



KEY INFORMATION MEMORANDUM

IDBI Fixed Maturity Plan

(A closed-ended debt scheme offering three Plans - IDBI FMP 90 Days Series I, IDBI FMP 367 Days Series I, IDBI FMP 395 Days Series I)

Offer for Units of Rs. 10 Per Unit for cash during the New fund Offer Period for each Plan

Name of the Plan : IDBI FMP - 90 Days Series I (February 2011) - A

NFO Opens on 14th February, 2011 & Closes on 22nd February, 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

Each Plan under the Scheme will endeavour to generate regular income through investments in Debt and Money Market Instruments.

Asset Allocation Pattern

Instrument	Normal allocation (% of total assets)	
	Minimum	Maximum
Debt (including government securities,) floating rate debt instruments and securitized debt*) and Money market instruments	0%	100%

* Investment in Securitized Debt not to exceeds 50% of the Net Assets of the Scheme.

The scheme does not intend to invest in ADRs/GDRs or foreign securities. Investments in Derivative instruments will be permitted subject to a maximum limit of 50% of the net assets of the scheme. The gross investment in securities under the scheme, which includes debt securities, money market 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.

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. The Scheme may also participate in securities lending to augment its income. Securities lending in the scheme will be in accordance with the guidelines on securities lending and borrowing scheme issued by SEBI from time to time.

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:

1. The Trustees, AMC, Fund, their directors or their employees shall not be liable for

any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information.

2. IDBI Fixed Maturity Plan - IDBI FMP 90 Days Series I, IDBI FMP 367 Days Series I, IDBI FMP 395 Days Series I - will seek to invest in credit instruments, Government Securities, securitized debt, debt derivatives and money market instruments. Trading volumes and settlement periods may inherently restrict the liquidity of the scheme's investments which may impact the Scheme's ability to capitalize on investment opportunities resulting in lower than anticipated performance for the Scheme.
3. Different types of securities in which the Scheme/Plans would invest as given in the SID carry different levels of risk. Accordingly the Scheme's/Plan's risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risk than bonds, which are AA rated.
4. The Mutual Fund is not assuring any dividend nor is it assuring that it will make any dividend distributions. All dividend distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme and will be at the discretion of the AMC.
5. Since the scheme is a close ended scheme, investors will have to necessarily trade in the stock Exchange platform, in case they wish to liquidate their units before maturity date of the respective maturity plans. Transactions in close ended units of mutual funds in the stock Exchange platform are subject to illiquidity risk.
6. **Risks associated with investments in bonds**
 - i. **Credit risk:** This risk arises due to any uncertainty in counterparty's ability or willingness to meet its contractual obligations.
 - ii. **Interest Rate risk:** This risk is associated with movements in interest rate. The values of investments will appreciate/depreciate if the interest rates fall/rise.
 - iii. **Liquidity risk:** The liquidity of a bond may change depending on market conditions. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio.
 - iv. **Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
7. **Risks associated with Investing in Derivatives**
Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies

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

depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

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

There are certain risks inherent in derivatives. These are

- i. **Price Risk:** Despite the risk mitigation provided by various derivative instruments, there remains an inherent price risk which may result in losses exceeding actual underlying.
- ii. **Default Risk:** This is the risk that losses will be incurred due to default by counter party.
- iii. **Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being hedged.
- 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.

8. Risks associated with investing in Securitized Debt

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

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

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

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

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

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

9. 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. 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

10. **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.

Launch Schedule

The Scheme will provide investors with three Plans (fixed maturities) for investment as detailed in the Schedule below-

Name of Plan	Number of Plans proposed in each Series	Tenor of Plan	Label of each Plan
IDBI FMP 90 Days Series I	6	90 Days from the allotment date	IDBI FMP 90 Days (Month/Year)
IDBI FMP 367 Days Series I	6	367 Days from the allotment date	IDBI FMP 367 Days (Month/Year)

Name of Plan	Number of Plans proposed in each Series	Tenor of Plan	Label of each Plan
IDBI FMP 395 Days Series I	3	395 Days from the allotment date	IDBI FMP 395 Days (Month/Year)
Total	15		

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

Plan and Options

- Growth Option
- Dividend Option - Payout Only

In cases where investors do not opt for a particular option at the time of investment, the default Option will be the Growth Option.

