



# KEY INFORMATION MEMORANDUM

## IDBI Monthly Income Plan

(An open ended Income Scheme. Monthly Income is not assured and is subject to availability of distributable surplus)

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

**NFO Opens on 14th February, 2011 & Closes on 28th February, 2011**

**Scheme re-opens for continuous sale and repurchase from 14th March, 2011**

Name of Mutual Fund :	IDBI Mutual Fund	Name of Asset Management Company :	IDBI Asset Management Limited
Name of Sponsors :	IDBI Bank Limited	Name of Trustee Company :	IDBI MF Trustee Company Limited

**Registered Office:** IDBI Tower, WTC Complex, Cuffe Parade, Colaba Mumbai - 400 005.

**Corporate Office:** IDBI Building, 2nd Floor, Plot No. 39-41, Sector 11, CBD Belapur, Navi Mumbai - 400 614.

**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

The investment objective of the scheme would be to provide regular income along with opportunities for capital appreciation through investments in a diversified basket of debt instruments, equity and money market instruments.

### Asset Allocation Pattern

Instrument	Normal allocation (% of total assets)	
	Minimum	Maximum
Debt instruments (including floating rate debt instruments and securitized debt*) and money market instruments	80%	100%
Equity and equity related instruments^	0%	20%

\*Investment in Securitized Debt will be only in investment grade rated papers and will not to exceed 25% of the net assets of the Scheme.

^ The Scheme will invest in the equity and equity related instruments of only such companies which are the constituents of either the S&P CNX Nifty Index (Nifty 50) or the CNX Nifty Junior Indices (Nifty Junior) comprising a combined universe of 100 stocks. These two indices are collectively referred to as the CNX 100 Index. The equity portfolio will be well-diversified and actively managed to ensure the Scheme objectives are realized.

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

The Scheme does not propose to invest in ADRs/GDRs and foreign 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 and investment opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the asset

allocation pattern will be for short term and defensive considerations. In the event of asset allocation falling outside the limits specified in the asset allocation table, the fund manager will 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.

### Risk Profile of the Scheme

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

- The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information.
- IDBI Monthly Income Plan (An open ended Income Scheme in which Monthly Income is not assured and is subject to availability of distributable surplus) will seek to invest in credit instruments, Government Securities, securitized debt, debt derivatives, equity and equity related instruments 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.
- 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.
- Risks associated with investments in bonds**
  - 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.
  - 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.
  - Liquidity risk: The liquidity of a bond may change depending on market conditions leading to changes in the liquidity premium linked to the price of the

## Key Information Memorandum and Application Form (Cont'd...)

bond. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio.

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

### 5. Risks associated with investment in equity

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

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

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

### 6. 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. This is also known as credit risk or counterparty risk.
- 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.

### 7. 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.

### 8. Risks associated with Short Selling and Securities Lending

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

**Securities lending:** There are risks inherent to securities lending, including the risk of failure or bankruptcy of the counter party, leading to non-compliance with the terms of the agreement by the counterparty. Such failure can result in the possible loss of rights to the collateral, the inability of the counterparty to return the securities deposited by the lender and the possible loss of any corporate benefits accruing thereon.

### Plan and Options

The Scheme offers the following Options for investment -

- Dividend Option
- Growth Option

The Dividend Option offer the following sub-options (frequency of dividend declaration)

- Monthly Dividend (Payout/Reinvestment/Dividend Sweep)
- Quarterly Dividend (Payout/Reinvestment/Dividend Sweep)

The Growth Option and Dividend Option 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. In such cases where the investors have opted for the Dividend Option but not specified the sub-option (frequency), Monthly dividend sub-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.

The record date for monthly dividend will be 25th of every calendar month. The record date for quarterly dividend option will be 25th of last month of the respective calendar quarter i.e.; March, June, September and December. If the record date falls on a non business day the immediately succeeding business day will be the record date.

For folios with subscription amount of Rs. 25000/- or below under the Dividend option, remaining as on the record date, the dividend, if any, declared will be compulsorily reinvested.

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.

Please note that IDBI Monthly Income Plan does not assure any dividend under any options in the Scheme. Declaration of dividend is subject to the availability of distributable surplus, if any, in the scheme and at the discretion of the AMC.

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

#### Subscription

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:

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

In respect of subscription of units in this Scheme with amount equal to or more than Rs. 1 crore, the following cut off time shall be applicable.

Where the application is received up to 3 p.m. on a given day and the funds are credited to the respective scheme account on or before 3 p.m. on the same day - the closing NAV of the day of application.

Where the application is received before or after 3 p.m. on a given day and funds are credited to the respective scheme account after 3 p.m. (cut off time)-the closing NAV of the

business day where the funds are credited to the respective scheme account before the cut off time shall be applicable.

In case of switch in also the afore said cutoff time for receipt of application and crediting of fund shall be applicable.

#### Redemption

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

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

#### Switches

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

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

#### Minimum Application Amount/ Number of Units

Purchase	Additional Purchase	Repurchase
For new purchases: Rs. 5000 and in multiples of Re. 1 thereafter	Rs. 1000 and in multiples of Re. 1	Rs. 1000 or 100 units whichever is lower
For Systematic Investment Plan: ● Rs. 1000 per month for atleast 6 months ● Rs. 500 per month for atleast 12 months ● Rs.1500 per quarter for atleast 4 quarters Multiples of Re. 1 for all SIP in both Options irrespective of frequency of SIP		

#### Dispatch of Repurchase (Redemption) Proceedings

The redemption or repurchase proceeds shall be dispatched to the Unit holders within 10 business days from the date of receipt of a valid application for redemption or repurchase.

#### Benchmark Index

CRISIL MIP Blended Index

#### Dividend Policy

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

#### Name of the Fund Manager

Mr. Gautam Kaul and Mr. Syed Sagheer

#### Name of the Trustee Company

IDBI MF Trustee Company Limited

#### Performance of the scheme

IDBI Monthly Income Plan is a new scheme and does not have any performance track record

#### Expenses of the Scheme

	New Fund Offer Period	On an ongoing basis
Load Structure	The initial issue expenses of IDBI Monthly Income Plan would be borne by the Asset Management Company Load Structure Entry Load: Not Applicable; Exit Load: 1% for exit up to 12 months from the date of allotment	Entry Load : Not applicable Exit Load: 1% for exit up to 12 months from the date of allotment.

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.

For Systematic Investment Plan (SIP) transactions, the exit load will be applicable to each installment.

