



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

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

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

ARN Code & Name	Sub Distributor / Branch Code	EUIIN	Bank Serial No. / Bank Stamp / Receipt Date
103807		E133071	

"I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction".

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

Please  any one only  SIP  Micro SIP  Change in Bank Mandate  SIP Cancellation

**1. Investor and Investment details.** Please  wherever applicable.

**Sole / First Investor Name** (as appearing in ID proof) \_\_\_\_\_  
**PAN No.** \_\_\_\_\_ **Folio No. (For Existing Investor)** \_\_\_\_\_

**Scheme Name:** \_\_\_\_\_

**Plan:**  Regular  Direct If the direct option is ticked, irrespective of any ARN code filled/written in the application form, the application will be treated as direct application.

**Option:**  Growth  Dividend **Sub-option / Frequency of Dividend:** \_\_\_\_\_

**Mode of dividend:**  Payout  Re-investment  Sweep

**Sweep:** To Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

**IDBI Monthly Income Plan**

<input type="checkbox"/> Growth	<input type="checkbox"/> Growth with Regular Cash Flow Plan (RCFP) <ul style="list-style-type: none"> <li><input type="checkbox"/> On completion of _____ Years (Minimum of 5 years and in multiples of 1 year thereafter)</li> <li><input type="checkbox"/> On reaching the target amount of Rs. _____ (Minimum of Rs. 5 lakhs and in multiples of Rs. 1 lakh thereafter)</li> </ul>	<input type="checkbox"/> Dividend <ul style="list-style-type: none"> <li><input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly</li> <li><input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment</li> <li><input type="checkbox"/> Sweep</li> </ul>
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Monthly Dividend Payout  
 Quarterly Dividend Payout  
 SWP Rs. \_\_\_\_\_ Per Month (Minimum Rs. 1000/- per month and in multiples of Re. 1 thereafter for a minimum of period 6 months)

**Only for IDBI Gilt Fund:**

**Fixed Tenor Trigger (FTT) Plan :**  
 Automatic redemption after  1 year  3 years  5 years  7 years  10 years

**2. Systematic Investment Plan (SIP) details.** Refer point no. I of SIP/SWP/STP instruction.

Each SIP Amount (Rs.) \_\_\_\_\_ Frequency:  Daily (only for IDBI Ultra Short Term Fund)<sup>^</sup>  Monthly /  Quarterly

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

From DDMMYY To DDMMYY OR No. of installments \_\_\_\_\_ OR  till further notice.

(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)

Photo identification proof in case of Micro SIP \_\_\_\_\_ (Note: Please allow minimum one month for auto debit to register and start)

<sup>^</sup> The minimum investment per day is Rs. 500/- for a minimum of 30 installments continuously for all business days.

**3. Systematic Transfer Plan (STP).** Refer point no. II of SIP/SWP/STP instruction.

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

switch: To Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

Each STP Amount (Rs.) \_\_\_\_\_ Frequency:  Daily (All business days)#  Weekly (1st business day of the week)

Date:  5th /  15th /  25th of the month / quarter  Monthly  Quarterly

Enrolment Start DDMMYY End DDMMYY or No. of installments \_\_\_\_\_

# Daily STP facility will be available for transferring the units from IDBI Liquid Fund / IDBI Ultra Short Term Fund to any open-ended schemes of IDBI Mutual Fund.

**4. Systematic Withdrawal Plan (SWP).** Refer point no. III of SIP/SWP/STP instruction.

Each SWP Amount Rs. \_\_\_\_\_

Enrolment Start Month DDMMYY End Month DDMMYY or No. of installments \_\_\_\_\_

**5. Particulars of bank account**

Accountholder Name as in Bank Account \_\_\_\_\_

Bank Name \_\_\_\_\_ Branch \_\_\_\_\_

City \_\_\_\_\_ PIN code \_\_\_\_\_

Account Type  Savings  Current  NRE  NRO  FCNR Account No. \_\_\_\_\_

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

## TERMS & CONDITIONS FOR SIP / SWP / STP

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

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

- SIP is offered on Daily (only IDBI Ultra Short Term Fund), monthly and quarterly frequency. Unit holders can opt to invest on monthly or quarterly frequency on the following dates - 5th, 15th, 25th of each month/ first month of the quarter. In case the day specified is a non Business Day, the transaction will be effected on the next Business Day.  
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.  
Please refer the "Minimum Application/Number of units" mentioned in the KIM under the section "Applicable to all schemes" for minimum subscription amount and frequency.

- 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, 12. CITI Bank, 13. Federal Bank, 14. Corporation Bank, 15. Allahabad Bank, 16. UCO Bank, 17. ING Vysya Bank, 18. State Bank of Patiala, 19. United Bank of India.