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

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

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

Minimum Application Amount/ Number of Units

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

Dispatch of Redemption proceeds on maturity

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

Benchmark Index

- a. 90 days Plan - CRISIL Liquid Fund Index
- b. 367 days Plan - CRISIL Short Term Bond Fund Index
- c. 395 days Plan - CRISIL Short Term Bond Fund Index

Dividend Policy

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

Name of the Fund Manager

Mr. Gautam Kaul

Name of the Trustee Company

IDBI MF Trustee Company Limited

Performance of the scheme

This scheme does not have any performance track record

Expenses of the Scheme

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

SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission, if any, to the distributor on the investment made by the investor will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Recurring expenses

In the case of IDBI Fixed Maturity Plan, the total recurring expenses of the Plans in the Scheme including the investment management and advisory fees shall not exceed 2.25% of the weekly average net assets as per the SEBI (MF) Regulations

In the case of IDBI Fixed Maturity Plan, the investment management and advisory fees shall

not exceed 1.25% of the weekly average net assets as per the SEBI (MF) Regulations.

Waiver of Load for Direct Applications

Not applicable

Tax treatment for the Investors (Unitholders)

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

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

Daily Net Asset Value (NAV) Publication

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

For Investor Grievances, please contact

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

Unitholders' Information

Account Statement: The Mutual Fund shall dispatch the Account Statement within 5 Business Days from the date of allotment of units under the Plan. Where investor desires to hold units in dematerialised form, demat statement given by depository participant would be deemed to be adequate compliance with requirements prescribed under regulation 36 of SEBI (Mutual Fund) Regulations, 1996, and SEBI Circulars MFD/CIR/9/120/2000 dated November 24, 2000 and IMD/CIR/12/80083/2006 dated November 20, 2006 regarding despatch of statements of account.

- Scheme Portfolio on monthly basis:** AMC will disclose the portfolio of the schemes in the format prescribed by SEBI on a monthly basis in the website. The said disclosure of the portfolio as on the last day of the month shall be made on or before 3rd business day of succeeding month.
- 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**
- 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.
- 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:

- 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).
- 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).

- Please fill in your date of birth as this may be required to identify you when communicating with us.
- If you have an email ID please include it as this will help us resolve queries more promptly.
- 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.
- 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 investment 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 (Pol)) 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), CVL (www.cvlindia.com) and on 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 residing in the state of Sikkim are exempted from KYC Compliance. 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 FMP A/c PAN XXXXXX" (Investor 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 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
- 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 un registered 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' or
 - b. the Specific Scheme A/c First Investor Name'
- Examples: "IDBI FMP A/c PAN XXXXXX" (Investor PAN) or "IDBI FMP A/c XXXXXX" (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

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	
IDBI FMP - 90 Days Series I (February 2011) - A		Growth <input type="checkbox"/>	Dividend Payout <input type="checkbox"/>
Investment Amount (Rs.) <input type="text"/>	DD Charges if any (Rs.) <input type="text"/>	Net Amount (Rs.) <input type="text"/>	Mode of Payment (Please ✓)
Net Amount (in Words)			Cheque <input type="checkbox"/>
			DD <input type="checkbox"/>
			Funds Transfer <input type="checkbox"/>
			RTGS/NEFT <input type="checkbox"/>
Drawn on Bank <input type="text"/>			
Branch & City <input type="text"/>		Account No. <input type="text"/>	
Chq. / DD No <input type="text"/>	Date <input type="text"/>	IFSC Code <input type="text"/>	
A/c Type - (✓) S/B <input type="checkbox"/> NRE <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> FCNR* <input type="checkbox"/> *Kindly provide photocopy of the payment Instrument or Foreign Inward Remittance Certificate (FIRC) evidencing source of funds			

Cheque / D.D. to be crossed "Account Payee" only and should be drawn payable to: - "IDBI FMP A/c PAN 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 FMP - 90 Days Series I (February 2011) - A 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

(Cont. from page 4)

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.

