



KEY INFORMATION MEMORANDUM

IDBI FIXED MATURITY PLAN- SERIES IV

A closed-ended debt scheme offering 8 Plans (Plan A to H) of tenor from 30 Days to 120 Months (inclusive)
Offer for units of Rs. 10 per unit for cash (at par) during the New Fund Offer period for each Plan

Present offer: IDBI FMP - Series IV – 518 Days (January 2014) – B

Product Label

This product is suitable for investors who are seeking*:
<ul style="list-style-type: none"> • Regular fixed income for short term/ medium term/ long term • Investments in Debt/ Money market instruments/ Government securities • Low risk (BLUE)

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

Note- Risk may be represented as:

 (BLUE) Investors understand that their principal will be at low risk	 (YELLOW) Investors understand that their principal will be at medium risk	 (BROWN) Investors understand that their principal will be at high risk
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NFO opens on 9th January, 2014 & closes on 17th January, 2014

Name of Mutual Fund : IDBI Mutual Fund	Name of Asset Management Company : IDBI Asset Management Ltd.
Name of Sponsor : IDBI Bank Ltd.	Name of Trustee Company : IDBI MF Trustee Company Ltd.

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, 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.

Investment Objective:

Each Plan under the Scheme will endeavour to generate income through investments in Debt and Money Market Instruments. In accordance with SEBI Circular No SEBI/IMD/ CIR No. 12/147132/08 dated December 11, 2008 each Plan shall invest only in such securities which mature on or before the maturity date of the respective plan.

Asset Allocation Pattern:

Under normal circumstances the asset allocation pattern for each of the 8 Plans will be

Maturity of the Plan	Instrument	Minimum	Maximum
Up to and including 400 days	Money Market instruments	0%	100%
	Debt instruments (including government securities, floating rate debt instruments and securitized debt*)	0%	100%
Above 400 days and Up to and including 3 Years	Money Market instruments	0%	30%
	Debt instruments (including government securities, floating rate debt instruments and securitized debt*)	70%	100%
Above 3 years and Up to and including 10 Years	Money Market instruments	0%	20%
	(including government securities, floating rate debt instruments and securitized debt*)	80%	100%

Asset allocation of each plan under the scheme would be chosen according to the maturity profile of each plan as mentioned above in the table.

*Investment in Securitised Debt not to exceed 50% of the net assets of the Scheme.

Investment in Derivatives will be up to 50% of the net assets of the Scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as

maybe permitted from time to time. The cumulative gross exposure through money market instruments, debt instruments ((including government securities, floating rate debt instruments and securitized debt*) and derivative positions should not exceed 100% of the net assets of the scheme.

All investments in derivative instruments shall be subject to the limits mentioned in SEBI circular ref. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010.

The Scheme does not propose to invest in ADRs/GDRs and foreign securities. The Scheme intends to restrict repo and reverse repo in central government securities, state government securities and T-bills only. The scheme does not intend to enter into repo/reverse repo in corporate debt securities.

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.

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

In the event of asset allocation falling outside the limits specified in the asset allocation table, the fund manager will review and rebalance the same as follows:

- Within 5 days (for schemes having tenor of 30 days or more but up to 3 months)
- Within 15 days (for schemes having tenor of more than 3 months but up to 6 months)
- Within 30 days (for schemes having tenor above 6 months)

There is no rebalancing period for schemes having maturity of less than 30 days.

In the event of failure to rebalance the asset allocation within the periods mentioned above, 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.

Specific disclosures for close-ended debt oriented schemes

i. Credit evaluation policy for investment in debt securities
The in-house credit evaluation policy to evaluate the credit quality of an issuer follows the 'bottom-up' procedure outlined below -

The credit analyst carries out an in-depth analysis of the financial statements (annual reports and quarterly earnings statements) of the issuer, for the last 2-3 years evaluating amongst other metrics, relevant ratios of profitability, capital adequacy, gearing, turnover, and liquidity/asset-liability management. Qualitative factors like management track record, group companies, resource-raising ability, extent of availability of banking lines, internal control systems, etc are evaluated in addition to the business model and industry within which the issuer operates as regards industry/model-specific risks, working capital requirements, cash generation, seasonality, regulatory environment, competition, bargaining power, etc. The analyst also reviews secondary sources like rating rationales/ perspectives of credit rating agencies, research reports of broking firms while also relying on primary sources such analyst conference calls with company management and direct interaction with the management on need based specific clarifications. On an ongoing basis, the credit analyst keeps track of credit profile of the issuer, possible credit risks reflected in change in outlook of rating agencies, external developments affecting the issuer etc. Investments in issuers will be subject to ceiling limits (for long-term and short-term separately) based on net worth and rated quantum by rating agencies. All the credit analysis/ opinions are formally documented in a pre-defined format and preserved for future reference.

ii. List of sectors that the AMC would not be investing in for this Scheme –

- a. Real Estate
- b. Gems & Jewellery
- c. Aviation Sector

iii. Type of instruments in which the Plans propose to invest in the corpus of the Scheme will be invested in money market instruments & debt instruments which shall include but shall not be limited to CD, CP, Treasury Bills, NCD, Securitized Debt, CBLO/Repo etc.

iv. Sector wise exposure limit: - The scheme would not invest more than 30% of net assets of the scheme in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks). For the purpose of identifying sector, we would use AMFI sector definitions.

Provided that the scheme may take an additional exposure to financial services sector (over and above the limit of 30% mentioned above) not exceeding 10% of the net assets of the scheme by way of increase in 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 (NHB) and the total investment/ exposure in HFCs shall not exceed 30% of the net assets of the scheme

v. Floors and ceilings within a range of 5% of the intended allocation (in %) against each sub asset class/rating.

Instruments	credit rating							
	AAA	A1	AA	A2	A	A3	BBB	NA
CD								
CP								
NCD	65-70		30-35					
Securitized Debt (SD)								
CBLO/T-Bills/G-Sec								

Definition of rating symbols as per SEBI Circular CIR/MIRSD/4/2011 dated June 15, 2011 is as follows. Long term debt instruments are instruments with original maturity exceeding one year and short term debt instruments are instruments with original maturity of up to one year

Sr. No	Long Term Rating	Long Term Rating- Definition	Short Term Rating	Short Term Rating - Definition
1	AAA	Instruments with this rating are considered to have the highest degree of safety regarding timely servicing of financial obligations. Such instruments carry lowest credit risk.	A1	Instruments with this rating are considered to have very strong degree of safety regarding timely payment of financial obligations. Such instruments carry lowest credit risk.

2	AA	Instruments with this rating are considered to have high degree of safety regarding timely servicing of financial obligations. Such instruments carry very low credit risk.	A2	Instruments with this rating are considered to have strong degree of safety regarding timely payment of financial obligations. Such instruments carry low credit risk.
3	A	Instruments with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such instruments carry low credit risk.	A3	Instruments with this rating are considered to have moderate degree of safety regarding timely payment of financial obligations. Such instruments carry higher credit risk as compared to instruments rated in the two higher categories.
4	BBB	Instruments with this rating are considered to have moderate degree of safety regarding timely servicing of financial obligations. Such instruments carry moderate credit risk.	NA	Not Applicable

No investment proposed below A3 rating.

The above table reflects the intended allocation against each sub asset class/credit rating and there will not be any variations between the allocation indicated above and the final portfolio except in the following instances.