#### 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 Monthly Income Plan	Resident Investors	Mutual Fund
Tax on Dividend	Nil	<ul style="list-style-type: none"> <li>Individual investors - 12.5% (plus applicable surcharge and cess)</li> <li>Others - 20% (plus applicable surcharge and cess)</li> </ul>
Capital Gains	10%*/20%**	Nil
<ul style="list-style-type: none"> <li>Long Term</li> <li>Short Term</li> </ul>	Rates applicable to Unit holders as per their income slabs	Nil

\*/\*\*For further details on taxation please refer to the Section on Taxation in the SAI and also independently refer to your tax adviser.

#### Daily Net Asset Value (NAV) Publication

The NAV, Sale Price and Repurchase Price will be declared and will be published in 2 newspapers on all business days. NAV can also be viewed on [www.idbimutual.co.in](http://www.idbimutual.co.in) and [www.amfiindia.com](http://www.amfiindia.com).

#### For Investor Grievances, please contact

Registrar	IDBI Mutual Fund
<b>Computer Age Management Services Private Limited (CAMS)</b> SEBI Registration Number: INR000002813 New No. 10, Old No. 178, MGR Salai, Nungambakkam, Chennai – 600034 Tel: 044-30407000 Fax: 044-24581750	<b>Mr. S. V. Durga Prasad</b> 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

- Account Statement:** The Mutual Fund shall dispatch the Account Statement within 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 on an ongoing basis.
- Scheme Portfolio and 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), 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
- Annual Report:** The Scheme wise Annual Report or an abridged summary thereof shall be mailed to all Unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year. The Abridged Scheme wise Annual Report may be mailed to the investors' e-mail address if so mandated.

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

Date: 31st January, 2011

## GENERAL INFORMATION AND GUIDELINES

### GENERAL INFORMATION

- Mutual Fund Investments are subject to market risk, please read all scheme related documents, the Scheme Information Document (SID) and the Statement of Additional Information (SAI) of the scheme containing the terms of offer carefully 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/SAI/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)

- 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.
- 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. Applications received by post/courier will be deemed to have been submitted on date of receipt at the designated collection centre.
- 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 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 investments by individuals (but not NRI's and POIs), 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 invest in any amount 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. With reference to SEBI circular dated October 7, 2010 and January 1, 2011 KYC will be compulsory for all type of investors irrespective of investment amount. However, the AMC reserves absolute discretion to revise the aforesaid investment limit in line with the existing AML rules & regulations. Applications 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.

Investors applying for Micro SIPs (Total SIP installments upto Rs. 50,000 per year per investor) and investors residing in the state of Sikkim are exempted from KYC Compliance. Micro SIP investors shall submit valid address proof along with photo ID proof which shall be self attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority. Investors residing in the state of Sikkim shall submit proof of address of Sikkim state along with photo ID proof which shall be self attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority.

- 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**

Cheque/DD should be drawn in the name of the Scheme and PAN of the applicant should be written in the cheque. e.g. "IDBI Monthly Income Plan XXXXXX(PAN)". The cheque/DD shall be crossed "A/c payee". Where an investor subscribes for units vide prefunded instruments like DD/payorder/ banker's cheque issued by way of debit to his / her bank account, a proof of debit to the investor's bank account in the form of a bank manager's

certificate with details of account holder's Name, bank account number and PAN as per bank records, OR 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 OR a copy of the passbook/bank statement evidencing the debit for issuance of a DD shall be provided. If the instrument is purchased against Cash, a banker's certificate for issuance of such instrument against cash that also states the investor's Name, bank account number and PAN as per bank record is a must. If payment is made by RTGS, NEFT, ECS, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application. No cash or third party cheques will be accepted. When payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as Third-Party payment. Third party cheques are allowed if the payment is made by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP installment) or Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions or payment made by custodian on behalf of an FII or a client. If the bank account number on the cheque leaf is handwritten or investor name is not printed on the face of the cheque, bank account statement or pass book giving the name, address and the account number should be enclosed in original. If photocopies are submitted, investors must produce original for verification. In case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made. The Bank account from which the payment is made will be treated as the default bank account of the investor unless a separate request in the prescribed form for change in bank mandate is submitted. Investors are advised to register the same bank account from which the payment was made for receiving redemption proceeds. In case investor wish to give separate bank account for receiving redemption proceeds, investor will have to register the said bank account with the mutual fund/AMC by submitting relevant documentary proof mentioned above.

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.

If the investor is making payment from his/her/its IDBI Bank account or such banks where AMC has special arrangement, investor have the option to submit a debit mandate to their account along with the application rather than submitting Cheque/DD.

#### 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. 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.

## 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.

**Change in Bank Details:** Investors shall submit the following documents for effecting change in the registered bank account with the mutual fund

- Transaction slip/Request letter from investor; AND
- Cancelled original cheque carrying the account number and name of the investor printed on it for New Bank Mandate; OR
- Original Bank Statement. True copy will be accepted only if the original is brought to the branch for verification; OR

(Cont. on page 8)



# IDBI Monthly Income Plan

(An open ended Income Scheme. Monthly Income is not assured and is subject to availability of distributable surplus)

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

## APPLICATION FORM

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

ARN Code & Name	Sub Distributor / Branch 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.

### 1. 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		

### 2. PAN AND KYC COMPLIANCE STATUS DETAILS - Mandatory [Refer Instruction 1]

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.  
KYC is mandatory for all investors except investors residing in the state of Sikkim and Micro SIP applicants

# Please attach PAN proof.

### 3. 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 1st Applicant is a Minor)/Contact person name (in case of non-individual)		Relationship with Minor (Please ✓)
Mr.   Ms.   M/s.		Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian <input type="checkbox"/>
Mode of Holding (Please ✓)	Anyone or Survivor <input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> (Default option is Anyone or Survivor)	
Occupation (Please ✓)	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 <input type="checkbox"/> Please specify	
Status (Please ✓)	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"/> Minor <input type="checkbox"/> Company/Body Corporate <input type="checkbox"/> FIs <input type="checkbox"/> Partnership Firm <input type="checkbox"/> AOP / BOI <input type="checkbox"/> Society <input type="checkbox"/>	

### 4. 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 P L E A S E U S E B L O C K L E T T E R S		
Overseas Correspondence Address (Mandatory for NRI / FI Applicant)		
City	Country	Pin Code

### 5. 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.

### 6. 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 ✓) SAVINGS <input type="checkbox"/> NRE <input type="checkbox"/> CURRENT <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/>		
9 digit MICR Code	Please attach a cancelled cheque OR a clear photo copy of a cheque	11 digit IFSC Code	(Mandatory for credit via NEFT/RTGS)

