

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

Internal sub Code / Sol ID Employee Code

**Common Application Form** 

Serial No. / Date, Time & Stamp

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Name of the Bank    Branch Address   Bank Branch City	NRO FCNR						
State   Pin Code   A/C. Type (Please *)   Savings   NRE   Current   I   9 digit MICR Code   11 digit IFSC Code     I   Please attach a cancelled cheque OR a clear photo copy of a cheque   (Mandatory for credit via NEFT/RTC  4.   UNITS IN DEMAT MODE (Please *)   NSDL   CDSL    DP ID   Beneficiary Account No./Client ID   DP Name   Note: Please attach the depository transaction statement or DP master data indicating the DP account number of the applicant. Please ensure that sequence of Names as me Form and matches with that of the account held with the DP.  5. POWER OF ATTORNEY (PoA)   POA Name   POA							
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Please attach a cancelled cheque OR a clear photo copy of a cheque  (Mandatory for credit via NEFT/RTG  4. ■ UNITS IN DEMAT MODE (Please ✓) ■ NSDL ■ CDSL  DP ID ■ Beneficiary Account No./Client ID ■ DP Name  Note: Please attach the depository transaction statement or DP master data indicating the DP account number of the applicant. Please ensure that sequence of Names as me Form and matches with that of the account held with the DP.  5. POWER OF ATTORNEY (PoA) POA Name	GS)						
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5. POWER OF ATTORNEY (PoA) POA Name	entioned in the Application						
PAN   Yes   Yes   No - if investment is being made by a constitutional Attorney, please submit the nota							
	rized copy of the POA						
6. INVESTMENT DETAILS AND PAYMENT DETAILS - Cheque/DD/RTGS/NEFT/Transfer (investors are requested to not to submit outstation cheque to avoid application). Please ✓ wherever applicable.	delay in processing th						
Scheme Name*:Plan: Regular Direct Option	n: Growth Divider						
Sub-option / Frequency of Dividend: Mode of dividend: Payout	Re-investment Swee						
Sweep: To Scheme Plan Option							
# If you wish to choose Growth with Regular Cash Flow Plan (RCFP) option under IDBI Monthly Income Plan, please also fill in the separate form available on our website www	w.idbimutual.co.in						
Only for IDBI Gilt Fund: Fixed Tenor Trigger (FTT) Plan: Automatic redemption after1 year3 years5 years10 years							
Mode of Payment (Please ✓ ) ☐ Cheque ☐ DD ☐ Funds Transfer ☐ RTGS/NEFT ☐ NACH (Please refer to point No. 6 of General Instructions)							
UMRN (Mandatory where mode of payment select	ted is 'NACH')						
Drawn on Bank							
Branch & City Account No.							
Chq. /DD No. Date D D M M Y Y Y IFSC Code							
Cheque / D.D. to be crossed "Account Payee" only and should be drawn payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Investor PAN) or "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Investor PAN) or "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXXX" (Name of the Final Payable to: - "IDBI Scheme Name A/C XXXXXX" (Name of the Final	its to my / our credit in						
be a valid discharge by the AMC / Mutual Fund / Trustees.	, ) a						
	e(s) Signature						
	Nominee(s) Signature						
	Nominee(s) Signature						
2							
* If the percentage of share is not mentioned then the claim will be settled equally amongst all the indicated nominee(s)  I/We do not wish to nominate anybody on my/our behalf.  Signature of the Declarant							
8. DECLARATION	Signature						
I / We have read and understood the contents of the SID, SAI and Key Information Memorandum (KIM) of the Scheme and information requirements of this Form and hereby confirm that the information provided by me/us on this Form is true, correct and complete. I/We hereby apply to IDBI Mutual Fund for allotment of units of the Scheme, as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I /We hereby confirm and certify that the source of these funds is not directly / indirectly a result of "proceeds of crime" as defined in "The Prevention of Money Laundering Act, 2002" and I/we undertake to provide all necessary proof / documentation, if any, required to substantiate the facts of this undertaking. I/We have not received nor been induced by any rebate or grifts, directly or indirectly in making this investment. I / We authorize the Fund to disclose details of my/our account and all my/our transactions	First / Sole Applicant / Guardian						
to Registrar and Transfer Agent whose stamp appears on the application form. I/We also authorize the Fund to disclose details as necessary, to the Fund's and investor's bankers for the purpose of effecting payments to me / us.  Applicable to NRIs only: I/We confirm that I am/we are Non-Resident of Indian Nationality/Origin and I/we hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non-Resident External / Ordinary Account / FCNR /NRSR Account.	Second Applicant						
Investment in the Scheme is made by me / us on: Repatriation basis Non Repatriation basis.							