- 1) In case of non availability of and taking in to account the risk reward analysis of CPs, NCDs including Securitized Debts, the scheme may invest in CDs with highest credit rating (A1+) and CBLO/T-Bills/ G-Sec. Such deviation may exist till suitable NCD/CP/securitized debt of desired credit quality is available.
- 2) Positive variation in investment towards higher credit rating in the same instrument may be allowed. In view of the same, the fund manager will have the option to replace a AA rated instrument of CPs/ CDs/ NCDs/ SDs etc with a AAA rated instrument of the respective CPs/ CDs/ NCDs/ SDs etc.
- 3) The Modifiers {"+" (plus) / "-"(minus)} used with the rating symbols for the categories AA to C will reflect the comparative standing within the category and intended allocation mentioned against a rating will include its modifiers also.
- 4) At the time of building up the portfolio post NFO as per the investment objective of the scheme and also towards the maturity of the scheme there may be a higher allocation to cash and cash equivalent.

In the event of asset allocation falling outside the limits specified in the asset allocation table, the fund manager will review and rebalance the same as follows:

- Within 5 days (for schemes having tenor of 30 days or more but up to 3 months)
- Within 15 days (for schemes having tenor of more than 3 months but up to 6 months)
- Within 30 days (for schemes having tenor above 6 months)

There is no rebalancing period for schemes having maturity of less than 30 days.

Investment in IDBI Liquid Fund

At the time of building up the portfolio post NFO as per the investment objective of the scheme and also towards the maturity of the scheme there may be a higher allocation to cash and cash equivalent. The scheme may deploy such cash in IDBI Liquid Fund at the prevailing NAV. The aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund (excluding FOF schemes). No asset management fees will be charged on investments made in IDBI Liquid Fund or other schemes by IDBI FMP Series IV and its sub plans.

Investment in IDBI Liquid Fund is envisaged to make up for maturity mismatch between the Plan's tenor and the maturity of the underlying portfolio. For e.g. a 370 day fund investing exclusively in money market instruments may need to invest in IDBI Liquid Fund for 5 days (either immediately after allotment/closer to maturity) since maturity of money market instruments do not exceed 365 days. Under no circumstance, will the maturity of the instruments in the Plan's portfolio exceed that of the maturity of the Plan.

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. All Plans launched under IDBI Fixed Maturity Plan – Series IV will seek to invest

in credit instruments, Government Securities, securitized debt, debt derivatives and money market instruments. Trading volumes and settlement periods may inherently restrict the liquidity of the scheme's investments which may impact the Scheme's ability to capitalize on investment opportunities resulting in lower than anticipated performance for the Scheme.

3. Different types of securities in which the Scheme/Plans would invest as given in the SID carry different levels of risk. Accordingly the Scheme's/Plan's risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risk than bonds, which are AA rated.
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. Since the scheme is a close ended scheme, investors will have to necessarily trade in the stock Exchange platform, in case they wish to liquidate their units before maturity date of the respective maturity plans. Transactions in close ended units of mutual funds in the stock Exchange platform are subject to illiquidity risk.

6. Risks associated with investments in debt and money market securities (including government securities, and floating/fixed rate debt instruments)

- i. **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 investment grade securities. Regular review of the issuer profile to monitor and evaluate the credit quality of the issuer will be carried out.

- ii. **Interest Rate risk:** This risk is associated with movements in interest rate, 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. In the Scheme securities invested in will mature on or before maturity of the scheme. As the securities are expected to be held till maturity, the interest rate risk is mitigated.

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

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

Since no intermediate repurchases are permitted during the tenor of the Scheme but only at maturity and since the maturity of the instruments in the underlying portfolio cannot exceed the maturity date of the Scheme, liquidity risk is not likely to impact the Scheme.

- iv. **Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.

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

7. Risks associated with Investing in Derivatives

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

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

There are certain risks inherent in derivatives. These are

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

- v. **Liquidity risk** pertains to how saleable a security is in the market. 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.

8. Risks associated with investing in Securitized Debt

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

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

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

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

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

Liquidity risk: There is no assurance that a deep secondary market will develop for the instrument. This could limit the ability of the investor to resell them.

Risk mitigating mechanisms for securitized debts are explained in detail in the later pages of this document.

9. Risks associated with Short Selling and Securities Lending

The scheme does not propose to engage in Short Selling and Securities Lending

10. 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 Manger plans to make investments and assign a proxy rating. Investments in unrated instruments will only be made in instruments with proxy rating of A1/AA- or above.

Launch Schedule:

The Scheme will provide investors with offering 8 Plans (Plan A to Plan H) of tenor from 30 Days to 60 Months (both inclusive). The tenor for each Plan under the Scheme shall be decided by the AMC at the time of launch of the respective Plan. The AMC will under no circumstance offer a Plan with a tenor outside the maturity range indicated above.

The present offer is for 518 days tenor.

Name of Scheme	The Plans proposed in this KIM	Tenor of Plan	Maturity Date
IDBI FMP –Series IV Plan A up to IDBI FMP –Series IV Plan H	8 (Plan A to H)	From 30 Days to 120 Months (both inclusive)	Date of maturity of individual plan will be calculated from the date of allotment of that plan.

Present offer: IDBI FMP - Series IV – 518 Days (January 2014) – B

The schedule is for information purpose only and the AMC retains the discretion not to launch any or all of the Plans provided in the Schedule. The above Schedule will be valid for a period of six months from the date of no observation letter received from SEBI. Each Plan will be maintained as a separate portfolio. If the maturity date for a particular Plan falls on a non-business day, then the immediately succeeding business day will be the maturity date for the Plan.

Plan and Options:

The Scheme offers the following Plans for investments

- Regular Plan
- 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 offers the following Options for investment

- Dividend Option – Payout only
- Growth Option

Both dividend and growth options are available under Direct plan and Regular plan. In case where investors do not opt for a particular plan at the time of investment and the application is not routed through a distributor, Direct plan shall be considered as the default plan.

Dividend option offers payout facility only. The frequency of dividend payment for Plans with maturity less than and including 365 Days will be on a monthly basis and/or at maturity while the frequency of dividend payment for Plans with maturity above 365 Days will be on a quarterly basis and/or at maturity subject to the availability of distributable surplus and at the discretion of the Fund Manager.

The Dividend Option and the Growth Option of each Plan will be maintained under a common portfolio. In cases where investors do not opt for a particular Option at the time of investment, the default Option will be the Growth Option.

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

Please note that the Scheme does not assure any dividend under any option in the Scheme. Declaration of dividend is subject to the availability of distributable surplus, if any, in the scheme and at the discretion of the Fund Manager/AMC.

Applicable NAV:

The Scheme will be open for subscription only during the NFO. Units will be available at par (Rs. 10/-) during the NFO. All units of the individual Plans shall be redeemed only on maturity of the Plan and redemption will be at the applicable NAV.

Being a closed-ended scheme, individual Plans in the Scheme will not offer any repurchase facility on an ongoing basis except at maturity of each of the Plans. Units of each Plan will be listed on the National Stock Exchange (NSE) for providing investors a window for liquidity. The Stock Exchange will issue a circular for the notice of the public once the listing process is completed.

Minimum Application Amount/ Number of Units:

Purchase	Repurchase
For purchases during NFO: Rs. 5000 and in multiples of Re. 1 thereafter	Not applicable

Dispatch of Redemption proceeds on maturity:

Within 10 business days from the date of the maturity of the Plan.

Benchmark Index:

Each Plan in the Scheme will benchmark its performance to one of the following indices –

- a) For Plans with maturity less than and including 91 Days – CRISIL Liquid Fund Index
- b) For Plans with maturity above 91 Days and up to 36 Months – CRISIL Short Term Bond Fund Index
- c) For Plans with maturity above 36 Months – CRISIL Composite Bond Fund Index

Dividend Policy:

Dividend declaration under the Dividend option of the scheme is subject to the availability of distributable surplus and at the discretion of the AMC and no returns is assured under the scheme.