- 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. By submitting this form, 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.
- Agra, Ahmedabad, Allahabad, Amritsar, Aurangabad, Asansol, Anand, Bengaluru, Belgaum, Bhiwara, Bhopal, Bhubaneswar, Bikaner, Burdwan, Bhavnagar, Kozhikode, Chandigarh, Chennai, Coimbatore, Cuttack, Dehradun, Dhanbad, Durgapur, Davangere, Erode, Gorakhpur, Guwahati, Gwalior, Gadag, Gulbarga, Gangtok, Haldia, Hubli, Hyderabad, Hasan, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshepur, Jodhpur, Kanpur, Kolkata, Kakinada, Kota, Kolhapur, Kochi, Lucknow, Ludhiana, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, New Delhi, Panjim, Patna, Pondicherry, Pune, Rajkot, Ranchi, Raipur, Raichur, Salem, Shimla, Shimoga, Sholapur, Siliguri, Surat, Tirupati, Tirupur, Thirissur, Trichy, Thiruvananthapuram, Tirunelveli, Udaipur, Udupi, Vadodara, Varanasi, Vijayawada, Vishakapatnam
- Completed Application Form, SIP Form and the first cheque (if any) should be submitted at least 30 Days before the 1st SIP execution date.

In case, it is not possible for the AMC/Registrar to start the SIP from the opted start date due to the insufficiency of time given by the investor, the AMC/Registrar will automatically process the first SIP on the opted date from the next month after the opted starting month e.g. In case investor applies for SIP on 18th Jan 2013 for effecting 1<sup>st</sup> SIP from 5<sup>th</sup> February, 2013, AMC/ Registrar may process the same from 5<sup>th</sup> of March, 2013. In such a case, the ending period will be extended automatically by another month.

- Investor can avail SIP facility by submission of SIP 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.

Unit holder has a right to discontinue the SIP facility at any time by sending written request to any Official Points of Acceptance, at least 21 calendar days prior to the next ECS debit/Direct debit. On receipt of such request, the SIP enrollment will be terminated.

In case 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. 5000/- or 500 units in the Scheme(s).

- The AMC reserves the right to discontinue the SIP enrollment in case payment instruction submitted by Unit holder is not honored by Banker on 3 (three) consecutive occasions for either insufficiency of funds or as a result of a stop payment instructions issued by the Unit holder and reserves the right to redeem the outstanding units at applicable NAV related prices if total investment is below Rs. 5,000/- or 500 units.
- The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
- Each SIP installment will be treated as a fresh transaction and shall be subject to applicable exit load structure prevailing on the date of each investment.

The AMC reserves right to change the frequency, date(s) or other terms and conditions of SIP

### MICRO SYSTEMATIC INVESTMENT PLANS (MICRO SIPs)

As per SEBI guidelines, investment in Micro Systematic Investment Plans (Micro SIPs) shall be exempted from the requirement of PAN subject to other operational guidelines.

Any investment through Systematic Investment Plans (SIPs) by investors, where aggregate of installments in a rolling 12 months period or in a financial year i.e April to March, which does not exceed Rs 50,000/- per investor will be treated as Micro SIP for above purpose. Micro SIP will not be subject to common KYC process through CVL. This exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs. The exemption is applicable to joint holders also. In case of first Micro SIP Installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will cease for future installments. 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. The Minimum Investment criteria and the minimum remaining balance criteria will not be applicable for Micro SIP investors. Investors may submit any one of the PHOTO IDENTIFICATION documents (please refer paragraph titled PAN under the General instructions), along with Micro SIP application and proof of address (self attested). No separate address proof is required for Photo ID with address mentioned on it.

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 along with appropriate ref. no. 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.

Daily STP facility will be available only for transferring funds from IDBI Liquid Fund / IDBI Ultra Short Term Fund to the Equity Schemes of IDBI and IDBI Gold Fund (FOF).

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

- STP facility is offered with - daily (all Business days), weekly (1st Business day of the week), 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.
- 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 enrollment for STP.
- Minimum amount for each transfer for daily STP is Rs. 200 and in multiple of Re.1/- there after. Minimum amount for each transfer should be Rs. 1000 and in multiples of Re.1 thereafter for weekly & Monthly frequency or Rs. 2,500 and in multiples of Re.1 thereafter for quarterly frequency
- The minimum term / duration of daily STP will be 30 days, 12 for weekly & monthly frequency and 4 for quarterly frequency.
- The transaction through STP will be subject to applicable exit load in the transferor scheme.
- 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.
- 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.
- In case the unit balance in the transferor scheme is lesser than amount specified by the Unitholders for STP, the AMC will transfer remaining unit balance to transferee scheme.
- The facility will be automatically terminated if the units under the transferor scheme are pledged or upon receipt of intimation of death of the Unitholder.
- 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.
- The details, including mode of holding, of Unitholders' in the transferee scheme will be as per the existing folio in the transferor scheme. Units in the transferee scheme will be allotted in the same folio.  
The AMC reserves the right to change the frequency, date(s) or other terms and conditions of STP. The AMC further reserves the right to add new Schemes to the list of Schemes offering STP, as and when made available for subscription or delete Schemes from the list of Schemes offering STP. Please contact the nearest Investor Service Centre (ISC) of IDBI Mutual Fund for more information on STP.
- 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.
- 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 rupee 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 enrollment for SWP.
- Minimum amount for each withdrawal should be Rs. 1,000 and in multiples of Re.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.
- The redemption under SWP will be subject to applicable Exit Load.
- 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.
- 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.
- If the balance under scheme falls below Rs. 5000, then the AMC reserve the right to redeem the balance units.
- 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.