

# Key Information Memorandum & Application Form

## IDBI Ultra Short Term Fund (An open-ended debt scheme)

Offer for Units of Rs. 10 Per Unit for cash during the  
New Fund Offer Period and at NAV based prices upon re-opening

Name of Mutual Fund : **IDBI Mutual Fund**

Name of Asset Management Company : **IDBI Asset Management Limited**

Name of Trustee Company : **IDBI MF Trustee Company Limited**

Name of Sponsors : **IDBI Bank Limited**

**NFO**

**Opens on : 1<sup>st</sup> September, 2010**

**Closes on : 2<sup>nd</sup> September, 2010**

**Scheme re-opens for continuous sale and repurchase from: 6<sup>th</sup> September, 2010**

#### **ASSET MANAGEMENT COMPANY (AMC)**

IDBI Asset Management Limited

Registered Office :

IDBI Tower, WTC Complex, Cuffe Parade, Mumbai – 400 005.

#### **TRUSTEE COMPANY**

IDBI MF Trustee Company Limited

Registered Office :

IDBI Tower, WTC Complex, Cuffe Parade, Mumbai – 400 005.

Website: [www.idbimutual.co.in](http://www.idbimutual.co.in)

SMS 'IDBIMF' to 09220092200. Tollfree : 1800-22-4324

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](http://www.idbimutual.co.in)

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

<b>Investment Objective</b>	The objective of the Scheme will be to provide investors with regular income for their investment. The Scheme will endeavour to achieve this objective through an allocation of the investment corpus in a diversified portfolio of money market and debt instruments with maturity predominantly between a liquid fund and a short term fund while maintaining a portfolio risk profile similar to a liquid fund.		
<b>Asset Allocation Pattern</b>	<b>Instrument</b>	<b>Normal allocation (% of total assets)</b>	
		<b>Minimum</b>	<b>Maximum</b>
	Money market instruments/ debt instruments (including floating rate debt instruments and securitized debt*) with maturity/residual maturity up to 1 year (or 365 days)	80%	100%
	Debt instruments (including floating rate debt instruments and securitized debt*) with duration/maturity/residual maturity above 1 year	0%	20%
	<p>It is the intent of the Scheme to maintain the average maturity of the portfolio within a range of 30 days to 120 days under normal market conditions depending on the fund manager's assessment of various parameters including interest rate environment, liquidity and macro-economic factors. However, the maturity profile of the scheme can undergo a change in case the market conditions warrant and at the discretion of the fund manager.</p> <p>*Investment in Securitized Debt not to exceed 50% of the net assets of the Scheme.</p> <p>Investment in Derivatives will be up to 50% of the net assets of the Scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time. The Scheme does not propose to invest in foreign securities. The gross investment in securities under the scheme, which includes Money market instruments, debt instruments including floating rate debt instruments and securitized debt, and gross exposure to derivatives will not exceed 100% of the net assets of the scheme.</p> <p>Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the asset allocation pattern will be for short term and defensive considerations. In the event of asset allocation falling outside the limits specified in the asset allocation table, the fund manager will endeavor to review and rebalance the same within 30 days. Though every endeavor will be made to achieve the objectives of the Scheme, the AMC/Sponsors/Trustees do not guarantee that the investment objectives of the Scheme will be achieved.</p>		
<b>Risk Profile of the Scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <ol style="list-style-type: none"> <li>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 &amp;</li> </ol>		

	<p>Statement of Additional Information.</p> <ol style="list-style-type: none"> <li>2. IDBI Ultra Short Term Fund will seek to invest in credit instruments, Government Securities, securitized debt, debt derivatives and money market instruments. Trading volumes and settlement periods may inherently restrict the liquidity of the scheme's investments. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.</li> <li>3. The Mutual Fund is not assuring any dividend nor is it assuring that it will make any dividend distributions. All dividend distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme and will be at the discretion of the AMC.</li> </ol> <p><b>4. Risks associated with investments in bonds</b></p> <ol style="list-style-type: none"> <li>i. <b>Credit risk:</b> This risk arises due to any uncertainty in counterparty's ability or willingness to meet its contractual obligations.</li> <li>ii. <b>Interest Rate risk:</b> This risk is associated with movements in interest rate. The values of investments will appreciate/depreciate if the interest rates fall/rise.</li> <li>iii. <b>Liquidity risk:</b> 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.</li> <li>iv. <b>Reinvestment risk:</b> 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.</li> </ol> <p><b>5. Risks associated with Investing in Derivatives</b></p> <p>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.</p> <p>The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.</p> <p>There are certain risks inherent in derivatives. These are</p> <ol style="list-style-type: none"> <li>i. <b>Price Risk:</b> Despite the risk mitigation provided by various derivative instruments, there remains an inherent price risk which may result in losses exceeding actual underlying.</li> <li>ii. <b>Default Risk:</b> This is the risk that losses will be incurred due to default by counter party.</li> <li>iii. <b>Basis Risk</b> – This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being hedged.</li> <li>iv. <b>Limitations on upside:</b> Derivatives when used as hedging tool can also limit the profits from a genuine investment transaction.</li> <li>v. <b>Liquidity risk</b> pertains to how saleable a security is in the market.</li> </ol>
--	--

	<p><b>6. Risks associated with investing in Securitized Debt</b></p> <p>Securitized Debt is a financial instrument (bond) whose interest and principal payments are backed by an underlying cash flow from another asset. The risks associated with investing in such instruments are:</p> <p><b>Limited Recourse:</b> The instruments represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the Issuer or the Seller or the originator, or the parent or any affiliate of the Seller, Issuer and Originator. No financial recourse is available to the buyer of the security against the Investors' Representative.</p> <p><b>Delinquency and Credit Risk:</b> Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Monthly Investor Payouts to the Holders may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of an Obligor to repay his obligation, the Servicer may repossess and sell the Vehicle/ Asset. However many factors may affect, delay or prevent the repossession of such Vehicle/Asset or the length of time required to realize the sale proceeds on such sales. In addition, the price at which such Vehicle/Asset may be sold may be lower than the amount due from that Obligor.</p> <p><b>Risks due to possible prepayments:</b> Full prepayment of a contract may lead to an event in which investors may be exposed to changes in tenor and yield.</p> <p><b>Bankruptcy of the Originator or Seller:</b> If the service provider becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that either the sale from each Originator was not a sale then an Investor could experience losses or delays in the payments due under the instrument.</p> <p><b>Liquidity risk:</b> There is no assurance that a deep secondary market will develop for the instrument. This could limit the ability of the investor to resell them.</p> <p><b>7. Risks associated with Short Selling and Securities Lending</b></p> <p><b>Short Selling:</b> When the Fund engages in short selling, it will borrow the security from a third party with the understanding that the security will be returned at a later date as and when required by the lender. However, there is a risk that the stock price may go up contrary to expectations which will result in losses to the Scheme. The losses will be realized to the Scheme if the Scheme may be forced to buy the shares in the market at the prevailing higher market price (than the price at which sold initially) to return the security to the lender if so required by the lender</p> <p><b>Securities lending:</b> There are risks inherent to securities lending, including the risk of failure or bankruptcy of the counter party, leading to non-compliance with the terms of the agreement by the counterparty. Such failure can result in the possible loss of rights to the collateral, the inability of the counterparty to return the securities deposited by the lender and the possible loss of any corporate benefits accruing thereon.</p>
<p><b>Plan and Options</b></p>	<p>The Scheme offers the following Options for investment</p> <ul style="list-style-type: none"> <li>● Dividend Option</li> <li>● Growth Option</li> </ul>