Name of the Fund Manager:

Mr. Ganti Murthy

Name of the Trustee Company:

IDBI MF Trustee Company Limited

Performance of the scheme:

This scheme does not have any performance track record

Expenses of the Scheme:

- (i) Load Structure

New Fund Offer Period	On an ongoing basis
The initial issue expenses of IDBI Fixed Maturity Plan would be borne by the Asset Management Company	Not applicable
Load Structure	
Entry Load: Not Applicable;	
Exit Load: Nil	

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.

Transaction Charges:

SEBI has vide Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 has decided that a transaction charge per subscription of Rs.10,000/- and above be allowed to be paid to the distributors of the Mutual Fund products. However, there shall be no transaction charges on direct investments. The transaction charge shall be subject to the following:

- 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.

Recurring expenses:

- i) On the first Rs.100 crores of the daily net assets 2.25%;
- (ii) On the next Rs.300 crores of the daily net assets 2.00%;
- (iii) On the next Rs.300 crores of the daily net assets 1.75%;
- (iv) On the balance of the assets 1.50%;

The scheme may charge additional expense not exceeding of 0.30 per cent of daily net assets subject to the conditions mentioned in regulation 52(6A)(b) SEBI (Mutual Fund) Regulations, 1996. Further, as per regulation 52(6A)(c) SEBI (Mutual Fund) Regulations, 1996, the Mutual Fund scheme may charge additional expenses, incurred towards different heads mentioned under sub regulations (2) and (4), not exceeding 0.20 per cent of daily net assets of the scheme.

The AMC has estimated that annual recurring expenses of up to 2.45% p.a. of the daily net assets may be charged to the Scheme (under each Plan) without including the additional expense incurred towards distribution of assets to cities beyond Top 15 cities. The maximum expense including additional expense towards distribution of assets to cities beyond Top 15 cities, if any, will not exceed 2.75% p.a. of the daily net assets may be charged to the Scheme. If the expenses exceed the limits stated above, expenses incurred in excess of the limits stated above shall be borne by the AMC.

Expense Head / Nature of Expense	% of Daily Net Assets (p.a)
Investment Management & Advisor Fees	Up to 2.25%
Trustees Fees	
Audit Fees	
Custodial Fee	
Registrar & Transfer Agent Fees including cost related to providing accounts statement, dividend/ redemption cheques / warrants etc.	
Cost related to investor communications	
Cost of fund transfer from location to location	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Cost towards investor education & awareness (minimum 2 bps)	
Brokerage & transaction cost over and above 12 bps (0.12%) and 5 bps (0.05%) for cash and derivative transactions respectively	
Service tax on expenses other than investment and advisory fees	Up to 2.25%
Service tax on brokerage and transaction cost	
Other Expenses as permitted by SEBI regulations	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Up to 2.25%
Additional expenses under regulation 52 (6A) (C)	Up to 0.20%
Additional expenses for gross new inflows from specified cities i.e. beyond top 15 cities	Up to 0.30%

The recurring expense particulars provided above are as permitted under the Regulation 52 of SEBI (MF) Regulations and are estimates. Types of expenses charged shall be as prescribed under the SEBI (MF) Regulations. The fees and expenses mentioned above are the maximum limits allowed under the regulations and the AMC

may at its absolute discretion adopt any fees/expense structure within the regulatory limits mentioned above.

The purpose of the above table is to assist the investor in understanding the various costs and expenses that the investor in the Scheme will bear directly or indirectly.

These estimates have been made in good faith as per the information available to the Investment Manager based on the past experience and are subject to change inter-se within the overall limit of total recurring expenses permitted by SEBI(MF) Regulations. For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund. The Mutual Fund would update the current expense ratios including the investment and advisory fees on the website within two working days mentioning the effective date of the change. Commission/ Distribution expenses will not be charged in case of Direct Plan.

Commission/ Distribution expenses will not be charged In case of Direct Plan. The TER of Direct Plan will be lower by at least 0.30% vis-à-vis Regular Plan.

Investor Education and Awareness

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

Waiver of Load for Direct Applications: Not applicable

Tax treatment for the Investors (Unitholders):

IDBI Fixed Maturity Plan	Resident Investors**	Mutual Fund**
Tax on Dividend	Nil	Dividend Distribution Tax (DDT) <ul style="list-style-type: none"> Individual / HUF investors - 25% p.a (plus applicable surcharge and cess) Others - 30% p.a (plus applicable surcharge and cess)
Capital Gains		
<ul style="list-style-type: none"> Long Term 	10% p.a without indexation /20% p.a with indexation whichever is lower (plus applicable surcharge & cess)	Nil
<ul style="list-style-type: none"> Short Term 	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

Daily Net Asset Value (NAV) Publication:

The NAV for Plan launched in the Scheme will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.idbimutual.co.in and www.amfindia.com.

For Investor Grievances, please contact

Registrar	IDBI Mutual Fund
Karvy Computershare Pvt. Limited SEBI Registration Number: INR000000221 Unit: IDBI Mutual Fund 46, Road No 4, Street No.1 Banjara Hills, Hyderabad - 500 034. Phone: 040 – 23312454, Fax No: +91 40 23311968 Email: idbimf.customercare@karvy.com	Mr. S. V. Durga Prasad Asst. Vice President & Investor Relations Officer IDBI Asset Management Ltd., 5th Floor, Mafatlal Centre, Nariman Point, Mumbai- 400021 Phone: 022 – 66442844; Fax: 022-66442801 Email: contactus@idbimutual.co.in

Unitholders' Information:

- Account Statement:** As per sub-regulation 1 and 2 of regulation 36 of SEBI (Mutual Funds) Regulations, 1996, for all applicants whose application has been accepted, the AMC shall send a confirmation specifying the number of units allotted to the applicant by way of email and/or text SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than 5 working days from the date of closure of the Initial Subscription list and/or from the date of receipt of the request from the unit holders.

A consolidated account statement detailing the allotment of units will be issued, on or before tenth day of succeeding month of allotment. The said statement will also contain details all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all

mutual funds. Please note that no subsequent monthly statements will be issued for FMP schemes till the maturity of the scheme unless a dividend payout is declared during the interim period.

Further, the holding details of FMP schemes will be reflected in the consolidated account statement issued every half year (September/ March), on or before tenth day of succeeding month along with the holding details at the end of the six month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.

For redemption/switch-out on redemption, a Statement of Account reflecting redemption / switch-out of Units shall be dispatched to the Unit holder within 10 days from the date of Maturity.

Transaction for this purpose shall include purchase, redemption, dividend payout Transaction.

- Unaudited half-yearly results:** The Mutual Fund shall publish a complete statement of the scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September) 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. 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.

- Scheme 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.

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.

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

The Abridged Scheme wise Annual Report may be mailed to the investors' registered e-mail address in the manner specified by the Board.

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

Special Considerations:

Mutual Fund or AMC and its empanelled Brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.

Date: December 30, 2013

GENERAL INFORMATION AND GUIDELINES

GENERAL INFORMATION

- a. It must be understood clearly that all applicants are deemed to have accepted the terms subject to which these offers are being made and bind themselves to the terms mentioned in the SAI/SID/KIM upon signing the application form and tendering payment.
- b. Please complete the Application Form legibly in black ink or blue ink, in the English language only, in BLOCK CAPITALS. Please strike out with a line across any section that is not applicable.
- c. **Submission of Application Forms:** Application form complete in all respects with the necessary remittances may be submitted at IDBI MF Corporate Office, IDBI MF ISC/official Points of Acceptance of the Registrar or such other collection centers as may be designated by the AMC. The list of collection centers are given on the website of IDBI Mutual Fund. Applications received by post/courier will be deemed to have been submitted on date of receipt at the designated collection centre.
- d. Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
- e. Allotment of Units: Allotment is assured to all applicants provided the application is complete in all respects and is in order. Applications not complete in any respect are liable to be rejected.