### 7. UNITS IN DEMAT MODE

Please (✓) ☐ NSDL ☐ CDSL

DP ID	Beneficiary Account No./Client ID	DP Name

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

### 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

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

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

Stamp,  
Signature & Date

**8. POWER OF ATTORNEY (POA)**

POA Name :

Address

City  State  Pin Code

PAN  KYC ☐ Yes ☐ No - If investment is being made by a constitutional Attorney, Please submit the notarized copy of the POA

**9. 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.

**10. INVESTMENT DETAILS AND PAYMENT DETAILS - Cheque/DD/RTGS/NEFT/Transfer (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 MONTHLY INCOME PLAN	Growth <input type="checkbox"/>		
	Dividend <input type="checkbox"/>	Monthly* <input type="checkbox"/>	Payout* <input type="checkbox"/>
		Quarterly* <input type="checkbox"/>	Reinvestment <input type="checkbox"/>
			Sweep <input type="checkbox"/> To Scheme _____ Plan _____ Option _____

\* For folios with subscription amount of Rs. 25000/- or below under the Dividend option, remaining as on the record date, the dividend, if any, declared will be compulsorily reinvested.

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"/>	RTGS/NEFT <input type="checkbox"/>
Net Amount ( in Words )							

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 Monthly Income Plan XXXXXXX" (Investor PAN)**

**11. 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)
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 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)

**12. 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 / Sole Applicant / Guardian	Second Applicant	Third Applicant
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Scheme Name : IDBI Monthly Income Plan Plan: \_\_\_\_\_ 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 Mahabalipuram Road, Okkiyam, Thuraipakkam, 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

Form No.

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

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

Please ☒ any one only ☐ Normal SIP ☐ Micro SIP ☐ Change in Bank Mandate ☐ STP ☐ SWP

**1. Investor and investment details**

Sole / First Investor Name

PAN No.  Folio No.(For Existing Investor)

Scheme  Plan

Option & Sub Option

**2. Systematic Investment Plan (SIP) details**

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

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

No. of installments  (Direct Debit /ECS instructions will take minimum 30 days for registration with the Bank and hence the first auto debit will be carried out after 30 days on the SIP date. The AMC reserve the right to modify the SIP registration period)

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

**3. 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  Or No. of installments

Date: ☐ 5th / ☐ 15th / ☐ 25th of the month/quarter

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

Each SWP Amount Rs.  Scheme Name/Option

SWP Period : Enrolment Start Month  End Month  Or No. of installments

**5. Particulars of bank account**

Payment Mechanism of SIP : ☐ ECS  
(Please ☒ any one only)

Accountholder Name as in Bank Account

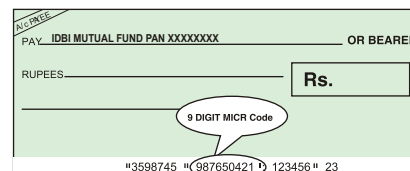
Bank Name  Branch

City  PIN code

Account Type ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR

For ECS : Account Number

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



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

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

First Account Holder's Signature

Second Account Holder's Signature

Third Account Holder's Signature

**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.

Bank Account Number



(Cont. from page 4)

- True copy of Bank Passbook only if the original Passbook is brought to branch for Verification. If the bank account number on the cheque leaf is handwritten or investor name is not printed on the face of the cheque, bank account statement or pass book giving the name, address and the account number should be enclosed in original. If photocopies are submitted, investors must produce original for verification. In the event of a request for change in bank account information being invalid / incomplete / dissatisfactory in view of signature mismatch/insufficiency of documents/not complying with any requirements more specifically as indicated in the application form, the request for such change will not be processed. Redemption/ Dividend payments, if any, will be processed as per specified service standards and the default bank account information will be used for such payments to Unit holders. If the redemption request is received along with a request for change in bank mandate, the redemption application will be processed first and proceeds will be credited to the registered/ default bank account of the investor. The request for change in bank mandate will be processed and made effective for future transaction only. However, in exceptional situations, under the specific instruction of the investor, the proceeds will be credited to a new bank account, if sufficient document is provided to prove that the new bank account to which the proceeds are requested to be credited is also belongs to the same investor. Investors are advised to submit the change of bank mandate request atleast 10 days prior to submission of redemption request incase he/she/it wish to receive the redemption proceeds to an unregistered new bank account to enable the AMC/R&T to complete the bank account registration process.

**Indian Financial System Code (IFSC):** IFSC is a 11 digit number given by some of the banks on the cheques. IFSC will help to secure transfer of redemption and dividend payouts via the various electronic mode of transfers that are available with the banks.

#### 4 - INVESTMENT AND PAYMENT DETAILS:

**Pay - in Bank Account:** An investor at the time of his/her purchase of units must provide the details of his / her pay-in bank account (i.e. account from which a subscription payment is being made) in Section 9 in the application form

In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument such as cheque, demand draft, pay order, etc, favoring either of the following given below and crossed "Account Payee only". Investors are urged to follow the order of preference in making the payment instrument favoring as under

- a. the Specific Scheme A/c Permanent Account Number'
- b. the Specific Scheme A/c First Investor Name'

Examples : IDBI Monthly Income Plan A/C XXXXXXX (PAN) or IDBI Monthly Income Plan A/CXXXXXXX(Name of the First holder)

**ASBA:** Investors have the additional option to participate in the NFO through the ASBA process. 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 Monthly Income Plan 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's 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.

**MFSS:** In accordance with guidelines laid down by Securities and Exchange Board of India (SEBI) for facilitating transactions in Mutual Fund schemes through the stock exchange infrastructure and as notified vide circular SEBI/IMD/CIR No.11/183204/2009 dated November 13, 2009, IDBI AMC offers an alternate transaction platform to facilitate purchase/subscription and redemption / repurchase of units of IDBI Monthly Income Plan (IDBI MIP) of IDBI Mutual Fund through the National Stock Exchange of India Limited (NSE) - Mutual Fund Service System (MFSS). Under MFSS, Trading member of NSE can facilitate investors to subscribe the mutual fund units using their existing network and order collection mechanism provided by NSE. MFSS will be available on all business days of the Capital Market segment. The MFSS will be available for Participants between 9 a.m. until 3 p.m. For transacting through MFSS platform investors will have to approach the participants, who are trading members of NSE and complete necessary documentation. Orders for buying and selling (redemption) of mutual fund units can be placed through the trading terminals of participants. An order confirmation slip will be generated after every successful order and the investors shall collect the same from the