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

Distributor ARN Sub Distrib		butor ARN	Internal	sub Code	E	Employee Co				EU	N <sup>@</sup> Seri			Serial	rial No. / Date, Time & Stamp									
<b>ARN-</b> 15496												E												
Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. In case purchase/subscription amount is Rs. 10,000/- or more and the investor's Distributor has opted to receive "Transaction Charges" the same are deductable as applicable																								
•	from the purchase/subscription amount and payable to the distributor. Units will issued against the balance amount invested. * 🗆 I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship																							
manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.																								
Signatures																								
1. Investor and Invest	ment details. Please	wherever app	licable.																					
Sole / First Investor Nan (as appearing in ID proof																								
PAN No.							Fo	olio No. (	(For	Existi	ing In	vesto	r)											
Scheme Name:									_ Pla	an:	Reg	ular	☐ Di	rect	Opt	ion:	Gro	wth		ividen	ıd			
Sub-option / Frequency of Dividend:																								
Mode of dividend:  Switch: To Scheme	Payout Re-ii	nvestment	Sweep			P	lan							_ 0	otion <sub>.</sub>									
2. Systematic Investm	ent Plan (SIP).Refer	point no. I of T	erms & Cor	nditions fo	or SIP/ST	P/SWI	P																	
Each SIP Amount (Rs.)			Fred	juency : 🗆	Monthl	y / 🗆	Quart	erly													•			
SIP Frequency Date:	1st / □ 5th / □ 10th /	/ ☐ 15th / ☐ 2	0th / 25	5th of the r	nonth (1:	st mon	th of th	ne quarte	er fo	r qua	rterly	/ frequ	iencv'	١										
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3. Systematic Transfe		int no. II of Ter			SIP/STP/	_			_							]     -								
Switch: To Scheme							lan							Option										
Dividend Sweep: To Sche																								
Each STP Amount (Rs.)			Frequenc	y: 🗌 Weel	kly (1st b	usiness	day o	f the we	ek) [	M	onthl	у 🗌	Quart	erly										
Date: 1st / 5th /	] 10th / [] 15th / [] 20	Oth / 25th of	the month /	quarter																				
Enrolment Start D D	M M Y Y	Y End	D D M	MY	Y	Y	r No.	of instal	lmer	nts							_							
4. Systematic Withdra	awal Plan (SWP). Refe	r point no. III o	of Terms &	Condition	s for SIP	/STP/S	SWP																	
Each SWP Amount (Rs.)																								
Enrolment Start DD	M M Y Y	Y End	D D M	MY	ΥΥ	Y	r No.	of instal	lmer	nts _							_							
5. Declaration																								
I/We hereby, declare that t	d or not effected at all for	reasons of incom	olete or incor	rect informa	ation I/We	would	not hol	d IDBI Mu	utual															
Mutual Fund about any cha This is to inform that I/We	,	•	Ü							nall be	made	e from	my/oι	ır ban	k acco	unt re	gistere	ed wit	h IDBI	Mutua	l Fund.			
I/We authorize IDBI Mutua	Fund / IDBI Asset Manag	ement Ltd/ repre	entative of II	OBI Asset Ma	anagemer	t Ltd ca	rrying t	his Form	to de	ebit m	y ban	k accou	ınt as	per in	structi	ons giv	en ab	ove.						
					d Unit Hold					_														
First Un	it Holder's Signature									Third Unit Holder's Signature														
(i) IDBI m	utual	UMRN I											]		2 Date	D [	0 1	/I IV	Υ	Y	YY			
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CANCEL 🗵 E	Bank A/c Number				10						<u></u>		1	11										
With Bank	Name of custo	mers bank			FSC								or	MICF	<u> </u>	13 3								
an amount of Rupees									IT TV	/DE		⊽l Eivo	d Am	ount			avim	ım A	mount					
16 FOLIO NO								DEB	DEBIT TYPE ☑ Fixed Amount ☑ Maximum Amount  18  Mobile															
Reference-1	17 17								19															
Reference-2 Lagree for the debit of m	andate processing charg	ges by the bank	vhom I am a	uthorizing	to debit	ny acc	ount as	per late		Mail hedu		charge	s of tl	he ba	nk.									
<sup>20</sup> PERIOD												-												
From	m							gnature	re of the account holder						-	Signat	ure o	f the	accou	nt hold	der			
To Until Ca	Until Cancelled Name of the account holder Name								f the	accoi	unt h	older			Name of the account holder									