GUIDELINES TO HELP YOU COMPLETE THE APPLICATION FORM

(1) Distributor details

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

Employee Unique Identification Number (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. The purpose of EUIIN is to capture the identification of the sales person/employee/relationship manager interacting with the investor, irrespective of whether the transaction is "Execution only" or "Advisory". It is further clarified that a mere quoting of EUIIN will not give an "advisory" character to the transaction. EUIIN 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 your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form. It is reiterated that EUIIN is mandatory for non-advisory transactions (execution only) also, though the advice relating to the scheme or asset class is only incidental. However, in exceptional cases where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction, the EUIIN box shall be left blank by the investor and the respective declaration provided in the application form must be separately signed by the investor.

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

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

- (2) **Email ID/ Email Communication:** Investors desirous of receiving documents such as allotment advice, statement of accounts, periodical reports and other communications in electronic form are required to fillup their email ID. The email ID as declared by the investor will be registered in our records and all future communication will be made to such registered email ID. It may be noted that no physical document will be sent to an investor (unless specifically requested) who has a registered email ID with us.
- (3) **PAN (Permanent Account Number):** Pursuant to SEBI letter OW/16541/2012 dated July 24, 2012 investment in Mutual Fund schemes (including investments in SIP) upto Rs. 50,000 per year, per investor, across all schemes of the fund shall be exempted from the requirement of PAN. Accordingly, individuals (including who are individuals, NRIs, but not POIs, Minors) and sole proprietary firms who do not possess PAN (HUF and other categories are not eligible for such investments) are exempt from submission of PAN for investments upto Rs. 50,000 in a rolling 12 months period or in a financial year (i.e. April to March). However eligible investors are required to undergo Know Your Customer (KYC) procedure with

any of the SEBI registered KYC Registration Authority (KRA). Eligible investor must quote PAN Exempt KYC Reference Number (PEKRN) issued by KRA. Fresh/ Additional Purchase and Systematic Investment Plans will be covered within the limit of Rs. 50,000.

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

New to IDBI Mutual Fund: Investors who are registering with IDBI Mutual Fund for the first time but have completed KYC from CVL may have to undergo an in-Person verification and may be required to submit missing/not-available information as appearing in the database provided by KYC Registering Agencies. These details are required to be updated only if the KYC status as per CVL-KRA reflects as "MF - VERIFIED BY CVLMF"

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

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

a) For Resident investors

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

- i. the Specific Scheme A/c Permanent Account Number (where the investor has a PAN) e.g.: IDBI FMP - Series IV – 518 Days (January 2014) – B A/C XXXXXXX (PAN) OR
- ii. the Specific Scheme A/c First Investor Name* (investors from the state of Sikkim & investors investing up to Rs.50,000 but do not have PAN).

Source of funds

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

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

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

- A Certificate (in original) from the issuing banker duly certified by the employee signing the pre-funded instrument with his / her full

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

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

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

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

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

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

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

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

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

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

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

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

On non-repatriation basis: In the case of NRIs/PIOs, payment may be made either by inward remittance through normal banking channels or out of funds held in his NRE / FCNR / Non-Resident Ordinary Rupee Account

(NRO). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

- (7) **ASBA:** For using ASBA facility investors should approach Self Certified Syndicate Banks (SCSBs) providing ASBA facility and submit the ASBA application form authorizing blocking of funds from the bank account specified in the ASBA Application Form. ASBA facility is available only for investors desirous of subscribing units in the dematerialized form. When investor desires to hold units in dematerialized form, KYC performed by Depository Participant (DP) will be considered compliance with applicable requirements specified in this regard in terms of SEBI circular ISD/ AML/ CIR-1/2008. ASBA forms for making investments in the units of IDBI FMP - Series IV – 518 Days (January 2014) – B is available with all SCSB and in the website of the Mutual Fund. The acknowledgement for receiving the application by the designated Branches of the SCSBs does not guarantee that the Mutual Fund units shall be allotted either by the SCSB or the Mutual Fund. The Application shall be further processed by the Registrar & Transfer agent appointed by the Mutual Fund and units shall be allotted after deducting the blocked amount, only if the application is complete in all respect. The ASBA Applicant shall specify the bank account number and the Depository account number in the ASBA Application Form and the SCSB shall block an amount equivalent to the Application Amount in the bank account specified in the ASBA Application Form. The SCSB shall keep the Application Amount in the relevant bank account blocked until withdrawal/ rejection of the ASBA Application or receipt of instructions from the Registrar to unblock the Application Amount. In the event of withdrawal or rejection of the ASBA Application Form or for unsuccessful ASBA Application Forms, the Registrar shall give instructions to the SCSB to unblock the application money in the relevant bank account. The SCSB will then unblock the application money within one day of receipt of such instruction. The Application Amount shall remain blocked in the ASBA Account until scrutiny of the documents by the registrar of the Mutual Fund and consequent transfer of the Application Amount to the Account of the Mutual Fund, or until withdrawal/ failure of the NFO or until rejection of the ASBA Bid, as the case may be. All successful applicants will be allotted with units in dematerialized form to the depository account of the applicant.

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

- (9) **Demat:** Units will be available in both dematerialized and physical form. Investors desirous of transacting in the stock exchange platform shall also compulsorily hold the units in dematerialized form. For holding units in dematerialized mode, investors should have a valid depository account in their name. The units of IDBI FMP - Series IV – 518 Days (January 2014) – B will be listed in NSE and will be available for trading within 5 business days from the date of allotment. Direct redemptions of the units can be made at IDBI Mutual Fund only on maturity of the scheme. 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. The ISIN and the scrip code/symbol will be displayed in the website of the mutual Fund before the date of listing.

The Mutual Fund/AMC will advise the depositories to extinguish the units on maturity of the scheme. Investors transacting in the stock exchange will have to ensure compliance with the rules, regulation and bye-laws of the stock exchange.

- (10) **Mode of Payment of Redemption/ Dividend Proceeds:** To the extent possible, the AMC will credit the redemption proceeds to the Bank account of the investor directly through direct credit facility/NEFT/RGESS. In order to enable the AMC to credit the funds directly to the Bank account of the investors, the investors are requested to provide all details about their bank account as required in point 5 of the application form. In all other cases, the redemption proceeds will be issued in the form of Cheque or DD in the name of the sole/ first unit holder to the correspondence address registered with us.

- (11) **E-services Facility:** The E-services facility includes IDBI MF Online, E-alerts and E-payouts.

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

valuation online, download account statements and request for documents via email, besides other options.

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

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

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

(12) Investment Options: If the direct option is ticked, irrespective of any ARN code filled/written in the application form, the application will be treated as direct application. Options exercised at the time of application may be changed by the investor at a later date by way of a communication to the Registrar of the Scheme. Such changes would be effective from a prospective date.

(13) Nomination Facility:

- i. Nomination is mandatory for new folios/accounts opened by individual especially with sole holding. Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate. Nomination is not allowed in a folio held on behalf of a minor.
- ii. The applicant/unit holders can nominate a person/persons (upto two) in whom the units held by him shall vest in the event of his death. Where the units are held by more than one person jointly, the joint Unit holders may together nominate a person/persons (upto two) in whom all the rights in the units shall vest in the event of death of all the joint Unit holders. If the units are held jointly, all joint holders will sign the nomination form.
- iii. The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non individuals including society, trust, body corporate, partnership firm, Karta of Hindu undivided family (HUF), holder of Power of Attorney cannot nominate.