participants as proof for placing the order. Investors have the option to subscribe units in physical and dematerialized mode. Investor who chooses physical mode has to submit completed and signed scheme application form, PAN Card copy of all applicants (Pan card of guardian in case of minors), KYC acknowledgement form, and folio number in case of additional purchase along with clear funds to the Participant. If the investor chooses depository mode the investor should provide their depository account details along with PAN details to the Participant. When investor desires to hold units in dematerialised form, KYC performed by DP will be considered compliance with applicable requirements specified in this regard in terms of SEBI circular ISD/AML/CIR-1/2008. Investors subscribing units shall transfer funds to the designated account of the participant on the date of placing the order or within the cut off time specified by the participant. The Clearing Corporation of the Exchange shall debit the designated clearing bank account of the Participants for the required funds obligation on T+1 morning. Clearing Corporation will execute the funds pay-out to the AMCs by crediting the AMCs designated clearing bank account. If the units are purchased in physical mode, the AMC will send statement of account indicating allotment of units to the investors directly after receiving funds in the designated account of the AMC. If the units are purchased in demat mode, the RTA will create units and ensure availability of units on T+1 day in the designated account. The depository will execute the Pay-in process for mutual fund units and provide the pay-in file to the clearing corporation containing the units pay-in from designated AMC Pool A/c. to Clearing Corporation Pool A/c. Clearing Corporation will give electronic instruction to the depositories for release of pay-out to the Participants pool account. The responsibility to transfer the securities (units) from Participants Pool A/c. to investors Depository A/c. lies with the participant. In case of redemption of units in physical mode, the investor will have to submit the Completed and Signed redemption request stating the Folio number, copy of PAN card of all unit holders mentioned in the redemption application (PAN of guardians if the unit holder is a minor) and copy or allotment statement / holding statement/ SOA displaying the scheme holdings to be redeemed. The redemption proceeds will be directly sent by RTA through appropriate payment mode such as direct credit, NEFT or cheque as decided by AMC from time to time, as per the bank account details recorded with the RTA. In case of redemption of units in demat mode, investor should provide their depository account details along with PAN details to the Participant. The investor should also provide their Depository Participant with Depository instruction slip with relevant units to be credited to clearing corporation pool account same day before 4.30 p.m. For all successful redemption application, the AMC will make the fund available in the designated bank account and Clearing corporation of the Exchange shall debit the designated clearing bank account of the AMCs for the funds pay-in of the redemption proceeds on T+3 day. Clearing Corporation will execute the funds pay-out to the Participants for Redemption proceeds by crediting the Participants designated clearing bank account. Participant executes the funds pay-out by transferring net redemption proceeds to the investor. RTA mails the redemption statement to the investor providing the details of the redemption. The statement is mailed to the address as given on the investors' depository A/c. MFSS facility available shall be subject to such operating guidelines as issued by NSE vide circular Download No.NSE/CMTR/13564 dated November 27, 2009 and circular Download No.13534 dated November 24, 2009 and NSE/CMTR/16593 dated December 22, 2010. The transactions executed in MFSS platform will be settled as per the detailed guidelines issued by NSE vide circular No. NSE/CMPT/ 13534 dated November 24, 2009 and NSE/CMPT/16609 dated December 23, 2010. Investors are requested to refer the aforesaid circulars issued by SEBI and NSE for further clarifications.

**Demat:** Investors have the option to hold units in dematerialized mode and the units are freely transferable. For holding units in dematerialized mode, investors should have a Depository account in their name. If the investor select the depository mode for receiving units, no separate KYC needs to be complied. Investors can select the option of receiving units in dematerialized mode at the time of subscription of units in the application form and in that case the units will be credited to the depository account of the investor. The statement of account issued by the depository participant will be sufficient and no separate statement of account indicating crediting of units by the mutual fund is required for proving allotment of units in the name of the unit holder. For redemption, investors will have to submit duly filled up delivery instruction slip to his concerned depository participant and an acknowledgement for the same along with application for redemption is required to be submitted at the POS. Investors have the responsibility in ensuring transfer of units to the designated pool account of the Mutual fund maintained with the registrar for redemption of units.

#### 5 - E-mail Communication

Account Statements / Newsletters / Annual Reports / Other statutory information (as may be permitted under SEBI (Mutual Funds) Regulations, 1996) can be sent to each Unit holder by courier / post / e-mail. Unit holders who have opted to receive these documents by e-mail will be required to download and print the documents after receiving e-mail from the Mutual Fund. 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 Newsletter shall be displayed at the website of the Mutual Fund. The Unit holders can request for a copy of the Newsletter by post / e-mail. The AMC would arrange to dispatch these documents to the concerned Unit holder.

#### 6 - Mode of Payment of Redemption/ Dividend Proceeds-via Direct Credit / RTGS or NEFT/ ECS

- **Direct Credit:-** The AMC has entered into arrangements with IDBI Bank and HDFC Bank to facilitate direct credit of redemption and dividend proceeds (if any) into the bank account of the respective Unit holders maintained with any of these banks. The list of banks is subject to change from time to time.
- **Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT):**



The AMC provides the facility of RTGS & NEFT offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and dividend payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the NEFT System). Unit holders can check the list of banks participating in the NEFT System from the RBI website i.e. [www.rbi.org.in](http://www.rbi.org.in) or contact any of our Investor Service Centres. However, in the event of the name of Unit holder's bank not appearing in the 'List of Banks participating in RTGS & NEFT' updated on RBI website, from time to time, the instructions of the Unit holder for remittance of redemption/ dividend (if any) proceeds via NEFT System will be discontinued by IDBI Mutual Fund without prior notice to the Unit holder and the payouts of redemption / dividend (if any) proceeds shall be effected by sending the Unit holder(s) a cheque / demand draft. For more details on NEFT or for frequently asked questions (FAQs) on RTGS and NEFT, Unit holders are advised to visit the RBI website.

- **Electronic Clearing Service (ECS):** Investors who have opted for the ECS facility of RBI for dividend payment will receive a direct credit of the amount due to them in their mandated account whenever the payment is made through ECS. A separate advice regarding credit of amount(s) via ECS will be sent to the unit holder. It should be noted that while the Mutual Fund will make all efforts, there is no commitment that this facility will be made available to all desirous investors. Applicants in cities not covered under ECS facility will receive dividend payments, if any by cheques or demand drafts and the same will be mailed to the Unitholders. Please note that the ECS Facility is available only in respect of dividend payments and not in the case of Redemption of Units. Therefore, the Investors will receive their redemption / dividend proceeds (if any) directly into their bank accounts in the following order:
  - (i) In case the bank account of an investor is covered under Direct Credit facility then the payment of redemption / dividend proceeds (if any) will happen via direct credit payout mode only. Investors having these bank accounts will not receive payouts via NEFT/ECS\*
  - (ii) In case the bank account of an investor is not covered under Direct Credit facility but covered under NEFT system offered by the RBI then the payment of redemption (maturity) / dividend proceeds (if any) shall be effected via NEFT mechanism only.
  - (iii) The facility for payment of dividend proceeds, if any via ECS\* shall be affected only in case the bank account of an investor is not covered under the Direct Credit facility or NEFT system.