Listing and trading: Since the scheme is closed-ended, the Mutual Fund will not be providing redemption facility except on the maturity date. It is the intent of the scheme to list the units in National Stock Exchange of India Ltd and will be available for trading subject to liquidity. The concerned stock Exchange will issue a circular for the notice of the public once the listing process is completed. An applicant in a close ended scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold units in dematerialized form. Successful applicants will receive a statement of accounts specifying the number of units allotted to the applicant. In case the applicant has opted for dematerialized units the units will be credited to the depository account of the unit holders within five business days from the date of closure of the initial subscription list. If the investor request for dematerialization of physical units under this scheme, dematerialized units will be issued within two business days of the receipt of request from the unit holder. A unit holder, in a close ended scheme listed on a recognized stock exchange, who desires to trade in units shall hold units in dematerialized form. For trading in the stock Exchange, investors will have to approach a trading member/broker registered in the Exchange and open an account with them after completing the required documentation. Where investor desires to hold units in dematerialised form, the KYC performed by DP in terms of SEBI Circular MRD/DoP/Dep/Cir-29/2004 dated August 24, 2004 and this would be considered compliance with applicable requirements specified in this regard in terms of SEBI Circular ISD/AML/CIR-1/2008 dated December 19, 2008 by mutual funds /AMCs. Where investor desires to hold units in dematerialised form, demat statement given by depository participant would be deemed to be adequate compliance with requirements prescribed under regulation 36 of SEBI (Mutual Fund) Regulations, 1996, and SEBI Circulars MFD/CIR/9/120/2000 dated November 24, 2000 and IMD/CIR/12/80083/2006 dated November 20, 2006 regarding despatch of statements of account.

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 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 e-Services 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 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".

9 - 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,

- vi. body corporate, partnership firm, Karta of HUF or a Power of Attorney holder. 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.

10 - DECLARATION AND SIGNATURES:

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

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

Documents	Individual (RI)	Companies	Societies	Partnership Firms	Investment through POA	Trusts	NRI	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)

Ahmedabad: IDBI Mutual Fund, IDBI Complex, 1st Floor, Near Lal Bunglow, 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, Dnayaneshwar Paduka Chowk, SC Road, Shivaji Nagar, Pune-411 004.

CAMS INVESTOR SERVICE CENTRES

Ahmedabad: 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Gujarat, Ahmedabad 380 006; **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Karnataka, Bangalore 560 042; **Bhubaneswar :** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar- 751 001. **Chandigarh:** SCO 80-81, IIIrd F, Sector 17 C, Punjab, Chandigarh 160 017; **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Tamil Nadu, Chennai 600 034; **Cochin:** 40 / 9633 D, Veekshanam Road, Near International hotel, Keralam Cochin 682 035; **Coimbatore:** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Tamil Nadu, Coimbatore 641 002; **Dehradun:** 204/121 Nari Shilp Mandir Marg , Old Connaught Place, Dehradun-248001. **Hyderabad:** 208, II Floor, Jade Arcade, Paradise Circle, Andhra Pradesh, Secunderabad 500 003; **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp. Greenpark, Madhya Pradesh, Indore 452 001; **Jaipur:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Rajasthan, Jaipur 302 001; **Jodhpur :** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur-342003. **Kanpur:** I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Uttarpradesh, Kanpur 208 001; **Kolkata :** "LORDS Building", 7/1, Lord Sinha Road, Ground Floor, West Bengal, Kolkata, 700 071; **Lucknow:** Off # 4, 1st Floor, Centre Court Building, 3/C, 5 - Park Road, Hazratganj, Uttarpradesh, Lucknow 226 001; **Ludhiana:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Punjab, Ludhiana 141 002; **Mumbai:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI BankL 30, Mumbai Samachar Marg, Fort, Maharashtra, Mumbai 400 023; **New Delhi:** 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannaugt Place, New Delhi 110 001; **Pune:** Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Maharashtra Pune 411 004; **Raipur:** C-24, Sector 1, Devendra Nagar, Chhattisgarh, Raipur 492004; **Vadodara :** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Gujarat, Vadodara 390 007