- iv. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit holder.
- v. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- vi. The Nominee shall not be a Trust, other than a religious or charitable trust, society, body corporate, partnership firm, Karta of HUF or a Power of Attorney holder.
- vii. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- viii. Nomination in respect of the units stands rescinded upon the transfer of units.
- ix. Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- x. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- xi. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee. Investors should note that where the Units are transferred in favour of the nominee, the KYC formalities, as applicable, shall have to be completed by the nominee.
- xii. Every new nomination for a folio/account will overwrite the existing nomination.

(14) Declaration and Signatures:

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

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

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

Name & ARN Code	Sub Distributor / Branch Code	Internal code for sub Agent/Employee	EUIN	Bank Serial No. / Bank Stamp / Receipt Date
0032				

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

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

Signatures	First / Sole Applicant / Guardian	Second Applicant	Third Applicant

1. EXISTING UNIT HOLDER INFORMATION [Please fill in your Folio Number and proceed to Investment Details]

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

Name of First / Sole Applicant / Minor* (as appearing in ID proof)		Date of Birth (Mandatory in case of Minor)	D D / M M / Y Y Y Y
PAN (Attach Proof)		KYC Compliance Status (if yes, attach proof. If No, attach KYC Application form)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of Second Applicant			
PAN (Attach Proof)		KYC Compliance Status (if yes, attach proof. If No, attach KYC Application form)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of Third Applicant			
PAN (Attach Proof)		KYC Compliance Status (if yes, attach proof. If No, attach KYC Application form)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of the Guardian#			
PAN (Attach proof)		KYC Compliance Status (if yes, attach proof. If No, attach KYC Application form)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Refer point (3) & (4) on page 6 for PAN & KYC		Relationship with Minor Please (✓) <input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian	
* If the first/sole applicant is a Minor, then please provide details of Natural / Legal Guardian. # (In case first applicant is a minor)/contact person name (in case of non-individual)			
Mode of Holding (Please ✓)	<input type="checkbox"/> Anyone or Survivor <input type="checkbox"/> Single <input type="checkbox"/> Joint	(Default option is Anyone or Survivor)	
Occupation (Please ✓)	<input type="checkbox"/> Business <input type="checkbox"/> Service <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Others		
Status (Please ✓)	<input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI / PIO <input type="checkbox"/> Trust <input type="checkbox"/> HUF <input type="checkbox"/> Bank / FIs <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Others	Please specify	
	<input type="checkbox"/> Minor <input type="checkbox"/> Company/Body Corporate <input type="checkbox"/> Flls <input type="checkbox"/> Partnership Firm <input type="checkbox"/> AOP / BOI <input type="checkbox"/> Society		

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

Local Address of 1st Applicant -		M a n d a t o r y
City	State	Pin Code
Tel. Off.	Resi.	Mobile
E - Mail		
Overseas Correspondence Address (Mandatory for NRI / FII Applicant)		
City	Country	Pin Code

4. COMMUNICATION (Please ✓) Refer point (2) & (11) on page 6, 7 & 8 respectively

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

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

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

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

Received from Mr. / Ms. /M/s. _____
an application for purchase of units of IDBI FMP - Series IV – 518 Days (January 2014) – B for Rs. _____ on date

D D / M M / Y Y Y Y

Stamp, Signature & Date

6. UNITS IN DEMAT MODE (Please ✓) NSDL CDSL [Refer point (9) on page 7]

DP ID	Beneficiary Account No./Client ID
-------	-----------------------------------

DP Name

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

7. POWER OF ATTORNEY (PoA)

POA Name

PAN	KYC <input type="checkbox"/> Yes <input type="checkbox"/> No - if investment is being made by a constitutional Attorney, please submit the notarized copy of the POA
-----	--

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

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

9. INVESTMENT DETAILS AND PAYMENT DETAILS - Cheque/DD/RTGS/NEFT/Transfer (outstation cheques will be rejected) [Refer point (6), (7), (8), (10) & (12) on page 6, 7 & 8]. Please ✓ wherever applicable.

Scheme Name: **IDBI FMP - SERIES IV – 518 DAYS (JANUARY 2014) – B**
 Plan: Regular Direct
 Option: Growth Dividend Payout

Investment Amount (Rs.)	DD Charges if any (Rs.)	Net Amount (in words)
-------------------------	-------------------------	-----------------------

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

Maturity proceeds (Please ✓)
 Payout (default option) Sweep to IDBI Liquid Fund Plan _____ Option _____

Drawn on Bank

Branch & City	Account No.
---------------	-------------

Chq. / DD No.	Date	IFSC Code
---------------	------	-----------

A/c Type - S/B NRE Current NRO FCNR*

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

Cheque / D.D. to be crossed "Account Payee" only and should be drawn payable to: - "IDBI FMP - Series IV – 518 Days (January 2014) – B A/C XXXXXXX" (Investor PAN) or "IDBI FMP - Series IV – 518 Days (January 2014) – B A/C XXXXXXX" (Name of the Firstholder)

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

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

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

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

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

11. DECLARATION

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

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

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

Signature(s)
First / Sole Applicant / Guardian
Second Applicant
Third Applicant

Scheme Name : **IDBI FMP - SERIES IV – 518 DAYS (JANUARY 2014) – B**
 Plan: Regular Direct (Please ✓ any one). Option: _____ Sub Option: _____
 Cheque / DD No. : _____ Date : _____ Amount Rs.: _____
 Bank and Branch: _____

INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

1. **Self attested copy of PAN card is mandatory.**
2. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [E].
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 addresses 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/POCard/OCICard and overseas address proof is mandatory.
8. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
9. 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.
10. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

B. Proof of Identity (POI): List of documents admissible as Proof of Identity (*Documents having an expiry date should be valid on the date of submission.):

1. PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card/Driving license.
3. Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

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

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.
2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill -Not more than 3 months old.

3. Bank Account Statement/Passbook -Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-operative Bank/ Multinational Foreign Banks/Gazetted Officer/Notary public/ Elected representatives to the Legislative Assembly or 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. 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. Micro schemes such as Systematic Investment Plan (SIP), where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs 50,000.

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

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

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

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

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POINTS OF ACCEPTANCE FOR APPLICATION FORM

OUR BRANCHES (INVESTOR SERVICE CENTRES)