\* available only in respect of dividend payments.

Each of the above facilities aims to provide direct credit of the redemption proceeds and dividend payouts (if any) into the bank account (as furnished in Application Form) of the Unit holder and eliminates the time lag between despatch of the cheque, its receipt by the Unit holders and the need to personally bank the instrument and await subsequent credit to the Unit holders account. Further, the potential risk of loss of instruments in transit through courier / post is also eliminated. Each of the said facility as a mode of payment is faster, safer and reliable. In case the bank account as communicated by the Unit holder is with any of the said banks with whom the AMC has entered into arrangements to facilitate such direct credits or with any of the banks participating in the NEFT System offered by RBI, the AMC shall automatically extend this facility to the Unit holders. IDBI Mutual Fund shall not be held liable for any losses / claims, etc. arising on account of processing the direct credit or credit via NEFT / ECS of redemption / dividend proceeds on the basis of Bank Account details as provided by the unit holder in the Application Form. The AMC would then ensure that the payouts are effected by sending the Unit holders a cheque / demand draft. In case of unforeseen circumstances, the Mutual Fund reserves the right to issue a cheque / demand draft.

## 7 - Services Facility

The eServices facility includes IDBI Online, e-Alerts and e-payouts

**IDBI 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](http://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 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. 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 eServices facility.

## 8 - 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 frequency, i.e. Monthly or Quarterly, The Monthly dividend frequency would be treated as the default frequency. In cases, where investors have not specified the mode of dividend i.e. payout, reinvestment or dividend Sweep, the default mode will be reinvestment.

## 9 - SWITCHOVER FACILITY:

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

## 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

### 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 - 5th, 15th, and 25th 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. IDBI Mutual Fund is offering SIP Payment through Auto Debit facility with below mentioned core banking bank branches. 1. IDBI Bank 2. ICICI Bank, 3. State Bank of India, 4. Punjab National Bank, 5. Bank of India, 6. Bank of Baroda, 7. Kotak Mahindra Bank, 8. Indusind Bank, 9. Axis Bank, 10. Union Bank of India, 11. HDFC Bank. If investor is having bank account in these core banking bank branches he/she can enroll the SIP by submitting the SIP enrollment Form.
3. If investor is having an account in other than the above mentioned banks then this facility is offered to the Investors in select cities mentioned below. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of IDBI Mutual Fund without assigning any reason or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. The Investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI). The bank account provided for ECS (Debit) should participate in local MICR clearing.
4. SIP Payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI) ECS Centres : Agra, Ahmedabad, Allahabad, Amritsar, Anand, Asansol, Aurangabad, Baroda, Belgaum, Bangalore, Bhilwara, Bhopal, Bhubaneshwar, Bhavnagar, Bikaner, Burdwan, Kolkata, Calicut, Coimbatore, Chandigarh, Chennai, Cochin, Cuttack, Davanagiri, Deharadun, New Delhi, Dhanbad, Durgapur, Erode, Gadag, Gorakhpur, Gangtok, Gulbarga, Guwahati, Gwalior, Haldia, Hassan, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jamshedpur, Jammu, Jannagar, Jodhpur, Kakinada, Kanpur, Kolhapur, Kota, Lucknow, Ludhiana, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Panjim, Patna, Pondicherry, Pune, Raipur, Rajkot, Ranchi, Raichur, Salem, Shimla, Siliguri, Shimoga, Solapur, Surat, Tirupur, Tirupati, Trichy, Trichur, Tirunelveli, Trivandrum, Udaipur, Udupi, Varanasi, Vijaywada, Vizag
5. Completed Application Form, SIP Auto Debit Form and the first cheque (if any) should be submitted at least 30 Days before the first transaction date.
6. In case the frequency is not specified in the application/enrollment form, it will be deemed as an application for monthly frequency and will be processed accordingly. In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed as of 15th of every month /first month of the every quarter. In case the end date is not specified, the Fund would continue the SIP till it receives termination notice from the investor or.
7. 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).
8. Investor can avail SIP facility by submission of SIP ECS Mandate/ Auto debit form to enroll for SIP facility along with current dated local cheque for first SIP installment (no

- post dated cheque will be accepted). First SIP installment cheque is not mandatory.
9. First Installment cheque will be accepted in all business days, and 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 5th, 15th, or 25th of each month/first month of each quarter) indicated by the investor, but only after the expiry of 30 (thirty) Days from the date of first installment.
  10. First Installment Cheque (if any) should be drawn in the name of the Scheme and crossed "A/c Payee" e.g. "IDBI Monthly Income Plan PAN XXXXXXX" (Investor PAN Number). Investor should write SIP enrollment Form or folio number on the reverse of cheque accompanying SIP enrollment form.
  11. Investor 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.
  12. 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.
  13. The AMC reserves the right to discontinue the SIP enrolment in case cheque/payment instruction submitted by Investor 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 Investor 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.
  14. 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

#### SYSTEMATIC TRANSFER PLAN (STP)

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

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

1. STP facility is offered with - weekly (1st Business day), monthly and quarterly (5th 15th or 25th) frequency. For e.g. an Unitholder opting for quarterly STP commencing February in a calendar year will have the following cycle for STP installments February, May, August and November. In case the date specified is a non Business Day, the transaction will be effected on next Business Day.
2. In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case the STP date is not specified or in case of ambiguity, the STP transaction will be processed on 15th of month / quarter. In case the end date is not specified, the Fund would continue the STP till it receives termination notice from the Unitholder.
3. Minimum balance in the source (transferor) scheme should be Rs. 25,000 at the time of enrollment for STP.
4. Minimum amount for each transfer for weekly STP be Rs. 1000 and in multiples of Re.100 thereafter, 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.

