JAVA Complex, 1st Floor, Above Vijaya Bank, G. T. Road, Panipat, Haryana - 132103. **Panjim:** Flat No.1-A, H. No. 13/70, Timotio Bldg, Heliodoro Salgado Rd., Next to Navhind Bhavan (Market Area), Panjim, Goa - 403001. **Pathankot:** 1st Floor, 9 A, Improvement Trust Building, Patel Chowk, Pathankot, Punjab - 145001. **Patiala:** SCO 27 D, Chotti Baradari, Near Car Bazaar, Patiala, Punjab - 147001. **Patna:** 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp. ICICI Bank, Patna, Bihar - 800001. **Pollachi:** 146/4, Ramanathan Building, 1st Floor, New Scheme Road, Pollachi, Tamil Nadu - 642002. **Pondicherry:** No.7, Thiayagaraja Street, Pondicherry - 605001. **Proddatur:** Shop No.4, Araveti Complex, Mydukur Road, Beside Syndicate Bank, Proddatur, Andhra Pradesh - 516360. **Pudukkottai:** Sundaram Masilamani Towers, TS No.5476-5479, P. M. Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukkottai, Tamil Nadu - 622001. **Pune:** Mozaic Bldg., CTS No.1216/1, Final, Plot No.576/1 TP, Scheme No.1, F. C. Road, Bhamburda, Shivaji Nagar, Pune, Maharashtra - 411004. **Raipur:** Room No.-TF-31, 3rd Floor, Millenium Plaza, Above Indian House, Near Old Indian Coffee House, G E Road, Raipur, Chatisgarh - 492001. **Rajahmundry:** D. No.6-1-4, Rangachary Street, T. Nagar, Near Axis Bank Street, Rajahmundry, Andhra Pradesh - 533101. **Rajapalayam:** Sri Ganapathy Complex, 14B/5/18, T. P. Mills Road, Virudhungan Dist., Rajapalayam, Tamil Nadu - 626117. **Rajkot:** 104, Siddhi Vinyak Com., Opp. Ramkrishna Ashram, Dr. Yagnik Road, Rajkot, Gujarat - 360001. **Ranchi:** Room No.307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi, Jharkhand - 834001. **Ratlam:** 1, Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care, Ratlam, Madhya Pradesh - 457001. **Renukoot:** Radhika Bhavan, Opp. Padmini Hotel, Murdhwa, Renukoot, Uttar Pradesh - 231217. **Rewa:** 1st Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa, Madhya Pradesh - 485001. **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak, Haryana - 124001. **Roorkee:** Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal - 247667. **Rourkela:** 1st Floor, Sandhu Complex, Kachery Road, Uditnagar, Rourekla, Orissa - 769012. **Sagar:** Satyam Complex, 1st Floor, Opp. Cantt. Mall, 5 Civil Lines, Sagar - 470002. **Saharanpur:** 18, Mission Market, Court Road, Saharanpur, Uttar Pradesh - 247001. **Salem:** No.3/250, Brindavan Road, 6th Cross, Perumal kovil back side, Fairland's, Salem, Tamil Nadu - 636016. **Sambalpur:** Ground Floor, Quality Mission, Infront of Bazaar Kolkata, Nayapara, Sambalpur, Orissa - 768001. **Satna:** 1st Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satna, Madhya Pradesh - 485001. **Shaktinagar:** 1st/A-375, V. V. Colony, Dist. Sonebhadra, Shaktinagar, Uttar Pradesh - 231222. **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R. K. M. L. P. School, Shillong, Meghalaya - 793001. **Shimla:** Triveni Building, By Pas Chowkhalini, Shimla, Himachal Pradesh - 171002. **Shimoga:** Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, LLR Road, Durgigudi, Shimoga, Karnataka - 577201. **Shivpuri:** 1st Floor, M.P.R.P. Building, Near Bank of India, Shivpuri, Madhya Pradesh - 473551. **Sikar:** 1st Floor, Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar, Rajasthan - 332001. **Silchar:** N. N. Dutta Road, Chowchakra Complex, Premtala, Silchar, Assam - 