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

KARVY INVESTOR SERVICE CENTRES

Agartala: Tripura (West) J N Bari Road Bidurkarta Chowmuhani, Agartala-799001. **Agra:** Opp Megdoot Furnitures, Sanjay Place Deepak Wasan Plaza, Behind Holiday Inn 1st Floor, Agra-282002. **Ahmedabad:** Navrangpura Opp: Madhusudan House201/202 Shail, Ahmedabad-380006. **Ajmer:** Kutchery Road Ajmer TowerS. No. 1 & 2, 2Nd Floor, Ajmer-305001. **Akola:** Ground Floor, N.H. No- 06, Akola. Yamuna Tarang Complex, Shop No 30, Akola-444004. **Aligarh:** Kumar Plaza 1st Floor, Aligarh-202001. **Allahabad:** 57, S P Marg, Civil Lines Above Sony Tv Showroom, RSA Towers, 2nd Floor, Allahabad-211001. **Alleppy:** KSRTC Bus StandMullackal X1V 172, Jp Towers, Alleppy-688011. **Alwar:** Road No.2 Opp. Uit, Near Bhagat Singh Circle 101, Saurabh Tower, Alwar-301001. **Ambala:** Adjacent Kos Hospital ambala Cant Nicholson Road, 6349, Ambala-133001. **Amravati:** Near Bhartiya Mahavidhyalaya, Rajapeth Badnera Road Shop No 13 & 27, Gulshan Plaza, Amravati-444605. **Amritsar:** Opp Aga Heritage Club Taylor'S Road 72-A, Amritsar-143001. **Anand:** Grid Char Rasta Nr TVS Down Town Shrow Room B-42 Vaibhav Commercial Center, Anand -380001. **Ananthapur:** Opp. To Lalitha Kala Parishad S R Towers, Subash Road#15/149, 1st Floor, Anantapur-515001. **Ankleshwar:** Ankleshwar Old National Highway L/2 Keval Shopping Center, Ankleshwar-393002. **Asansol:** -Near Sony Centre, Bhanga Pachil 114/71 G T Road, Asansol-713303. **Aurangabad:** Near Osmanpura Circle Railway Station Road Ramkunj Niwas, Aurangabad-431005. **Azamgarh:** Opp. Nagaripalika Civil Line Alkal Building 1st Floor, Azamgarh-276001. **Balasore:** Gopalgaon, Balasore, Orissa M.S Das Street Gopalgaon, Balasore-756001. **Bangalore:** Near Hosmat Hospital Richmond Road No 51/25, 1st Floor, Rathna Avenue, Bangalore-560025. **Bankura:** -Nutanganj, Post & Dist Bankura, Ambika Market Complex (Ground Floor), Bankura-722101. **Bareilly:** Near Railway Station Civil Lines opp. Hotel Bareilly Palace 1st Floor, 165, Bareilly-243001. **Barhampore (OR):** Barhampur-760002 Ramlingam Tank Road, Barhampore (OR)-760002. **Barhampore (WB):** 72 No Nayasarak Road Post Berhampore Dist Murshidabad Thakur Market Complex, Gorabazar, Barhampore (WB)-742101. **Baroda:** Productivity Road, Alkapuri, Opp. Masonic Hall, Sb-5, Mangaldeep Complex, Baroda-390007. **Begusarai:** Kapasiya Chowk O.C Township Gate Near Hotel Diamond Surbhi Complex, Begusarai-851117. **Belgaum:** Club Road Above Raymonds Show Room Beside Harsha Appliances Cts No 3939/ A2 A1, Belgaum -590001. **Bellary:** -Gandhi Nagar, No. 1, Khb Colony, Bellary-583103. **Betul:** J. H. College Road 107, 1st Floor, Hotel Utkarsh, Betul-460001. **Bhagalpur:** Radha Rani Sinha Road Chandralok Complex, Ghantaghar 2nd Floor, Bhagalpur-812001. **Bharuch:** Near Kasak Circle Aditya Complex Shop No 147-148, Bharuch-392001. **Bhatinda:** Above Max New York Life Insurance The Mall Road #2047-A 2nd Floor, New Delhi-151001. **Bhavnagar:** Kalanala Opp 'C' Division Police Station G-11 Giranjali Complex, Bhavnagar-364001. **Bhilai:** Nehru Nagar- East Plot No -1, Commercial Complex Shop No -1, First Floor, Bhilai-490020. **Bhilwara:** Pur Road 1st Floor, Heera Panna Market Shop No. 27-28, Bhilwara-. **Bhopal:** Above City Bank 133, Zone I, MP Nagar Kay Kay Business Centre, Bhopal-462011. **Bhubaneswar:** -Saheed Nagar A/181, Back Side Of Shivam Honda Show Room, Bhubaneswar-751007. **Bikaner:** Sadul Ganj Panchsati Circle 70-71, 2nd Floor, Dr.Chahar Building, Bikaner-334001. **Bilaspur:** V R Plaza, Link Road, Bilaspur, C.G.Shop No-201 & 202, 1st Floor, Bilaspur-495001. **Bokaro:** Near Sona Chandi Jewellers Sector- 4, B-1, 1st Floor, City Centre, Bokaro-827004. **Burdwan:** -Halder Complex 1st Floor 63 Gt Road, Burdwan-713101. **Calicut:** Mavoor Road Arayidathpalam IIInd Floor Soubhagya Shopping Complex, Calicut-673004. **Chandigarh:** Sector 35-B Above HDFC Bank Sco 371-372S, Chandigarh-160036. **Chandrapur:** Beside Azad Garden Main Road Rauts Raghuvanshi Complex Shop No-6 Office No-2 1st Floor, Chandrapur-442402. **Chennai:** Egmore, Opp To Chief Metropolitan Courier 108, Adhithanar Salai F-11, Akshaya Plaza, 1st Floor, Chennai-600002. **Chinsura:** -Chinsurah, Hooghly J C Ghosh Saranu, Bhanga Gara, Chinsurah-712101. **Cochin:** Near Atlantis Junction Panampilly Nagar Ali Arcade, 1st Floor, Kizhavana Road, Ernakualm-682036. **Coimbatore:** -Avinashi Road 1057/1058 Jaya Enclave, 2nd Floor, Coimbatore-641018. **Cuttack:** Dargha Bazar Opp Dargha Bazar Po - Buxi Bazar, Cuttack-753001. **Darbhanga:** Chowk Above Furniture Planet, DonarJaya Complex, 2nd Floor, Darbhanga-846003. **Davangere:** -1st Floor, 2nd Main, P J Extn15/9 Sobagu Complex, Davangere-577002. **Dehradun:** Reliance Webworld Near Sirmaur Marg above Kaulagarh Road, Dehradun-248001. **Deoria:** Opp. Zila Panchayat, Civil Lines 1st Floor, Deoria-274001. **Dewas:** Above Maa Chamunda Gaes AgencyStation Road27 Rmo House, Dewas-455001. **Dhanbad:** -Bank More 208 New Market 2nd Floor, Dhanbad-826001. **Dharwad:** P B Road,Opp Nttf, G, 7&8 Banashankari Avenue, Dharwad-580001. **Dhule:** Opp. Santoshi Mata Mandir Upper Ground Floor, Sakri Road Ashoka Estate, Shop No. 14/A, Dhule-424001. **Dindigul:** -Palani Road, No : 9 Old No:4/B, New Agraharam, Dindigul-624001. **Durgapur:** Benachity Nachan Road 1st Floor, Old Dutta Automobile Bldg, Durgapur-713213. **Eluru:** -Near Dr.Prabhavathi Hospital, R.R.Pet D.No:23B-5-93/1, Savithri Complex, Edaravari Street, Eluru-534002. **Erode:** Opp. Erode Bus StandKMY Salai, Sathy RoadNo: 4, Veerappan Traders Complex, Erode-638003. **Faridabad:** -Nehru GroundnitA-2B, 1st Floor, Faridabad-121001. **Ferozpur:** Opp. H.M School Kakar Building Malwal Road, 2nd Floor, Ferozpur-152002. **Gandhidham:** Kutchkala RoadBhagwati Chamber 203 2nd Floor, Gandhidham. **Gandhinagar:** Opp Pathika Sector - 7/C Plot No - 945/2, Gandhinagar-382007. **Gaya:** Near Kiran CinemaTower Chowk,1st Floor Lal Bhawan, Gaya-823001. **Ghaziabad:** -Lohia Nagar 1st Floor c-7, Ghaziabad-201001. **Ghazipur:** MahaubaghShubhra Hotel Complex2Nd Floor, Ghazipur-233001. **Gonda:** Station Road Sahabgunj Shri Market, Gonda-271001. **Gorakhpur:** Bank Road A.D. Girls CollegeAbove V.I.P. House adjacent, Gorakpur-273001. **Gulbarga:** Next To Adithya Hotel Asian Towers, Jagath Station Main Road Cts No 2913 1st Floor, Gulbarga-585105. **Guntur:** 10/1 Arundelpet D No 6-10-27, Srinilayam, Guntur-522002. **Gurgaon:** Near Huda Office Opp. Akd Tower Shop No.18, Ground Floor, Sector - 14, Gurgaon-122001. **Guwahati:** Near Baskin Robbins R G Barooah Road, Aidc 54 Sagarika Bhawan 2nd Floor, Guwahati-781024. **Gwalior:** Near Nadi Gate Pul, Mlb Road shinde Ki Chhawani 37/38, Lashkar, Gwalior-474001. **Haldwani:** Opp Lic Building, Pilikothi Sweet House Above Kapilaz, Haldwani-263139. **Haridwar:** Main Road, Ranipur MoreAbove Vijay Bank 8, Govind Puri, Opp. LIC - 2, Haridwar-249401. **Hassan:** H.N. Pura Road Ground Floor St Anthony'S Complex, Hassan -573201. **Hissar:** -Red Square Market Sco-71, 1st Floor, Hissar-125001. **Hoshiarpur:** Sutheri Road Opp Kapila Hospital 1st Floor, The Mall Tower, Hoshiarpur-146001. **Hubli:** Travellers Bunglow Eureka Junction 22nd & 23rd, 3rd Floor, Hubli-580029. **Hyderabad:** Abids Tilak Road 4-1-898 Oasis Plaza, Hyderabad-500001. **Indore:** Opp. High Court M.G. Road 213 B City Center, Indore-452001. **Jabalpur:** Opp Shyam Market 43 Naya Bazar Malviya Chowk Grover Chamber, Jabalpur-482002. **Jaipur:** Mahaver Marg C Scheme Land Mark Building Opp Jai Club S16/A IIInd Floor, Jaipur-302001. **Jalandhar:** Office No 3 Plot No 28 Lowe Ground FloorArora Prime Tower, Jalandhar-144001. **Jalgaon:** B/H Mahalaxmi Dairy Navi Peth 113, Jalgaon-425001. **Jalpaiguri:** Opp Nirala Hotel D B C Road Opp Nirala Hotel-, Jalpaiguri-735101. **Jammu:** Panama Chowk Near Panama Chowk Petrol Pump 5 A/D Extension 2, Jammu-180012. **Jamnagar:** Nr Lal Bunglow Opp SBI Bank 108 Madhav Palaza, Jamnagar-361001. **Jamshedpur:** Near Traffic Signal Main Road, Bistupur Kanchan Tower, 3rd Floor, Jamshedpur-831001. **Jaunpur:** Ummarpurn Front Of Pathak Honda R N Complex, 1-1-9-G, Jaunpur-222002. **Jhansi:** Near Jeevan Shah Chauraha Narayan Plaza, Gwalior Road 371/01, Jhansi-284001.