5. Minimum number of installments should be 12 for weekly frequency, 6 for monthly frequency and 4 for quarterly frequency.
6. The transaction through STP will be subject to applicable exit load in the transferor scheme.
7. In case the Unitholder purchases additional units in the transferor scheme, the STP facility would be extended to such additional units also.
8. Units marked under lien or pledge in the source scheme will not be eligible for STP.
9. The Unitholder who has opted for STP under a specific scheme can also redeem or switch his units to any other eligible scheme provided he has sufficient balance in his account on the date of such a request.
10. In case the unit balance in the transferor scheme is lesser than amount specified by the Unit holders for STP, the AMC will transfer remaining unit balance to transferee scheme.
11. The facility will be automatically terminated if the units under the transferor scheme are pledged or upon receipt of intimation of death of the Unit holder.
12. The application for start of STP should be submitted to Official Point(s) of Acceptance at least 7 days before the date of commencement / start date of STP. Unitholder may change the amount (but not below the minimum specified) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next transfer / STP execution date.
14. Unitholder can discontinue STP facility at any time by sending a written notice to any of the Official Point(s) of Acceptance, at least 7 days prior to next transfer / STP execution date.
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 Unitholder Service Centre (ISC) of IDBI Mutual Fund for more information on STP.

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

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

**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		✓	✓			✓			
Trust Deed						✓			
Bye-laws			✓						
Partnership Deed				✓					
Overseas Auditor Certificate								✓	
Notarised POA					✓				
Proof of Address									✓
PIO Card									✓
Foreign Inward Remittance Certificate								✓	

## POINTS OF ACCEPTANCE FOR APPLICATION FORM

### OUR BRANCHES (INVESTOR SERVICE CENTRES)

**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, 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, Mittal Court, 'C' Wing, 2nd Floor, Nariman Point, Mumbai - 400 021. **NAVI 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 INVESTOR SERVICE CENTRES

**During NFO:** **Agartala:** Advisor Chowmuhan (Ground Floor), Krishnanagar, Agartala-799001 **Agra:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra-282002. **Ahmedabad:** 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad-380 006. **Ahmednagar:** 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar-414 001. **Ajmer:** Shop No.S-5, Second Floor, Swami Complex, Ajmer-305001. **Akola:** Opp. RLT Science College, Civil Lines, Akola-444001. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh-202001. **Allahabad:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad-211001. **Alleppey:** Bldg. No. VIII / 411, C C N B Road, Near Pagoda Resort, Chungom, Alleppey-688011. **Alwar:** 256A, Scheme No : 1, Arya Nagar, Alwar-301001. **Amaravati:** 81, Gulshan Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati-444601. **Ambala:** Opposite PEER, Bal Bhavan Road, Ambala-721, 134003. **Amritsar:** 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar-143001. **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand-388001. **Anantapur:** 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur -515 001. **Andheri (Parent: Mumbai ISC):** 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri ( E), Andheri- 400069. **Angul:** Similipada, Angul-759122. **Ankleshwar:** G-34, Ravi Complex, Valia Char Rasta, G.I.D.C., Ankleshwar- Bharuch -393 002. **Asansol:** Block G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol-713303. **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad-431001. **Bagalkot:** No. 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumatagi Motors, Station Road, Near Basaveshwar Circle, Bagalkot, Bagalkot-587 101. **Balasore:** B C Sen Road, Balasore-756001. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road, ( Next to Manipal Centre ), Bangalore-560 042. **Bareilly:** F-62-63, Butler Plaza, Civil Lines, Bareilly-243001. **Barnala:** Ist Floor, R K Marbel House, Court Road, Barnala-148101. **Basti:** Office No 3, Ist Floor, Jamia Shopping Complex, Opposite Pandey School, Station Road, Basti-272002. **Belgaum:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway Gate, Tilakwadi, Belgaum-590006. **Bellary:** No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Bellary-583103. **Berhampur:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur-760001. **Bhagalpur:** Krishna, I Floor, Near Mahadev Cinema, Dr. R. P. Road, Bhagalpur, Bhagalpur-812002. **Bharuch (Parent: Ankleshwar TP):** F-108, Rangoli Complex, Station Road, Bharuch, Bharuch-392001. **Bhatinda:** 2907 GH,GT Road, Near Zila Parishad, Bhatinda-151001. **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar-364002. **Bhilai:** 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai- 490020. **Bhilwara:** Indraparstha Tower, Second Floor, Shyam Ki Sabji Mandi, Near Mukharji garden, Bhilwara-311001. **Bhiwani:** 24-25, Ist Floor, City Mall, Hansi Gate, Bhiwani-127021. **Bhopal:** Plot No.13, Major Shopping Center, Zone-I, M. P. Nagar, Bhopal-462011. **Bhubaneswar:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar-751 001. **Bhuj:** Data Solution, Office No:17, Ist Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj- Kutch-370001. **Bhusawal (Parent: Jalgaon TP):** 