	The Dividend Option offer the following sub-options (frequency of dividend declaration)		
	<b>Sub-Option</b>	<b>Record date/day</b>	<b>Mode of dividend</b>
	Daily	All business days	Compulsory reinvestment. No payout/sweep
	Weekly	Monday	Payout/Reinvestment/Dividend Sweep
	Monthly	25 <sup>th</sup> of every calendar month	Payout/Reinvestment/Dividend Sweep
<p>For the Weekly Dividend option, if Monday is a holiday, then the next business day will be the record day. For the Monthly Dividend option, if the 25<sup>th</sup> of the calendar month is not a business day, the business day immediately succeeding the 25<sup>th</sup> of the month will be the record date.</p> <p>The Dividend Option and the Growth Option will be maintained under a common portfolio. Dividends declared in the Daily dividend sub-option will be compulsorily reinvested irrespective of amount of dividend declared. If the weekly dividend payable under the Weekly dividend sub-option is less than Rs. 1000, the dividend amount shall be compulsorily reinvested in the Scheme.</p> <p>In cases where investors do not opt for a particular Option at the time of investment, the default Option will be the Growth Option. In such cases where the investors have opted for the Dividend Option but not specified the sub-option (frequency), daily dividend option would be treated as the default sub-option. In cases, where investors have not specified the mode of dividend i.e. payout, reinvestment, dividend sweep the default mode will be reinvestment.</p> <p>If investors apply for subscription of units under both Options, the minimum subscription limits for new purchases/additional purchases/SIP will apply to each Option.</p>			
<b>Applicable NAV (after the scheme opens for repurchase and sale)</b>	<p><b>Subscription</b></p> <p>The following cut-off Timings shall be applicable in respect of purchase of units in the Scheme and the following NAVs shall be applied for such purchase:</p> <ol style="list-style-type: none"> <li>1. In respect of valid applications received up to 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the NAV of the day on which application is received shall be applicable.</li> <li>2. In respect of valid applications received after 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the NAV of the next Business day shall be applicable.</li> <li>3. In respect of valid applications with an outstation cheques or demand drafts not payable at par at the Official Points of Acceptance where the application is received, the NAV of day on which the cheque or demand draft is credited shall be applicable.</li> </ol> <p>In respect of subscription of units in this Scheme (including switch-in transactions to this Scheme), with amount equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilization shall be applicable.</p> <p><b>Redemption</b></p> <p>The following cut-off timings shall be applicable with respect to repurchase of units in the Scheme and the following NAVs shall be applied for such repurchase:</p> <ol style="list-style-type: none"> <li>1. In respect of Valid applications received up to 3.00 PM on a Business Day by the Fund at the Official Points of Acceptance, the NAV of the day on which application is received shall be applicable; and</li> </ol>		

	<p>2. In respect of Valid applications received after 3.00 PM on a Business Day by the Fund at the Official Points of Acceptance, the NAV of the Next Business day shall be applicable</p> <p><b>Switches:</b></p> <p>Switch-out: Valid applications for ‘switch-out’ shall be treated as applications for Redemption and the provisions of the Cut-off time and the Applicable NAV mentioned in the SID as applicable to Redemption shall be applied to the ‘switch-out’ applications.</p> <p>In case of ‘switch’ transactions from one scheme to another, the allotment shall be in line with redemption payouts and realization of funds into the switch-in scheme (where applicable).</p>		
Minimum Application Amount/ Number of Units	Purchase	Additional Purchase	Repurchase
	<p><b>For new purchases</b></p> <p>Rs. 5000 and in multiples of Rs. 100 thereafter</p> <p><b>For Systematic Investment Plan</b></p> <ul style="list-style-type: none"><li>Rs. 1000 for a minimum period of six months</li><li>Rs. 500 for atleast 12 months</li><li>Rs.1500 per quarter for atleast 4 quarters.</li></ul> <p>Multiples of Rs. 100 for all SIP in both Options irrespective of frequency of SIP</p>	Rs. 1000 and in Multiples of Rs. 100	Rs. 1000 or 100 units whichever is lower
Dispatch of Repurchase (Redemption) Request	Within 10 business days from the date of the relevant interval period for which a valid redemption request is received at the authorized center of IDBI Mutual Fund.		
Benchmark Index	CRISIL Liquid Fund Index		
Dividend Policy	Dividend declaration under the Dividend options in the scheme is subject to the availability of distributable surplus and at the discretion of the AMC and no returns is assured under the scheme.		
Name of the Fund Manager	Mr. Gautam Kaul		
Name of the Trustee Company	IDBI MF Trustee Company Limited		
Performance of the scheme	This scheme does not have any performance track record		
Expenses of the Scheme (i) Load Structure	New Fund Offer Period	On an ongoing basis	
	The initial issue expenses of IDBI Ultra Short Term Fund would be borne by the Asset Management Company	<b>Entry Load – Not applicable</b>	
	<p><b>Load Structure</b></p> <p><b>Entry Load: Not Applicable;</b></p> <p><b>Exit Load: 0.25%</b> for exit within 7 days from date of allotment</p>	<p><b>Exit Load: 0.25%</b> for exit within 7 days from date of allotment</p>	
SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission, if any, to the distributor on the investment made by the investor will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.			

Recurring expenses	First Rs. 100 Crores of the average weekly net assets : 2.25% Next Rs. 300 Crores of the average weekly net assets : 2.00% Next Rs. 300 Crores of the average weekly net assets : 1.75% Balance :1.50%		
Waiver of Load for Direct Applications	Not applicable		
Tax treatment for the Investors (Unitholders)	IDBI Ultra Short Term Fund	Resident Investors	Mutual Fund
	Tax on Dividend	Nil	<ul style="list-style-type: none"><li>Individual investors - 13.841%</li><li>Others - 22.145%</li></ul>
	Capital Gains <ul style="list-style-type: none"><li>Long Term</li><li>Short Term</li></ul>	10%*/20%**  Rates applicable to Unit holders as per their income slabs	Nil  Nil
	*/**For further details on taxation please refer to the Section on Taxation in the SAI		
Daily Net Asset Value (NAV) Publication	The NAV, Sale Price and Repurchase will be declared and will be published in 2 newspapers on all business days. NAV can also be viewed on <a href="http://www.idbimutual.co.in">www.idbimutual.co.in</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> .		
For Investor Grievances, please contact	Registrar	IDBI Mutual Fund	
	Computer Age Management Services Private Limited (CAMS) SEBI Registration Number: INR000002813 New No. 10, Old No. 178, MGR Salai, Nungambakkam, Chennai – 600034 Tel: 044-30407000 Fax: 044-24581750	Mr. S.V. Durga Prasad AVP & Investor Relations Officer IDBI Asset Management Ltd., Lancor Westminster, Old No. 108, New No. 70 Dr. Radhakrishnan Salai, Chennai 600 004 Phone: 044 – 43456126; Fax: 044-43456110 Email: <a href="mailto:contactus@idbimutual.co.in">contactus@idbimutual.co.in</a>	
Unitholders’ Information	<div>1. <b>Account Statement:</b> The Mutual Fund shall endeavour to dispatch the Account Statement within 5 working Days from the date of the receipt of a valid application from the Unit holder.</div> <div>2. <b>Scheme Portfolio and Unaudited half-yearly results:</b> The Mutual Fund shall publish a complete statement of the scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the Mutual Fund is located as per the new format prescribed by SEBI vide their Circular No. MFD/CIR/1/200/2001 dated April 20, 2001</div> <div>3. <b>Annual Report:</b> The Scheme wise Annual Report or an abridged summary thereof shall be mailed to all Unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year. The Abridged Scheme wise Annual Report may be mailed to the investors’ e-mail address if so mandated.</div> <div>The Portfolio Statement, unaudited financial results, Scheme wise annual report will also be displayed on the website of the Mutual Fund and AMFI.</div>		