Jodhpur: -Chopasni Road 203, Modi Arcade, Jodhpur-342001. **Junagadh:** Ranavav Chowk M.G Road 124-125 Punit Shopping Center, Junagadh-362001. **Kannur:** Nr. ICICI Bank Fort Road 2nd Floor, Prabhath Complex, Kannur-670001. **Kanpur:** Civil Lines Opp : Muir Mills 15/46, B, Ground Floor, Kanpur-208001. **Karaikudi:** -100 Feet Road, Gopi Arcade, Karaikudi-630001. **Karimnagar:** Rajeev Chowk Jafri Road, H.No.4-2-130/131, Above Union Bank, Karimnagar-505001. **Karnal:** Behind Miglani Hospital Kunjpura Road 18/369, Char Chaman, Karnal-132001. **Karur:** Near G.R.Kalyan Mahal, Thiru-vi-ka Road, No.6, old No.1304, Karur-639001. **Kharagpur:** Beside Axis Bank Ltd,-180 Malancha Road, Kharagpur-721304. **Kolhapur:** Near Sultane Chambers Laxmi Niwas 605/1/4 E Ward, Shahupuri 2nd Lane, Kolhapur-416001. **Kolkata:** Opp- Fortish Hospital-166 A Rashbihari Avenue 2nd Floor, Kolkata-700029. **Kollam:** -Shastri Junction Sree Vigneswara Bhavan, Kollam-691001. **Korba:** P. Nagar, Indira Complex 1st Floor, 35, Korba-495677. **Kota:** Shopping Centre Near Lala Lajpat Rai Circle29, 1st Floor, Kota-324007. **Kottayam:** Collectorate P O Railway Station Road 1st Floor Csiascension Square, Kottayam-686002. **Kurnool:** Near SBI Main Branch Railway Station Road Shop No.43, 1st Floor, S V Complex, Kurnool-518004. **Lucknow:** Ashok Marg Prem Nagar 24, Lucknow-226001. **Ludhiana:** Feroze Gandhi Market 1st Floor Above Airtel Showroom Sco - 136, Ludhiana-141001. **Madurai:** Opp Nagappa motors, Bye pass Road, Rakesh towers, 30-C, 1st floor, Madurai-625010. **Malappuram:** Up Hil Near U P School First Floor, Cholakkal Building, Malappuram-676505. **Malda:** English Bazar Municipality, No.1 Govt Colony, Sahis Tuli, Under Ward No.6, Malda-732101. **Mandi:** -School Bazaar 149/11, Mandi -175001. **Mangalore:** -Karangal Padi Mahendra Arcade Opp Court Road, Mangalore-575003. **Margao:** Pajifond Dalal Commercial Complex 2nd Floor, Margao -403601. **Mathura:** Gaushala Road, In Front Of Bsa College Ambey Crown, 11nd Floor, Mathura-281001. **Meerut:** Hapur Road Near Bachha Park Medi Centre opp ICICI Bank 1st Floor, Meerut-250002. **Mehsana:** Modhera Cross Road Opp Simandhar Temple Ul/47 Apollo Enclave, Mehsana-384002. **Mirzapur:** -Dawari Gunj Girja Sadan, Mirzapur-231001. **Moga:** Civil Lines, Barat Ghar Mandir Wali Gali 1st Floor, Dutt Road, Moga-142001. **Moradabad:** Above Syndicate Bank, Chowk Tari Khana Parker Road Om Arcade, Moradabad-244001. **Morena:** Near Ramjanki Mandir Near Ramjanki Mandir Moti Palace, Morena-476001. **Mumbai:** Behind Bse Bldg Ambalal Doshi Marg, 24/B, Raja Bahadur Compound, Fort-400001. **Muzaffarpur:** Thana Gumtimoti Jheel Uma Market 1st Floor, Muzaffarpur-842001. **Mysore:** Opp.Clock Tower Ashoka Road L-350, Silver Tower, Mysore -570001. **Nadiad:** City Point Nadiad Near Paras Cinema 104/105, Nadiad-387001. **Nagercoil:** -South Car Street 3A, Nagercoil-629001. **Nagpur:** Mangaldeep Appartment Opp Khandelwal Jewelers, Dharampeth Mata Mandir Road Plot No 2/1 House No 102/1, Nagpur-440010. **Namakkal:** -Paramathi Street 105/2, Arun Towers, Namakkal-637001. **Nanded:** Opp.Bank Of India Santakripa Market, G G Road Shop No.4, Nanded-431601. **Nasik:** Near Rajiv Gandhi Bhavan Sharanpur Road S-12, Suyojit Sankul, Nasik-422002. **Navsari:** Tower Rd Opp Sattapir Rd1/1 Chinmay Arcade, Mavsari-396445. **Nellore:** Gandhi Nagar, Pogathota Keizen Heights 16-2-230, Room No : 27, 2nd Floor, Nellore-524001. **New Delhi:** -27 Barakhamba Road 305 New Delhi House, New Delhi -110001. **Nizamabad:** Beside Hdcc Bank, Hyderabad Road Above Bank Of Baroda First Floor H No:5-6-430, Nizamabad-503003. **Noida:** Sector 26 Opp Delhi Public School 307 Jaipuria Plazad 68 A, 2nd Floor, Noida-201301. **Palghat:** H.P.O.Road Metro Complex H.P.O. Road Palakkad No: 20 & 21, Palakkad-678001. **Panipat:** Above Amertex, G.T. Road, Krishna Tower 1st Floor, Panipat-132103. **Panjim:** Room No 18,19 & 20, Dada Vaidya Road, Coelho Pereira Building City Business Centre, Panjim-403001. **Pathankot:** Patel Chowk Improvement Trust Building 1st Floor, 9 A, Pathankot-145001. **Patiala:** Near Car Bazaar Chotti Baradari Sco 27 D, Patiala-147001. **Patna:** Opp ICICI Bank Exhibition Road 3A, 3rd Floor Anand Tower, Patna-800001. **Pollachi:** -New Scheme Road S S Complex, Pollachi-642002. **Pondicherry:** -Thiayararaja Street, No:7, Pondicherry-605001. **Proddatur:** Beside Syndicate Bank Mydukur Road Shop No:4, Araveti Complex, Proddatur-516360. **Pudukottai:** Near Anna Statue, Jublie Arts, Old Tirumayam Salai Sundaram Masilamani Towers, TS No. 5476 - 5479, Pm