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal-425201. **Bikaner:** F 4,5 Bothra Complex, Modern Market, Bikaner-334001. **Bilaspur:** Beside HDFC Bank, Link Road, Bilaspur, Bilaspur-495 001. **Bokaro:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro-827004. **Burdwan:** 399, G T Road, Basement of Talk of the Town, Burdwan-713101. **C.R.Avenue (Parent: Kolkata ISC):** 33, C.R Avenue, 2nd Floor, Room No.13, Kolkata-700012. **Calicut:** 29/97G, 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut-673016. **CAMS OMR:** Ground Floor, 148 O M R, Okkiyam, Thuraiakkam, Chennai-600097. **Chandigarh:** SCO 80-81, IIIRD Floor, Sector 17 C, Chandigarh-160 017. **Chandrapur:** Above Mustafa Decor, Hakim Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Road, Chandrapur-442 402. **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai-600 034. **Chhindwara:** Office No - 1, Parasia Road, Near Mehta Colony, Chhindwara-480 001. **Chittorgarh:** 187 Rana Sanga Market, Chittorgarh-312001. **Cochin:** 40 / 9633 D, Veekshanam Road, Near International Hotel, Cochin-682 035. **Coimbatore:** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R. S. Puram, Coimbatore-641 002. **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack-753001. **Darbhanga:** Shahi Complex, 1st Floor, Near RB Memorial Hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga-846001. **Davenegere:** 13, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P. J. Extension, Devengere-577002. **Dehradun:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun-248001. **Deoghar:** S S M Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112. **Dhanbad:** Urmila Towers, Room No: 111 (1st Floor), Bank More, Dhanbad-826001. **Dharmapuri:** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri-636 701. **Dhule:** H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule-424 001. **Durgapur:** City Plaza Building 3rd Floor, City Center, Durgapur-713 216. **Eluru:** No 23 B-4-73, Andhra Bank Lane, Opp Srinivasa Theatre, Ramachandra Rao Peta, Eluru-534002. **Erode:** 197, Seshaiyer Complex, Agraharam Street, Erode-638001. **Faizabad:** 64 Cantonment, Near GPO, Faizabad-224001. **Faridhabad:** B-49, Ist Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad-121001. **Firozabad:** Shop No.19, 1st Floor, Above YO Bikes, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, Firozabad-283203. **Gandhidham:** Grain Merchants Association Building, Grain Merchants Association Building, Gandhidham-370 201. **Ghaziabad:** 113/6, I Floor, Navyug Market, Gazhiabad-201001. **Goa:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) -403 001. **Gondal:** (Parent Rajkot), Kailash Complex, Wing -A, Office No. 52, Bus Stand Road, Near Gundala Gate, Gondal-360 311. **Gondia:** Shri Talkies Road, Gondia-441601. **Gorakhpur:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur-273001. **Gulbarga:** Pal Complex, Ist Floor, Opp. City Bus Stop, Super Market, Gulbarga, Gulbarga-585101. **Guntur:** Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur-522002. **Gurgaon:** SCO - 16, Sector - 14, First Floor, Gurgaon-122001. **Guwahati:** A. K. Azad Road, Rehabari, Guwahati-781008. **Gwalior:** G-6, Global Apartment Phase-II, Opposite Income Tax Office, Kailash Vihar City Centre, Gwalior-474011. **Haldia:** 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia, Haldia-721602. **Haldwani:** Durga City Centre, Nainital Road, Haldwani-263139. **Hazaribag:** Municipal Market, Annanda Chowk, Hazaribag-825301. **Himmatnagar:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar-383 001. **Hisar:** 12, Opp. Bank of Baroda, Red Square Market, Hisar-125001. **Hoshiarpur:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur-146 001. **Hosur:** Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Hosur-635109. **Howrah (Parent: Kolkata ISC):** Gagananchal Shopping Complex, Shop No.36 (Basement), 37, Dr. Abani Dutta Road, Salkia, Howrah-711106. **Hubli:** 206 & 207, 1st Floor, 'A' Block, Kundagol Complex, Opp Court, Club Road, Hubli-580029. **Hyderabad:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500003. **Ichalkarnaji (Parent Kolhapur):** 12/178, Behind Congress Committee Office, Ichalkarnaji-416 115. **Indore:** 101, Shalimar Corporate Centre, 8-B, South Tukgunj, Opp. Greenpark, Indore-452 001. **Itarsi:** 1st Floor, Shiva Complex, Bharat Talkies Road, Itarsi, Itarsi-461 111. **Jabalpur:** 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur-482001. **Jaipur:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001. **Jajpur:** Room No 1, First Floor, Sulaikha Complex, Chorda, By Pass At Jajpur Road, Jaipur-755091. **Jalandhar:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar-144001. **Jalgaon:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001. **Jalna:** C.C. (Parent: Aurangabad), Shop No: 11, 1st Floor, Ashoka Plaza, Opp: Magistic Talkies, Subhash Road, Jalna-431203. **Jammu:** 660- Gandhi Nagar, Jammu-180004. **Jamnagar:** 217/218, Manek Centre, P. N. Marg, Jamnagar-361008. **Jamshedpur:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur-831001. **Jaunpur:** 248, Fort Road, Near Amber Hotel, Jaunpur-222001. **Jhansi:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi-284001. **Jodhpur:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur-342003. **Junagadh:** Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh-362001. **Kadapa:** Door No.: 21/ 598, Palempapaiah Street, Near Ganjikunta Pandurangaiah Dental Clinic, 7 Roads Circle, Kadapa-516 001. **Kakinada:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada-533 001. **Kalyani:** A - 1/50, Block - A, Dist Nadia, Kalyani-