Date: 18<sup>th</sup> August 2010



## GENERAL INFORMATION AND GUIDELINES

### GENERAL INFORMATION

- a. Please read carefully the Scheme Information Document (SID) of the scheme containing the terms of offer before investing. Prospective investors should not treat the contents of this document or the SID of the scheme as advice relating to legal, taxation, investment or any other matter and are recommended to consult their own professional advisors concerning the acquisitions, holding or disposal of the Units. It must be understood clearly that all applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment. The SID/ Key Information Memorandum of the Scheme is available with the Investor Service Centres (ISCs) of IDBIMF, AMFI certified brokers/distributors and also available for download on the IDBIMF website i.e. [www.idbimutual.co.in](http://www.idbimutual.co.in)
- b. Please complete the Application Form legibly in black ink or blue ink, in the English language only, in BLOCK CAPITALS. Please strike out with a line across any section that is not applicable.
- c. **Submission of Application Forms:** Application form complete in all respects with the necessary remittances may be submitted before the closure of the New Fund offer/on an ongoing basis 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 is printed on the last page.
- d. **Application by post:** The application forms for subscription/ redemption/switches should be submitted at / may be sent by mail to, any of the ISCs/designated Points of Acceptance. Applications received by post will be deemed to have been submitted on date of receipt at the designated collection centre.
- e. Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
- f. **Allotment of Units:** Allotment is assured to all applicants provided the application is complete in all respects and is in order. Applications not complete in any respect are liable for rejection.

### GUIDELINES TO HELP YOU COMPLETE THE APPLICATION FORM

#### 1 - First Applicant's Personal Details:

- a) **Applications for Individuals:** Please write your name in the sequence of First Name, Middle Name and Last Name. Please do not abbreviate any name. Preferably write your name exactly as it appears in the Bank Account (as provided in the bank account details).
- b) **Applications for Non-Individuals:** Companies, Trusts, Partnership firms, Societies or any other association should write the name exactly as it appears in its Incorporation document and in the Bank Account (as provided in the bank account details).
- c) Please fill in your date of birth as this may be required to identify you when communicating with us.
- d) If you have an email ID please include it as this will help us resolve queries more promptly.
- e) **PAN (Permanent Account Number):** SEBI has made it mandatory for investors to mention their Permanent Account Number (PAN) for transacting in the units of mutual funds, irrespective of the amount of transaction. Submission of self-attested copy of PAN card is mandatory for all categories of investors (including NRI investors) except for investors residing in Sikkim. Submission of copy of PAN card by Guardian of a minor is mandatory for investments by minor whether copy of PAN of minor is provided or not.

Pursuant to SEBI letter MRD/DOP/PAN/PM/166999 dated June 19, 2009 addressed to AMFI and in compliance with AMFI Guidelines dated July 14, 2009, investment up to Rs. 50,000 per investor per financial year in SIP (Micro SIP) shall be exempted from the requirement of PAN subject to submission of voters Id, Driving license, Government/Defense identification card, Passport, Photo Ration Card, Photo Debit card, Employee ID card issued by companies registered with ROC, Photo identification issued by scheduled commercial and district co-operative Banks, universities or institutes under statute (like ICAI, ICWAI, ICSI), PRAN card issued by NSDL or any other photo ID card issued by Govt authorities. This exemption will be applicable only to investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for such exemption. The exemption is applicable to joint holders also.



In order to enroll for Micro SIP investors are required to fill in the SIP Enrolment Form (by indicating their choice for Micro SIP in the appropriate space provided) available with the ISCs, Distributors /agents or downloading from the website [www.idbimutual.co.in](http://www.idbimutual.co.in). In case any document submitted by Investor is found defective, then Mutual Fund will be liable to reject the application.

- f) **Know your Customer (KYC) Policy:** In accordance with AML Laws, Mutual Funds are required to formulate and implement a client identification programme or KYC to verify and maintain the records of identity and address(s) of the investors. In this regard, investors who wish to make an investment of RS. 50,000/- and above in the units of mutual fund will be required to produce prescribed documents to any of the Point of service (POS) or such other offices as may be notified by IDBIMF or AMFI from time to time in order to comply with KYC norms of IDBIMF. However, the AMC reserves absolute discretion to revise the aforesaid investment limit in line with the existing AML rules & regulations.

Applications for investment of Rs. 50,000 or above without a valid KYC compliance will be liable to be rejected. CDSL Ventures Limited (CVL) is handling the work of "Customer profiling and Record keeping" for issuance of Know Your Client (KYC) acknowledgement to mutual fund investors. All investors will now have to submit their PAN card copy (which serves as Proof of Identity (PoI)) and Proof of Address (PoA) only once to the designated Point of Service (PoS) centers spread across the country. After confirming the credentials of the investor, the PoS will issue a KYC acknowledgement letter that needs to be submitted along with the application form. A complete list of PoS is available on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)), CVL ([www.cvlindia.com](http://www.cvlindia.com)) and on [www.idbimutual.co.in](http://www.idbimutual.co.in)

Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment of Rs.50,000/- and above.

- g) If any applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. In case the applicant is a Corporate or a Non-Individual investor, the Contact Person's name should be stated in the space provided.
- h) Your address should be written in full. P.O. Box address is not sufficient.

i) **Mode of Payment**

i. **For Resident investors**

Payment may be made by local cheque or bank draft payable locally drawn on any bank, located at the place where the application is submitted. No cash, money orders, outstation cheques, post dated cheques (except for Systematic Investment Plan (SIP) transaction) and postal orders will be accepted. Cheques drawn on the bank not participating in the clearing house will not be accepted.

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 only.

For Investors having a bank account with IDBI Bank Limited or such banks with whom the AMC would have an arrangement from time to time:

Payment may be made for subscription to the Units of the Scheme either by issuing a cheque drawn on such banks or by giving a debit mandate to their account with a branch of IDBI Bank Limited/ or such other banks (with which the AMC would have an arrangement from time to time) situated at the same location as the ISC/Point of Acceptance.

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

- On Repatriation Basis

In the case of NRIs including PIOs, payment may be made either by inward remittance through normal banking channels or out of funds held in his Non - Resident (External) Rupee Account (NRE) / Foreign Currency (Non-Resident) Account (FCNR). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts

or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

FII's 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.

j) **Who can invest:** The following categories of Indian nationals are eligible to invest in the scheme:

1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis;
2. Hindu Undivided Family (HUF) through Karta;
3. Minor through parent / legal guardian;
4. Partnership Firms;
5. Proprietorship in the name of the sole proprietor;
6. Companies, Bodies Corporate, Public Sector Undertakings (PSUs.), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860 (so long as the purchase of Unit is permitted under the respective constitutions);
7. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;
8. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as "Public Securities" as required) and Private trusts authorized to invest in mutual fund schemes under their trust deeds;
9. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis;
10. Foreign Institutional Investors (FIIs) and their subaccounts registered with SEBI on repatriation basis;
11. Army, Air Force, Navy and other para-military units and bodies created by such institutions;
12. Scientific and Industrial Research Organizations;
13. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI
14. Provident/ Pension/ Gratuity Fund to the extent they are permitted;
15. Other schemes of IDBI Mutual Fund or any other Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations;
16. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme.

The list given above is indicative and the applicable law, if any, shall supersede the list.

Minor Unit Holder on becoming Major may inform the Registrar about attaining Majority Age and provide his specimen signature duly authenticated by his banker as well as his details of bank account and PAN (if required) to enable the Registrar to update their records and allow him to operate the Account in his own right.

Note:

1. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad / Foreign Institutional Investors (FIIs) have been granted a general permission by Reserve Bank of India Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.
2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution

or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarized or the relevant resolution or authority to make the application as the case may be, or duly notarized copy thereof, along with a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases and redemptions. Applications not complying with the above are liable to be rejected.

3. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.
  4. The Trustee, reserves the right to recover from an investor any loss caused to the Schemes on account of dishonor of cheques issued by the investor for purchase of Units of this Scheme.
  5. Subject to the SEBI (MF) Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. The Trustee may inter-alia reject any application for the purchase of Units if the application is invalid or incomplete or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unitholders to accept such an application.
- k) To help us service you better, please provide your telephone number(s) / mobile number(s) including the relevant STD / ISD code.
- l) Please indicate the status of the sole / 1st Applicant at the time of investment. Any change in status during the period of holding units should be given to assist in accurate tax treatment of income arising from such holdings. The abbreviations used in these sections are: HUF – Hindu Undivided Family; AOP - Association of Persons; FII – Foreign Institutional Investor; BOI - Body of Individuals
- m) Mode of Holding: Tax concessions will be available only to the first named applicant. If the application is in the name of more than one individual, it will be treated as “Jointly” in case no choice under “Mode of holding(s)” is indicated. “Single” will entitle only the first holder to operate the account to the exclusion of the joint holders. “Anyone or Survivor” will entitle any one of the joint holders to operate the folio and “Jointly” will allow operation of the account only if all the holders sign the instruction.

## **2 - SECOND AND THIRD APPLICANTS' DETAILS:**

The names of Second and Third Applicants should be provided here. Please see guideline 1 above.

## **3 - BANK PARTICULARS:**

SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications and in redemption requests. Investors are requested to provide these details in the space provided in the application form to enable verification of the bank mandate details and to also ensure expeditious clearing of instruments. This measure is intended to avoid fraud/misuse or theft of warrants in transit. Please note that applications not containing these details may be rejected.

## **4 - INVESTMENT AND PAYMENT DETAILS:**

Cheque/D.D. to be crossed “Account Payee” only and should be drawn payable to: - “**IDBI Ultra Short Term Fund**”. Unit holders must write the Application number on the reverse of the cheques/D.D. accompanying the Application Forms.

### **a. For Resident investors**

Payment may be made by local cheque or bank draft payable locally drawn on any bank, located at the place where the application is submitted. No cash, money orders, outstation cheques, post dated cheques (except for Systematic Investment Plan (SIP) transaction) and postal orders will be accepted. Cheques drawn on the bank not participating in the clearing house will not be accepted.

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. 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 only.

For Investors having a bank account with IDBI Bank Limited or such banks with whom the AMC would have an arrangement from time to time:

Payment may be made for subscription to the Units of the Scheme either by issuing a cheque drawn on such banks or by giving a debit mandate to their account with a branch of IDBI Bank Limited/ or such other banks (with which the AMC would have an arrangement from time to time) situated at the same location as the ISC/Point of Acceptance.

Single cheque for investments in multiple schemes and multiple cheques for investments under a single application form will not be accepted.

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

**i. 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.

**ii. 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.

**5 - INVESTMENT OPTIONS:**

Options exercised at the time of application may be changed by the investor at a later date by way of a communication to the Registrar of the Scheme. Such changes would be effective from a prospective date. Please tick either the "Growth" or "Dividend" Option. If this is left blank or it is not clear, the default will be treated as "Growth". In such cases where the investors have opted for the Dividend option but not specified the sub-option (frequency), daily dividend sub-option would be treated as the default option. In cases, where investors have not specified the mode of dividend i.e. payout, reinvestment or dividend sweep, the default mode will be reinvestment.

**6 - SYSTEMATIC INVESTMENT PLAN (SIP):**

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

1. SIP is offered on both monthly and quarterly frequency. Unit holders can opt to invest on monthly or quarterly frequency on the following dates - 5<sup>th</sup>, 15<sup>th</sup>, 25<sup>th</sup> of each month/first month of the quarter. For e.g. an investor opting for quarterly SIP commencing February in a calendar year will have the following cycle for SIP installments – February, May, August and November. In case the day specified is a non Business Day, the transaction will be effected on the next Business Day.
2. In case the frequency is not specified in the application/enrollment form, it will be deemed as an application for monthly frequency and will be processed accordingly. In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed as of 15<sup>th</sup> of every month /first month of the every quarter. In case the end date is not specified, the Fund would continue the SIP till it receives termination notice from the investor or the time all the post dated cheques are utilized.
3. Minimum number of installments
  - i. For monthly frequency - 12 installments (including first installment), where the amount of each SIP installment is Rs. 500 per month or more or 6 installments (including first installment), where the amount of each SIP installment is atleast Rs. 1,000 per month
  - ii. For quarterly frequency - 4 installments with minimum investment being Rs. 1500 per quarter or more (including first installment).

4. Unit holders can avail SIP facility by submission of current dated local cheque for first SIP installment (no post dated cheque will be accepted) and post dated cheques for all the subsequent installments. The first cheque and subsequent cheque should not fall in the same month in case of monthly frequency and in the same quarter in case of quarterly frequency. Alternatively, an investor can also enroll for SIP facility by submission of current dated cheque for the first SIP installment (no post dated cheque will be accepted) and ECS debit/ Direct debit instruction for remaining installments. Outstation cheques will not be accepted for the first SIP installment. ECS debit /direct debit instruction facility is available in select locations specified in application form. All the post dated cheques must be of same date (5<sup>th</sup>, 15<sup>th</sup>, or 25<sup>th</sup>) and of the same amount. An investor is eligible to issue only one cheque per month/quarter in the same SIP enrollment form. The first installment will be processed at Applicable NAV based on time stamping. The second installment will be processed latest for the available SIP date (currently 5<sup>th</sup>, 15<sup>th</sup>, or 25<sup>th</sup> of each month/ first month of each quarter) indicated by the investor, but only after the expiry of 30 (thirty) Business Days from the date of first installment.
5. Cheque(s) should be drawn in the name of the Scheme and crossed "A/c Payee" e.g. "IDBI Ultra Short Term Fund". Unit holder should write SIP enrollment Form or folio number on the reverse of cheque accompanying SIP enrollment form.
6. The load structure prevailing at time of submission of SIP application (whether for fresh enrollment or extension) will be applicable for all the SIP installments specified in such application. Please refer to 'Load Structure' in section 'Fees and Expenses' of Scheme Information Document of the Scheme.
7. Unit holder has a right to discontinue the SIP facility at any time by sending written request to any Official Points of Acceptance, at least 21 calendar days prior to the next cheque date/ECS debit/Direct debit. On receipt of such request, the SIP enrollment will be terminated and balance post dated cheque(s), if any, will be returned to the Unit holder.
8. In case any cheque submitted by the investor for SIP installment or any payment instruction for SIP installment is dishonored by the Bankers for the reason of account of investor is closed, the AMC would discontinue the SIP immediately and reserves the right to redeem the outstanding units at applicable NAV related prices if total investment is below Rs. 5,000/- or units.
9. The AMC reserves the right to discontinue the SIP enrolment in case cheque/payment instruction submitted by Unit holder is not honored by Banker on 2 (two) consecutive occasions for either insufficiency of funds or as a result of a stop payment instructions issued by the Unit holder and reserves the right to redeem the outstanding units at applicable NAV related prices if total investment is below Rs. 5,000/- or 500 units
10. The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.  
The AMC reserves right to change the frequency, date(s) or other terms and conditions of SIP

## **7 - SYSTEMATIC WITHDRAWAL PLAN (SWP):**

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

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

- a. Unit holder can withdraw the amount on the 25<sup>th</sup> of each month. In case the 25<sup>th</sup> of the month is a non Business Day, the transaction would be effected on the next Business Day.
- b. Minimum balance in the Scheme should be Rs. 25,000 at the time of enrollment for SWP.
- c. Minimum amount for each withdrawal should be Rs. 1,000 and in multiples of Re.1 thereafter for a minimum period of 6 months
- d. In case the investor purchases additional Units in the Scheme under the same folio, the SWP facility would be extended to such units also.
- e. The facility will be automatically terminated if the units in the Scheme are pledged or upon receipt of intimation of death of the Unit holder.
- f. The redemption under SWP will be subject to applicable Exit Load.
- g. The application for start of SWP should be submitted to Official Point(s) of Acceptance at least 7 days before the date of commencement / start date of SWP. Unit holder may change the amount (but not below the minimum specified) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next SWP execution date.