788001. **Siliguri:** Nanak Complex, Sevoke Road, Siliguri, West Bengal - 734001. **Sitapur:** 12/12-A, Sura Complex, Arya Nagar, Opp. Mal Godam, Sitapur, Uttar Pradesh - 261001. **Sivakasi:** 363, Thiruthangal Road, Opp. TNEB, Sivakasi, Tamil Nadu - 626123. **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan, Himachal Pradesh - 173212. **Solapur:** Block No 06, Vaman Nagar, Opp. D-Mart, Jule Solapur, Solapur, Maharashtra - 413004. **Sonepat:** 205, R Model Town, Above Central Bank of India, Sonepat, Haryana - 131001. **Sri Ganganagar:** 35, E Block, Opp. Sheelta Mata Vaateka Sri Ganganagar, Sri Ganganagar, Rajasthan - 335001. **Srikakulam:** D. No.4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam, Andhra Pradesh - 532001. **Sultanpur:** 1077/3, Civil Lines Opp Bus Stand, Civil Lines, Sultanpur, Uttar Pradesh - 228001. **Surat:** G-5, Empire State Buliding, Nr. Udhna Darwaja, Ring Road, Surat, Gujarat - 395002. **Thane:** 101, Yaswant Tower, 1st Floor, Opposite Puja Hotel, Ram Maruti Road, Naupada Thane (West), Mumbai, Maharashtra - 400602. **Thanjavur:** No.70, Nalliah Complex, Srinivasam Pillai Road, Tanjore, Tamil Nadu - 613001. **Thodupuzha:** 1st Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha, Kerala - 685584. **Tirunelveli:** 55/18, Jeney Building, S. N. Road, Near Aravind Eye Hospital, Tirunelveli, Tamil Nadu - 627001. **Tirupathi:** H.No.10-13-425, 1st Floor, Tilak Road, Opp. Sridevi Complex, Tirupathi, Andhra Pradesh - 517501. **Tirupur:** 1st Floor, 244 A, Above Selvakumar Dept., Palladam Road, Opp. to Cotton Market Complex, Tirupur, Tamil Nadu - 641604. **Tiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank, Thiruvalla, Kerala - 689107. **Trichur:** 2nd Floor, Brothers Complex Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur, Kerala - 680001. **Trichy:** 60, Sri Krishna Arcade, Thennur High Road, Trichy, Tamil Nadu - 620017. **Trivandrum:** 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum, Kerala - 695010. **Tuticorin:** 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin, Tamil Nadu - 628003. **Udaipur:** 201-202, Madhav Chambers, Opp. GPO, Chetak Circle, Udaipur, Rajasthan - 313001. **Ujjain:** 101, Aashta Tower, 13/1, Dhanwantri Marg, Freeganj, Ujjain, Madhya Pradesh - 456010. **Valsad:** Shop No.2, Phiroza Corner, Opp. Next Show Room, Tithal Road, Valsad, Gujarat - 396001. **Vapi:** Shop No.12, Ground Floor, Sheetal Apartment, Near K. P. Tower, Vapi, Gujarat - 396195. **Varanasi:** D-64/132, 1st Floor, Anant Complex, Siga, Varanashi, Uttar Pradesh - 221010. **Vellore:** 1, M N R Arcade, Officers Line, Krishna Nagar, Vellore, Tamil Nadu - 632001. **Vijayanagaram:** Soubhagya, 19-6-1/3, 2nd Floor, Near Fort Branch, Opp. Three Temples, Vizianagaram, Andhra Pradesh - 535002. **Vijayawada:** 39-10-7, Opp. Municipal Water Tank, Labbipet, Vijayawada, Andhra Pradesh - 520010. **Vile Parle:** 104, Sangam Arcade, V P Road, Opp: Railway Station, Above Axis Bank Atm, Vile Parle (west), Mumbai, Maharashtra - 400056. **Visakhapatnam:** Door No.48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam, Andhra Pradesh - 530016. **Warangal:** 5-6-95, 1st Floor, Opp. B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal, Telangana - 506001. **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near D. A. V. Girls College, Yamuna Nagar, Haryana - 135001.

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