741235. **Kanchipuram** : New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Kanchipuram-631 501. **Kannur** : Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur-670004. **Kanpur** : I Floor 106 to 108, City Centre Phase II, 63/ C 2, The Mall, Kanpur-208001. **Karimnagar** : HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar-505 001. **Karnal (Parent: Panipat TP)** : 7, 1st Floor, Opp Bata Showroom, Kunjapura Road, Karnal-132001. **Karur** : 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur-639002. **Katni** : NH 7, Near LIC, Jabalpur Road, Bargawan, Katni-483501. **Kestopur** : AA 101, Prafulla Kanan, Sreeparna Appartment, Ground Floor, Kolkata, Kestopur-700101. **Khammam** : Shop No.11-2-31/3 1st Floor, Philips Complex, Balajinagar, Wyra Road, Nr. Baburao, Petrol Bunk, Khammam- 507001. **Khanna** : Shop No. 3, Bank of India Building, Guru Amar Dass Market, Khanna-141401. **Kharagpur** : H.No.291/1, Ward No-15, Malancha Main Road, Opposite Uco Bank, Kharagpur-721301. **Kolhapur** : AMD Sofex Office No.7, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416001. **Kolkata** : "LORDS Building", 7/1, Lord Sinha Road, Ground Floor, Kolkata-700071. **Kollam** : Kochupilamoodu Junction, Near VLC, Beach Road, Kollam-691001. **Kota** : B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota-324007. **Kottayam** : KMC IX / 1331 A, Opp. Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam-686001. **Kumbakonam** : Jailani Complex, 47, Mutt Street, Kumbakonam-612001. **Kurnool** : H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool-518 004. **Latur** : Kore Complex, 2nd Cross Kapad Line, Near Shegau Patsanstha, Latur-413 512. **Lucknow** : Off # 4, 1st Floor, Centre Court Building, 3/C, 5 - Park Road, Hazratganj, Lucknow-226001. **Ludhiana** : U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141002. **Madurai** : 86/71A, Tamilsangam Road, Madurai-625001. **Malda** : Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda-732101. **Mangalore** : No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore-575003. **Manipal Academy Annex** : First Floor, Opposite Corporation Bank, Upendra Nagar, Manipal-576104. **Mapusa (Parent ISC : Goa)** : Office No.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa-403 507. **Margao** : Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao-403601. **Mathura** : 159/160 Vikas Bazar, Mathura-281001. **Meerut** : 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut-250002. **Mehsana** : 1st Floor, Subhadra Complex, Urban Bank Road, , Mehsana, Mehsana-384 002. **Moga** : Ground Floor, Adjoining TATA Indicom Office, Dutt Road, Moga-142001. **Moradabad** : B-612 'Sudhakar', Lajpat Nagar, Moradabad-244001. **Morbi** : 108, Galaxy Complex, Opp. K. K. Steel, Sanala Road, Morbi-363 641. **Mumbai** : Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai-400 023. **Muzzafarpur** : Brahman Toli, Durgasthan, Gola Road, Muzaffarpur-842001. **Mysore** : No.1, 1st Floor, CH.26, 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore-570009. **Nadiad (Parent TP: Anand TP)** : 8, Ravi Kiran Complex, Ground Floor, Nanakumbhath Road, Nadiad-387001. **Nagpur** : 145 Lendra, New Ramdaspath, Nagpur-440010. **Nalgonda** : Adj. to Maisaiah Statue, Clock Tower Center, Bus Stand Road, Nalgonda-508 001. **Namakkal** : 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal-637001. **Nanded** : Shop No. 302, 1st Floor, Raj Mohd. Complex, Work Shop Road, Shrinagar, Nanded-431605. **Nandyal** : Shop No. 62 & 63, Srinivasa Complex, Besides Ramakrishna Ply Wood, Srinivasa Nagar, Nandyal-518 501. **Nasik** : Ruturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik-422005. **Navsari** : Dinesh Vasani & Associates, 103 -Harekrishna Complex, Above IDBI Bank, Nr. Vasant Talkies, Chimnabai Road, Navsari-396445. **Nellore** : 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore-524001. New Delhi : 304-305, III Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannaut Place, New Delhi-110 001. **Nizamabad** : D. No. 5-6-209, Saraswathi Nagar, Nizamabad-503001. **Noida** : B-20, Sector - 16, Near Metro Station, Noida-201301. **Ongole** : # 1, ARN Complex, Kurnool Road, Ongole-523 001. **Palakkad** : 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad-678001. **Palanpur** : Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur-385001. **Panipat** : 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G. T. Road, Panipat-132103. **Pathankot** : 13 - A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot-145001. **Patiala** : 35, New Lal Bagh Colony, Patiala-147001. **Patna** : Kamlalaye Shobha Plaza, Ground Floor, Near Ashiana Tower, Exhibition Road, Patna-800 001. **Pondicherry** : S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001. **Porbandar** : II Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road, Porbandar-360575. **Proddatur** : Dwarakmayee, D No 8/239, Opp Saraswathi Type Institute, Sreeramula Peta, Proddatur-516360. **Pune** : Nirmitti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehendale Garage Road, Erandawane, Pune-411 004. **Rae Bareli** : 17, Anand Nagar Complex, Rae Bareli-229001. **Raichur** : # 12 10 51 / 3C, Maram Complex,, Besides State Bank of Mysore, Basaveswara Road, Raichur-584101. **Raipur** : HIG,C-23, Sector - 1, Devendra Nagar, Raipur-492004. **Rajahmundry** : Cabin 101 D.no 7-27-4, 1st Floor Krishna Complex, Baruvuri Street, T Nagar, Rajahmundry-533101. **Rajapalayam** : No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam-626117. **Rajkot** : Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot-360001. **Ranchi** : Near Student's Cottage Pee Pee Compound, Ranchi-834001. **Ratlam** : Dafia & Co, 18, Ram Bagh, Near Scholar's School, Ratlam-457001. **Ratnagiri** : Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri-415 639. **Rohtak** : 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak-124001. **Roorkee** : 399/1 Jadugar Road, 33 Civil Lines, Roorkee-247667. **Ropar** : SCF - 17 Zail Singh Nagar, Ropar-140001. **Rourkela** : 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela-769001. **Sagar** : Opp. Somani Automobiles, Bhagwanganj, Sagar-470 002. **Saharanpur** : I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur-247001. **Salem** : No.2, I Floor, Vivekananda Street, New Fairlands, Salem-636016. **Sambalpur** : C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur-768001. **Sangli (Parent: Kohlapur)** : Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S. T. Stand, Sangli-416416. **Satara** : 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, 415002. **Satna** : 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, Satara-485 001. **Shahjahanpur** : Bijlipura,, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001. **Shillong** : LDB Building, 1st Floor, G. S. Road, Shillong-793001. **Shimla** : I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla -171001. **Shimoga** : Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga-577201. **Siliguri** : No 8, Swamiji Sarani, Ground Floor, Hakimpara, Siliguri-734001. **Sirsa** : Gali No:1, Old Court Road, Near Railway Station Crossing, Sirsa -125055. **Sitapur** : Arya Nagar, Near Arya Kanya School, Sitapur-261001. **Solan** : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan-173 212. **Solapur** : Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur-413001. **Sonepat** : Shopo No. 5, PP Tower, Ground Floor, Opp to Income Tax office, Sonepat-131001. **Sriganganagar** : 18 L Block, Sri Ganganagar-335001. **Srikakulam** : Door No 5 - 6 - 2, Punyapu Street, Palakonda Road, Near Krishna Park, Srikakulam-532 001. **Sultanpur** : 967, Civil Lines, Near Pant Stadium, Sultanpur-228 001. **Surat** : Plot No.629, 2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp. Dhiraj Sons, Athwalines, Surat-395 001. **Surendranagar** : 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar-363035. **Tanjore** : 1112, West Main Street, Tanjore-613 009. **Thiruppur** : 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur-641601. **Thiruvalla** : Central Tower, Above Indian Bank, Cross Junction, Thiruvalla-689101. **Tinsukia** : Sanairan Lohia Road, 1st Floor, Tinsukia-786 125. **Tirunelveli** : 1 Floor, Mano Prema Complex, 182/6, S. N High Road, Tirunelveli-627001. **Tirupathi** : Shop No14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi-517501. **Trichur** : Adam Bazar, Room no.49, Ground Floor, Rice Bazar (East), Trichur-680001. **Trichy** : No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy-620018. **Trivandrum** : R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum-695004. **Tuticorin** : 1 A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main, Palayamkottai Road, Tuticorin-628 008. **Udaipur** : 32 Ahinsapuri, Fatehpura Circle, Udaipur-313004. **Ujjain** : 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain-456 010. **Unjha (Parent: Mehsana)** : 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha-384170. **Vadodara** : 103 Aries Complex, BPC Road, Off R. C. Dutt Road, Alkapuri, Vadodara-390 007. **Valsad** : 3rd Floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane, Valsad-396001. **Vapi** : 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi-396195. **Varanasi** : C 27/249 - 22A, Vivekanand Nagar Colony, Malldhaiya, Varanasi-221002. **Vashi** : Mahaveer Center, Office No:17, Plot No:77, Sector 17, Vashi-400703. **Vellore** : No:54, 1st Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore-632004. **Veraval** : Opp. Lohana Mahajan Wadi, Satta Bazar, Veraval-362265. **Vijayawada** : 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G Road, Labbipet, Vijayawada-520010. **Visakhapatnam** : 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam-530 016. **Warangal** : F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal-506001. **Wardha** : Opp. Raman Cycle Industries, Krishna Nagar, Wardha-442001. **Yamuna Nagar** : 124-B/R Model Town, Yamunanagar-135001. **Yavatmal** : Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal-445 001.