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

## 8 - SYSTEMATIC TRANSFER PLAN

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

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

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

1. STP is being offered with weekly, monthly and quarterly frequency.
2. Unit holder can transfer the amount on the first business day of the week in case of weekly frequency and on 5<sup>th</sup>, 15<sup>th</sup> or 25<sup>th</sup> of each month /quarter. For e.g. an investor opting for quarterly STP commencing February in a calendar year will have the following cycle for STP installments – February, May, August and November. In case the date specified is a non Business Day, the transaction will be effected on next Business Day.
3. In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case the STP date is not specified or in case of ambiguity, the STP transaction will be processed on 15<sup>th</sup> of month / quarter. In case the end date is not specified, the Fund would continue the STP till it receives termination notice from the investor.
4. Minimum balance in the source (transferor) scheme should be Rs. 25,000 at the time of enrollment for STP.
5. Minimum amount for each transfer should be Rs. 1000 and in multiples of Re.100 thereafter for weekly frequency, Rs. 2000 and in multiples of Re.100 thereafter for monthly frequency or Rs. 2,500 and in multiples of Re.100 thereafter for quarterly frequency.
6. Minimum number of installments should be 12 for weekly frequency, 6 for monthly frequency and 4 for quarterly frequency.
7. The transaction through STP will be subject to applicable exit load in the transferor scheme.
8. In case the investor purchases additional Units in the transferor scheme, the STP facility would be extended to such additional units also.
9. Units marked under lien or pledge in the source scheme will not be eligible for STP.
10. The unit holder who has opted for STP under a specific scheme can also redeem or switch his units to any other eligible scheme provided he has sufficient balance in his account on the date of such a request.
11. In case the unit balance in the transferor scheme is lesser than amount specified by the Unit holders for STP, the AMC will transfer remaining unit balance to transferee scheme.
12. The facility will be automatically terminated if the units under the transferor scheme are pledged or upon receipt of intimation of death of the Unit holder.
13. The application for start of STP should be submitted to Official Point(s) of Acceptance at least 7 days before the date of commencement / start date of STP. Unit holder may change the amount (but not below the minimum specified) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next transfer / STP execution date.
14. Unit holder can discontinue STP facility at any time by sending a written notice to any of the Official Point(s) of Acceptance, at least 7 days prior to next transfer / STP execution date.
15. The details, including mode of holding, of Unit holders' in the transferee scheme will be as per the existing folio in the transferor scheme. Units in the transferee scheme will be allotted in the same folio.

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

---

**9 - SWITCHOVER FACILITY:**

Unit holders will have the facility of switchover between Options in the scheme or to other schemes (as and when launched by the Mutual Fund). Switchover between the Growth and Dividend Options of this scheme will be at the applicable NAV and switchovers to other schemes will be at NAV related prices.

**10 - NOMINATION FACILITY:**

- i. The AMC provides an option to the Unit holder to nominate (in the manner prescribed under the SEBI Regulations), 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.
- ii. 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.
- iii. 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.
- iv. 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.
- v. 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.
- vi. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- vii. Nomination in respect of the units stands rescinded upon the transfer of units.
- viii. Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- ix. 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.
- x. 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.

**11 - DECLARATION AND SIGNATURES:**

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



## TERMS & CONDITIONS FOR SIP / SWP / STP

SIP Payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

ECS Centres : Agra, Ahmedabad, Allahabad, Amritsar, Aurangabad, Bangalore, Belgaum , Bhilwara , Bhopal, Bhubaneswar, Bikaner , Calicut , Chandigarh, Chennai, Cochin, Coimbatore, Deharadun , Dhanbad , Durgapur , Erode, Gorakhpur , Guwahati, Gwalior , Haldia , Hubli , Hyderabad, Indore, Jabalpur , Jaipur, Jalandhar, Jammu, Jamnagar , Jamshedpur, Jodhpur, Kanpur, Kolhapur, Kolkata, Lucknow, Ludhiana, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore , New Delhi, Panjim , Patna, Pondichery , Pune, Rajkot, Ranchi , Salem , Shimla , Shimoga , Sholapur , Siliguri , Surat, Tirupati , Tirupur , Trichur, Trichy , Trivandrum, Udaipur, Udupi , Vadodara, Varanasi, Vijayawada, Visakhapatnam

1. This facility is offered to the Investors having bank accounts in select cities mentioned above. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of IDBI Mutual Fund without assigning any reason or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
2. New Investors who wish to enroll for SIP through Auto Debit should fill this SIP Auto Debit Form in addition to the SIP Application Form provided with the key information memorandum.
3. Completed Application Form, SIP Auto Debit Form and the first cheque should be submitted at least 30 Days before the first transaction date.
4. The Investor agree to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
5. Investors should compulsorily give a cheque for the first transaction. The cheque should be drawn on the same bank account which is to be registered for ECS (Debit).
6. The bank account provided for ECS (Debit) should participate in local MICR clearing.
7. The cheque should be drawn in favour of scheme name (e.g. IDBI Ultra Short Term Fund) and crossed "A/c payee only". All cheques accompanying the SIP enrolment form should contain the SIP enrolment number on its reverse.
8. Minimum number of installments/ Amount - For monthly frequency - 12 installments (including first installment), where the amount of each SIP installment is Rs. 500 per month or more or 6 installments (including first installment), where the amount of each SIP installment is at least Rs. 1,000 per month & For quarterly frequency – 4 installments with minimum investment being Rs. 1500 per month or more (including first installment)
9. For Micro SIP up to Rs. 50,000 per year per investor shall be exempted from the requirement of PAN. In lieu of PAN card copy Investor (including joint holders) to provide the self attested valid Photo ID Proof. All Micro SIPs where aggregate of installments in a financial year i.e. April to March does not exceed Rs. 50,000. This exemption will be applicable only investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs. The exemption is applicable to joint holders also. While making additional/subsequent Micro SIP investment, investor can quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the supporting documents again.  
List of the photo identification documents to be submitted in case of Micro SIP - Voter Identity Card, Driving License, Government / Defense identification card, Passport, Photo Ration Card, Photo Debit Card (Credit card will not be accepted), Employee ID cards issued by companies registered with Registrar of Companies, Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazette Officer / Elected Representatives to the Legislative Assembly / Parliament, ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks, Senior Citizen / Freedom Fighter ID card issued by Government, Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI, Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL), Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO.
10. SIP auto debit facility is available only on specific dates. Post dated SIP cheques should be dated either the 5th or 15th or 25th of every month/quarter.
11. For Systematic Transfer Plan (STP), kindly provide the STP amount you would like to Transfer, the frequency and date. The dates should be either the 1st business day of the week or the 5th or 15th or 25th of every month/quarter. Minimum number

of installments/ Amount - for weekly frequency - 12 installments with amount of Rs.1000 each, For monthly frequency - 6 installments with amount of Rs. 2000 each & for quarterly frequency - 4 installments with amount of Rs. 2500 each. All additional transfers will be in multiples of Rs. 100 thereafter.