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

## TERMS & CONDITIONS FOR SIP / STP / SWP

#### I. SYSTEMATIC INVESTMENT PLAN (SIP):

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

- This facility is offered to investors having Bank accounts in select banks mentioned in the link <a href="http://www.npci.org.in/">http://www.npci.org.in/</a>. The Banks in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of National Payments Corporation of India without assigning any reasons or prior notice. Standing instructions for investors in such Banks will be discontinued. We will inform you on such discontinuation.
- Investor/Unitholder(s) should submit original Cancelled Cheque (or a copy) along with mandate form with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unitholder(s) cheque/bank account details are subject to third party verification.
- 3. IDBI Mutual Fund will not liable for any transaction failures due to rejection by the investors bank/branch.
- 4. The investor agrees to abide by the terms and conditions of NACH facility of NACH
- 5. Investor will not hold IDBI Mutual Fund and its service providers responsible if the transaction is delayed or not effected by the Investor's Bank or if debited in advance or after the specific date due to various reasons or for any bank charges debited by his banker in his account towards NACH Registration/ Cancellation/Rejections.
- 6. IDBI Mutual Fund reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever.
- The AMC reserves the right to discontinue the SIP enrolment in case payment instruction on submitted by Unit holder is not honored by Banker on 3 (three) consecutive occasions and reserves the right to redeem the outstanding units at applicable NAV related prices if total investment is below Rs.5,000/- or 500 units.
- The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
- IDBI Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- Cancellation can be done separately by submitting the request at least 21 days in advance; however the associated NACH mandate can be retained for future investments.
- 11. For intimating the change in bank particulars, please use separate form to modify transaction limit or add/remove banks from the NACH facility. Also fill-up all the relevant details as applicable.
- 12. Requests for any changes/modify in the NACH Bank Mandate request should be submitted atleast 21 days in advance.
- 13. Investors are required to ensure adequate funds in their bank account on opted date. IDBIMF will endeavor to debit the investor bank account on opted date, however if there is any delay all such transactions are debited subsequently.
- 14. IDBI Mutual Fund/Sponsor Bank/NPCI are not liable for the bank charges, if any debited from investor's bank account by the destination bank, on account of payment through NACH.
- 15. For further details of the Scheme features like minimum amounts, risk factors etc, investors may, before investment, refer to the Scheme Information Document(s), Key Information Memorandum and Addendum issued from time to time available at any of the Investor Service Centers or Distributors or from the website <a href="https://www.idbimutual.co.in">www.idbimutual.co.in</a>

## Additional for MICRO Systematic Investment Plans (MICRO SIPs)

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

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

All other terms and conditions applicable to regular SIP investment shall be applicable for Micro SIP also. Please refer the general guidelines for more details on KYC, Particulars of Bank Account payment mode etc.

#### II. SYSTEMATIC TRANSFER PLAN (STP):

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

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

STP facility is offered subject to following terms & conditions:

- STP facility is offered with weekly (1st business day of the week), monthly and quarterly (1st, 5th, 10th, 15th, 20th or 25th of the month under monthly / 1st month of each quarter under quarterly) frequency.
- 2. In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case the STP date is not specified or in case of ambiguity, the STP transaction will be processed on 15th of month / quarter. In case the end date is not specified, the Fund would continue the STP till it receives termination notice from the Unitholder.
- Minimum balance in the source (transferor) Scheme should be Rs.25,000 at the time of enrolment for STP.
- 4. Minimum amount for each transfer for weekly and monthly STP is Rs.1000 and Rs.2,500 for quarterly frequency. Any STP over and above the minimum amounts mentioned above shall be in multiples of Rs.1 thereafter.
- 5. Minimum term/duration: For Weekly & Monthly Frequency Minimum 12 Instalments. For Quarterly Frequency Minimum 4 Instalments.
- In case the Unitholder purchases additional units in the transferor scheme, the STP facility would be extended to such additional units also.
- Units marked under lien or pledge in the source Scheme will not be eligible for STP.
- 8. If the balance under scheme falls below Rs.5000, then the AMC reserve the right to redeem the balance units.
- 9. The application for start of STP should be submitted to Official Point(s) of Acceptance at least 7 days before the date of commencement / start date of STP. Unitholder may change the amount (but not below the minimum specified) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next transfer / STP execution date.
- Unitholder can discontinue STP facility at any time by sending a written notice to any of the Official Point(s) of Acceptance, at least 7 days prior to next transfer / STP execution date.
- 11. If STP date is a Non-Business Day, then the next Business Day shall be the STP date and the same will be considered for the purpose of determining the applicability of NAV.
- 12. STP will be terminated automatically in case of a Zero balance in the respective Scheme-Folio on the run-date or expiry of the enrolment period whichever is earlier.

### III. SYSTEMATIC WITHDRAWAL PLAN (SWP):

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

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

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

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