Road, Pudukottai-622001. **Pune:** Near Dyaneshwar Paduka Chowk Shrinath Plaza Office # 16, Ground Floor, F C Road, Pune-411005. **Raipur:** Behind Indian Coffee House, Millenium Plaza, Room No. Ll 2& 32 & 3 Lower Level, Raipur-492001. **Rajahmundry:** Near Axis Bank Street T. Nagar D.No.6-1-4, Rangachary Street, Rajahmundry-533101. **Rajapalayam:** -Hospital Road, 40/C (1), Professional Couriers Building, Rajapalayam-626117. **Rajkot:** Rajkot Dr Yagnik Road 104, Siddhi Vinyak Com. Opp Ramkrishna Ashram, Rajkot-360001. **Ranchi:** Beside Mahabir Tower Commerce Tower Room No 307 3rd Floor, Ranchi-834001. **Ratlam:** Near Nokia Care Do Batti 1 Nagpal Bhawan, Free Ganj Road, Ratlam-457001. **Renukoot:** Near Complex Birla Market Shop No. 18, Renukoot-231217. **Rewa:** Trans University Road, Civil Lines Besides Allahabad Bank 1st Floor, Angoori Building, Rewa-485001. **Rohtak:** Delhi Road Ashoka Plaza 1st Floor, Rohtak-124001. **Roorkee:** Near Income Tax Office Civil Lines Shree Ashadeep Complex, 16, Roorkee-247667. **Rourkela:** -Kachery Road, Uditnagar 1st Floor Sandhu Complex, Rourekla-769012. **Sagar:** Infront Of Income Tax Office 5 Civil Lines Above Poshak Garments, Sagar-470002. **Saharanpur:** -Court Road 18 Mission Market, Saharanpur-247001. **Salem:** Fairlands, Near Perumal Koil, Brindavan Road No:40, 2nd Floor, Salem-636016. **Sambalpur:** --Ground Floor Quality Massion, Sambalpur-768001. **Satna:** Rewa Road Near Bus Stand 1st Floor, Gopal Complex, Satna-485001. **Shaktinagar:** Dist Sonebhadra V V Colony 1st/A-375, Shaktinagar-231222. **Shillong:** Near R K M Lp School Lower Thana Road Annex Mani Bhawan, Shillong-793001. **Shimla:** -By Pas Chowkhalini Triveni Building, Shimla-171002. **Shimoga:** -Durgi Gudi Udaya Ravi Complex, LLR Road, Shimoga-577201. **Shivpuri:** Near Bank Of India M.P.R.P. Building, 1st Floor, Shivpuri-473551. **Sikar:** -Behind Ram Mandir Near Taparya Bagichi First Floor, Super Tower, Sikar -332001. **Silchar:** Premtala Chowchakra Complex N.N. Dutta Road, Silchar-788001. **Siliguri:** -Sevoke Road Nanak Complex, Siliguri-734001. **Sitapur:** Mal GodamArya Nagar Opp 12/12-A Sura Complex, Sitapur-261001. **Sivakasi:** Opp: TNEB Thiruthangal Road 363, Sivakasi-626123. **Solan:** The Mall Adjacent Anand Cinema Complex Sahni Bhawan, Solan-173212. **Solapur:** Jule SolapurVaman Nagar, Opp D-Mart Block No 06, Solapur-413004. **Sonepat:** -Above Central Bank Of India 205 R Model Town, Sonepat-131001. **Sri Ganganagar:** Opp: Sheetla Mata Vaateka Sri Ganganagar 35E Block, Sri Ganganagar-335001. **Srikakulam:** Near Income Tax Office Venkateswara Colony D.No-4-1-28/1, Srikakulam-532001. **Sultanpur:** Faizabad Road Civil Lines Rama Shankar Complex, Sultanpur-228001. **Surat:** Ring Road Nr Udhna Darwaja G-6 Empire State Buliding, Surat-395002. **Thanjavur:** -Srinivasam Pillai Road, No. 70, Nalliah Complex, Tanjore-613001. **Tirunelveli:** Near Aravind Eye HospitalS N Road 55/18, Jeney Building, Tirunelveli-627001. **Tirupathi:** Near Palani Theater R C Road Plot No:16 1st Floor, Tirupathi-517501. **Tirupur:** Opp to Cotton market complex Kamaraj Road First floor, 224 A, Tirupur-641604. **Tiruvalla:** Opp Axis Bank Ramanchira 2nd Floor, Erinjery Complex, Thiruvalla-689107. **Trichur:** Near Dhanalakshmi Bank H O Naikkanal Junction, Shornur Road 2nd Floor, Brothers Complex, Thrissur-680001. **Trichy:** -Thennur High Road, 60, Sri Krishna Arcade, Trichy-620017. **Trivandrum:** Sasthamangalam Akshaya Tower 2nd Floor, Trivandrum-695010. **Tuticorin:** Opp. Rajaji Park, Palayamkottai Road, Mangalmal Mani Nagar, 4 - B, A34 - A37, Tuticorin-628003. **Udaipur:** Opp G P O, Chetak Circle Madhav Chambers 201-202, Udaipur-313001. **Ujjain:** Freeganj 13/1 Dhanwantri Marg 101 Aashta Tower, Ujjain-456010. **Valsad:** Tithal Road Opp Next Show Room Shop No 2, Phiroza Corner, Valsad-396001. **Vapi:** Near K P Tower Sheetal Appatment Shop No-12, Ground Floor, Vapi-396195. **Varanasi:** Siga Anant Complex D-64/132 1st Floor, Varanashi-221010. **Vellore:** Krishna Nagar Officers Line 1, M N R Arcade, Vellore-632001. **Vijayanagaram:** Opp: Three Temples 2nd Floor, Near Fort Branch Soubhagya, 19-6-1/3, Vizianagaram-535002. **Vijayawada:** Labbipet Opp : Municipal Water Tank 39-10-7, Vijayawada-520010. **Visakhapatnam:** -Dwarakanagar Main Road Door No 47-14-5/1, Eswar Paradise, Visakhapatnam-530016. **Warangal:** Chandra Complex, Hanmakonda, Opp: B.Ed Collage, Lashkar Bazar 5-6-95, 1st Floor, Warangal-506001. **Yamuna Nagar:** Near D.A.V. Girls College Above UCO Bank Jagdhari Road, Yamuna Nagar-135001.



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