12. The date for Systematic Withdrawal Plan (SWP) is 25<sup>th</sup> of each month. Minimum balance in the scheme should be Rs.25,000 at the time of enrollment. Minimum amount for each withdrawal should be Rs. 1,000 and in multiples of Re.1 thereafter for a minimum period of 6 months.
13. Investor will not hold IDBI Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
14. IDBI Asset Management Ltd., IDBI Mutual Fund, Registrars, and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
15. Please refer the Key Information Memorandum and detailed Schemes Information Document (SID) for applicable NAV, risk factors, load and other information on respective Scheme/Plan before investing.
16. New Investors need to submit an application form and cheque (for the first instalment) in addition to the Auto Debit Form. Existing investors are required to submit the Transaction Form indicating the existing folio number and SIP details along with a cheque (for the first instalment) in addition to this form.
17. Investor can choose to discontinue this facility by giving 15 days written notice to our Branch Offices of IDBI Asset Management Ltd.
18. IDBI Mutual Fund/AMC, reserves the right to reject any application inter alia in the absence of fulfillment of regulatory requirements.

**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	FII's	PIO
Copy of the PAN Card	✓	✓	✓	✓	✓	✓	✓	✓	✓
Copy of the KYC acknowledgement	✓	✓	✓	✓	✓	✓	✓	✓	✓
Resolution/ Authorisation to invest		✓	✓						
List of authorised signatories		✓	✓			✓			
with specimen signatures									
Memorandum & Articles of Association		✓							
Trust Deed						✓			
Bye-laws			✓						
Partnership Deed				✓					
Overseas Auditor Certificate								✓	
Notarised POA					✓				
Proof of Address									✓
PIO Card									✓
Foreign Inward Remittance Certificate								✓	

Stamp,  
Signature & Date

**POWER OF ATTORNEY (POA)**

POA Name :																															
Address																															
City																			State									Pin Code			
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																								

**IDBIMF PERSONAL IDENTIFICATION NUMBER (IPIN) (Please ✓)**

☐ I / We being unit holder(s) of IDBI Mutual Fund (Fund) schemes 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.

**INVESTMENT DETAILS AND PAYMENT DETAILS (Payment through Cash/Outstation Cheques not accepted)**

(Please ✓) For complete information on Investment details, please refer to "Plan & Options" in the KIM.

Scheme Name	Option	Sub-option	Dividend Mode
IDBI ULTRA SHORT TERM FUND	Growth <input type="checkbox"/>		
	Dividend <input type="checkbox"/>	Daily (re-investment only) <input type="checkbox"/>	Payout# <input type="checkbox"/>
		Weekly* <input type="checkbox"/>	Reinvestment <input type="checkbox"/>
		Monthly* <input type="checkbox"/>	Sweep# <input type="checkbox"/> To Scheme _____ Plan _____ Option _____

\* compulsory re-investment in case the dividend amount is less than Rs. 1000/- # only in case the dividend amount is above Rs. 1000/-

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

Net Amount ( in Words )

**Cheque / D.D. to be crossed "Account Payee" only and should be drawn payable to: - "IDBI Ultra Short Term Fund"**

Drawn on Bank																											
---------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Branch & City																			Chq. / DD No									Date			
---------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--------------	--	--	--	--	--	--	--	--	------	--	--	--

\*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

**SIP ENROLMENT DETAILS**

SIP Amount (Rs.)	<input type="text"/>	Enrolment Period	Start Month	<input type="text"/>	End Month	<input type="text"/>	Frequency (Please ✓)	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly
------------------	----------------------	------------------	-------------	----------------------	-----------	----------------------	----------------------	---

PAYMENT MECHANISM (✓) ☐ Option I : Debit through ECS / Auto Debit facility (Tick this box and fill up SIP ECS / Auto Debit Facility Form)

☐ Option II : Through Post Dated Cheques - Total Cheques \_\_\_\_\_ Cheque Nos. From  To

Drawn on Bank																											
---------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**NOMINATION DETAILS (OPTIONAL) [Minor / HUF / POA Holder / Non Individuals cannot Nominate]**

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

No.	Nominee(s) Name	Date of Birth (in case of Minor)	Signature of Guardian (in case of Minor)
1		<input type="text"/>	
2		<input type="text"/>	
No.	Name of the Guardian (in case of Minor)	Relationship with Unit Holder*	% of Share
1			
2			

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

**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 we undertake to provide all necessary proof / documentation, if any, required to substantiate the facts of this undertaking. I 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 also authorize the Fund to disclose details as necessary, to the Fund's and investor's bankers for the purpose of effecting payments to me / us.

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

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

First / SoleApplicant / Guardian	Second Applicant	Third Applicant
----------------------------------	------------------	-----------------

Scheme Name : IDBI Ultra Short Term Fund Option: \_\_\_\_\_ Sub-Option: \_\_\_\_\_

Cheque / DD No. : \_\_\_\_\_ Date : \_\_\_\_\_ Amount : Rs. \_\_\_\_\_ Bank and Branch: \_\_\_\_\_

**REGISTRAR & TRANSFER AGENTS**

Computer Age Management Services Private Limited (CAMS)  
SEBI Registration Number: INR000002813,  
148, Old Mahablipuram Road, Okkiyam, Thuraipakka, Chennai 600 096, Tamil Nadu  
Tel: 044-30407000 Fax: 044-24581750



IDBI Building, 2<sup>nd</sup> Floor, Plot No. 39-41, Sector 11, CBD Belapur, Navi Mumbai 400 614.  
Website : [www.idbimutual.co.in](http://www.idbimutual.co.in)

Application No. \_\_\_\_\_

### APPLICATION FORM

ARN Code & Name	Sub Distributor / Branch Code	Employee Code	Bank Serial No. / Bank Stamp / Receipt Date
ARN - 0988   Ganesh S. Shanbhag			

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.

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

**Folio No.**  The details in our records under the folio number mentioned will apply for this application.

Name of 1st Unit Holder

#### PAN AND KYC COMPLIANCE STATUS DETAILS - Mandatory [Refer Instruction]

PAN # (refer instruction)	KYC Compliance Status (if yes, attach proof)
First / Sole Applicant *	Yes <input type="checkbox"/> No <input type="checkbox"/>
Second Applicant	Yes <input type="checkbox"/> No <input type="checkbox"/>
Third Applicant	Yes <input type="checkbox"/> No <input type="checkbox"/>

\* If the first/sole applicant is a Minor, then please provide details of Natural / Legal Guardian. # Please attach PAN proof.

#### APPLICANT(S) INFORMATION [Refer Instruction 1]

**NAME OF FIRST / SOLE APPLICANT / MINOR**  **DATE OF BIRTH**  (Mandatory in case of Minor & 1st Applicant)

Mr. | Ms. | M/s.

Father/Husband's Name

**NAME OF SECOND APPLICANT**

Mr. | Ms. | M/s.

**NAME OF THIRD APPLICANT**

Mr. | Ms. | M/s.

**NAME OF THE GUARDIAN** (In case First Applicant is a Minor)  **Relationship with Minor (Please ✓)**  
Mr. | Ms. | M/s.  Mother ☐ Father ☐ Legal Guardian ☐

**Mode of Holding (Please ✓)** ☐ Anyone or Survivor ☐ Single ☐ Joint ☐ (Default option is Anyone or Survivor)

**Occupation (Please ✓)** ☐ Business ☐ Service ☐ Professional ☐ Retired ☐ Student ☐ Housewife ☐ Others ☐ Please specify

**Status (Please ✓)** ☐ Resident Individual ☐ NRI / PIO ☐ Trust ☐ HUF ☐ Bank / Fls ☐ Sole Proprietorship ☐ Minor ☐ Company/Body Corporate ☐ Fls ☐ Partnership Firm ☐ AOP / BOI ☐ Society ☐

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

**Local Address of 1st Applicant -**

City  State  Pin Code

Tel. Off.  Resi.  Mobile

E-Mail

**Overseas Correspondence Address (Mandatory for NRI / FI Applicant)**

City  Country  Pin Code

#### COMMUNICATION (Please ✓)

☐ I/We wish to receive Account Statements/Annual Reports/Quarterly Statements/Newsletter/Updates or any other Statutory Information via E-mail/SMS alerts in lieu of Physical Documents.

#### BANK ACCOUNT DETAILS - Mandatory

**Name of the Bank**

**Branch Address**

**Bank Branch City**  **State**  **Pin Code**

**Account No.**  **A/c. Type (Please ✓)** SAVINGS ☐ NRE ☐ CURRENT ☐ NRO ☐ FCNR ☐

**9 digit MICR Code**  **11 digit IFSC Code**  (Mandatory for credit via NEFT/RTGS)

#### ACKNOWLEDGEMENT SLIP (TO BE FILLED IN BY THE SOLE/FIRST APPLICANT)



Application No. \_\_\_\_\_

IDBI Building, 2<sup>nd</sup> Floor, Plot No. 39-41, Sector 11, CBD Belapur, Navi Mumbai 400 614.  
Website : [www.idbimutual.co.in](http://www.idbimutual.co.in)

Date \_\_\_ / \_\_\_ / \_\_\_\_

Received from Mr. / Ms. / M/s. \_\_\_\_\_  
An application for purchase of \_\_\_\_\_ units of IDBI Ultra Short Term Fund along with cheque / DD as detailed overleaf. Cheques / Drafts are subject to realisation.

Stamp,  
Signature & Date

**POWER OF ATTORNEY (POA)**

POA Name :																															
Address																															
City																			State									Pin Code			
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																								

**IDBIMF PERSONAL IDENTIFICATION NUMBER (IPIN) (Please ✓)**

☐ I / We being unit holder(s) of IDBI Mutual Fund (Fund) schemes 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.

**INVESTMENT DETAILS AND PAYMENT DETAILS (Payment through Cash/Outstation Cheques not accepted)**

(Please ✓) For complete information on Investment details, please refer to "Plan & Options" in the KIM.

Scheme Name	Option	Sub-option	Dividend Mode
IDBI ULTRA SHORT TERM FUND	Growth <input type="checkbox"/>		
	Dividend <input type="checkbox"/>	Daily (re-investment only) <input type="checkbox"/>	Payout# <input type="checkbox"/>
		Weekly* <input type="checkbox"/>	Reinvestment <input type="checkbox"/>
		Monthly* <input type="checkbox"/>	Sweep# <input type="checkbox"/> To Scheme _____ Plan _____ Option _____

\* compulsory re-investment in case the dividend amount is less than Rs. 1000/- # only in case the dividend amount is above Rs. 1000/-

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

Net Amount ( in Words )

**Cheque / D.D. to be crossed "Account Payee" only and should be drawn payable to: - "IDBI Ultra Short Term Fund"**

Drawn on Bank																											
---------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Branch & City																			Chq. / DD No									Date			
---------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--------------	--	--	--	--	--	--	--	--	------	--	--	--

\*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

**SIP ENROLMENT DETAILS**

SIP Amount (Rs.)	<input type="text"/>	Enrolment Period	Start Month	<input type="text"/>	End Month	<input type="text"/>	Frequency (Please ✓)	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly
------------------	----------------------	------------------	-------------	----------------------	-----------	----------------------	----------------------	---

PAYMENT MECHANISM (✓) ☐ Option I : Debit through ECS / Auto Debit facility (Tick this box and fill up SIP ECS / Auto Debit Facility Form)

☐ Option II : Through Post Dated Cheques - Total Cheques \_\_\_\_\_ Cheque Nos. From  To

Drawn on Bank																											
---------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**NOMINATION DETAILS (OPTIONAL) [Minor / HUF / POA Holder / Non Individuals cannot Nominate]**

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

No.	Nominee(s) Name	Date of Birth (in case of Minor)	Signature of Guardian (in case of Minor)
1		<input type="text"/>	
2		<input type="text"/>	
No.	Name of the Guardian (in case of Minor)	Relationship with Unit Holder*	% of Share
1			
2			

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

**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 we undertake to provide all necessary proof / documentation, if any, required to substantiate the facts of this undertaking. I 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 also authorize the Fund to disclose details as necessary, to the Fund's and investor's bankers for the purpose of effecting payments to me / us.

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

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

First / SoleApplicant / Guardian	Second Applicant	Third Applicant
----------------------------------	------------------	-----------------

Scheme Name : IDBI Ultra Short Term Fund Option: \_\_\_\_\_ Sub-Option: \_\_\_\_\_

Cheque / DD No. : \_\_\_\_\_ Date : \_\_\_\_\_ Amount : Rs. \_\_\_\_\_ Bank and Branch: \_\_\_\_\_

**REGISTRAR & TRANSFER AGENTS**

Computer Age Management Services Private Limited (CAMS)  
SEBI Registration Number: INR000002813,  
148, Old Mahablipuram Road, Okkiyam, Thuraipakka, Chennai 600 096, Tamil Nadu  
Tel: 044-30407000 Fax: 044-24581750



Form No. \_\_\_\_\_

IDBI Building, 2<sup>nd</sup> Floor, Plot No. 39-41, Sector 11, CBD Belapur, Navi Mumbai 400 614.  
Website : www.idbimutual.co.in**Systematic Investment Plan (SIP)/Systematic Transfer Plan (STP)/Systematic Withdrawal Plan (SWP)**

ARN Code & Name	Sub Distributor /Branch Code	Employee Code	Bank Serial No. / Bank Stamp / Receipt Date
ARN - 0988   Ganesh S. Shanbhag			

Please ✓ any one only	<input type="checkbox"/> Normal SIP	<input type="checkbox"/> Micro SIP	<input type="checkbox"/> STP	<input type="checkbox"/> SWP
-----------------------	-------------------------------------	------------------------------------	------------------------------	------------------------------

**Investor and investment details**

Sole / First Investor Name

PAN No.  Folio No.(For Existing Investor)

Scheme \_\_\_\_\_ Plan \_\_\_\_\_

Option & Sub Option \_\_\_\_\_

**Systematic Investment Plan (SIP) details**

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

First SIP Cheque No.:  (Note: Cheque should be drawn on bank details provided below)

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

SIP Period : Start Month  End Month

(Note: Please allow minimum one month for auto debit to register and start).

I/We hereby, authorize IDBI Mutual Fund and their authorized service providers (Computer Age Management Services Private Limited (CAMS)) to debit my/our following bank account by ECS (Debit Clearing) / auto debit to account for collection of SIP payments.

**Systematic Transfer Plan (STP)**

I/We would like to switch: From Scheme/Option \_\_\_\_\_ To Scheme/Option \_\_\_\_\_

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

STP Period : Enrolment Start Month  End Month  Date : ☐ 5th / ☐ 15th / ☐ 25th of the month/quarter

**Systematic Withdrawal Plan (SWP)**

Each SWP Amount Rs.  Scheme Name/Option \_\_\_\_\_

SWP Period : Enrolment Start Month  End Month

**Particulars of bank account**

Payment Mechanism of SIP : ☐ ECS ☐ Post dated cheques  
(Please ✓ any one only)

Accountholder Name as in Bank Account

Bank Name  Branch

City  PIN code

For ECS :  
Account Number  Account Type ☐ Savings ☐ Current ☐ Cash Credit  
9 Digit MICR Code  (Please enter the 9 digit number that appears after your cheque number)

For Cheque :  
Total number of Cheques  Cheque No. : From  To

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

First Account Holder's Signature \_\_\_\_\_

Second Account Holder's Signature \_\_\_\_\_

Third Account Holder's Signature \_\_\_\_\_

**For office use only (not to be filled in by investor)**

Recorded on _____	Scheme Code <input type="text"/>
Recorded by _____	Credit Account Number <input type="text"/>
Bank use Mandate Ref. No. _____	Customer Ref. No. _____

**Authorisation of the Bank Account Holder (to be signed by the Account Holder)**

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Auto Debit Facility and that my payment towards my investment in IDBI Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorize the representative, (Computer Age Management Services Private Limited (CAMS)) carrying this ECS/Auto Debit to account mandate Form to get it verified and executed.

Bank Account Number First Account Holder's Signature  
(As in Bank Records)Second Account Holder's Signature  
(As in Bank Records)Third Account Holder's Signature  
(As in Bank Records)





Form No. \_\_\_\_\_

IDBI Building, 2<sup>nd</sup> Floor, Plot No. 39-41, Sector 11, CBD Belapur, Navi Mumbai 400 614.  
Website : www.idbimutual.co.in**Systematic Investment Plan (SIP)/Systematic Transfer Plan (STP)/Systematic Withdrawal Plan (SWP)**

ARN Code & Name	Sub Distributor /Branch Code	Employee Code	Bank Serial No. / Bank Stamp / Receipt Date
ARN - 0988   Ganesh S. Shanbhag			

Please ✓ any one only ☐ Normal SIP ☐ Micro SIP ☐ STP ☐ SWP**Investor and investment details**Sole / First Investor Name PAN No.  Folio No.(For Existing Investor) Scheme  Plan Option & Sub Option **Systematic Investment Plan (SIP) details**Each SIP Amount (Rs.)  Frequency: ☐ Monthly / ☐ QuarterlyFirst SIP Cheque No.:  (Note: Cheque should be drawn on bank details provided below)SIP Frequency Date: ☐ 5th / ☐ 15th / ☐ 25th of the month (1st month of the quarter)SIP Period : Start Month  End Month 

(Note: Please allow minimum one month for auto debit to register and start).

I/We hereby, authorize IDBI Mutual Fund and their authorized service providers (Computer Age Management Services Private Limited (CAMS)) to debit my/our following bank account by ECS (Debit Clearing) / auto debit to account for collection of SIP payments.

**Systematic Transfer Plan (STP)**I/We would like to switch: From Scheme/Option  To Scheme/Option Each STP Amount Rs.  Frequency: ☐ Weekly (1st business day of the week)/ ☐ Monthly / ☐ QuarterlySTP Period : Enrolment Start Month  End Month  Date : ☐ 5th / ☐ 15th / ☐ 25th of the month/quarter**Systematic Withdrawal Plan (SWP)**Each SWP Amount Rs.  Scheme Name/Option SWP Period : Enrolment Start Month  End Month **Particulars of bank account**Payment Mechanism of SIP : ☐ ECS ☐ Post dated cheques  
(Please ✓ any one only)Accountholder Name as in Bank Account Bank Name  Branch City  PIN code For ECS : Account Number  Account Type ☐ Savings ☐ Current ☐ Cash Credit9 Digit MICR Code  (Please enter the 9 digit number that appears after your cheque number)

For Cheque :

Total number of Cheques  Cheque No. : From  To 

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

First Account Holder's Signature

Second Account Holder's Signature

Third Account Holder's Signature

**For office use only (not to be filled in by investor)**Recorded on  Scheme Code Recorded by  Credit Account Number Bank use Mandate Ref. No.  Customer Ref. No. **Authorisation of the Bank Account Holder (to be signed by the Account Holder)**

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Auto Debit Facility and that my payment towards my investment in IDBI Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorize the representative, (Computer Age Management Services Private Limited (CAMS)) carrying this ECS/Auto Debit to account mandate Form to get it verified and executed.

Bank Account Number First Account Holder's Signature  
(As in Bank Records)Second Account Holder's Signature  
(As in Bank Records)Third Account Holder's Signature  
(As in Bank Records)

## POINTS OF ACCEPTANCE OF APPLICATION FORMS

### OUR BRANCHES (During NFO & Ongoing Offer)

**Ahmedabad:** IDBI Mutual Fund, IDBI Complex, 1st Floor, Near Lal Bungalow, Off CG Road, Ahd- 380 006. **Bangalore:** IDBI Mutual Fund, IDBI House, 3rd Floor, No.58, Mission Road, Bangalore- 560 027. **Chennai:** IDBI Mutual Fund, Ground Floor, "Lancor Westminster" Bldg., Old No.108, New No.70, Dr. Radhakrishnan Salai, Mylapore, Chennai - 600 004. **Chandigarh:** IDBI Mutual Fund, IDBI Bank Ltd., 3rd floor, SCO 72/73 Bank Square, Sector -17B, Chandigarh -160017. **Delhi:** IDBI Mutual Fund, IDBI Bank, 5th Floor, Red Cross Building, Red Cross Road, Parliament Street, New Delhi-110 001. **Hyderabad:** IDBI Mutual Fund, 3<sup>rd</sup> 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, IDBI Bldg., 2nd Floor, Plot No.39 - 41, Sector-11, CBD Belapur, Navi Mumbai - 400 614. **Pune:** IDBI Mutual Fund, IDBI House, 4th Floor, Dnyaneshwar Paduka Chowk, SC Road, Shivaji Nagar, Pune-411 004.

### CAMS SERVICES CENTRES (During NFO & Ongoing Offer)

**Ahmedabad:** 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Gujarat, Ahmedabad 380 006; **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road, ( Next to Manipal Centre ), Karnataka, Bangalore 560 042; **Chandigarh:** SCO 80-81, IIIrd F, Sector 17 C, Punjab, Chandigarh 160 017; **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Tamil Nadu, Chennai 600 034; **Cochin:** 40 / 9633 D, Veekshanam Road, Near International hotel, Keralam Cochin 682 035; **Coimbatore:** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Tamil Nadu, Coimbatore 641 002; **Hyderabad:** 208, II Floor, Jade Arcade, Paradise Circle, Andhra Pradesh, Secunderabad 500 003; **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Madhya Pradesh, Indore 452 001; **Jaipur:** R-7, Yudhisthir Marg ,C-Scheme, Behind Ashok Nagar Police Station, Rajasthan, Jaipur 302 001; **Kanpur:** I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Uttarpradesh, Kanpur 208 001; **Kolkata :** "LORDS Building", 7/1, Lord Sinha Road, Ground Floor, West Bengal, Kolkata, 700 071; **Lucknow:** Off # 4, 1st Floor, Centre Court Building, 3/C, 5 - Park Road, Hazratganj, Uttarpradesh, Lucknow 226 001; **Ludhiana:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Punjab, Ludhiana 141 002; **Mumbai:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI BankL 30, Mumbai Samachar Marg, Fort, Maharashtra, Mumbai 400 023; **New Delhi:** 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannaugt Place, New Delhi 110 001; **Pune:** Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehendale Garage Road, Erandawane, Maharashtra Pune 411 004; **Raipur:** C-24, Sector 1, Devendra Nagar, Chhattisgarh, Raipur 492004; **Vadodara :** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Gujarat, Vadodara 390 007



**IDBI ASSET MANAGEMENT LIMITED**

**Corporate Office**

IDBI Building, 2<sup>nd</sup> Floor, Plot No. 39-41, Sector 11,  
CBD Belapur, Navi Mumbai 400 614.

**Registered Office**

IDBI Tower, WTC Complex,  
Cuffe Parade, Mumbai – 400 005.

Website: [www.idbimutual.co.in](http://www.idbimutual.co.in)