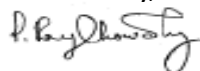


Incentive Structure from October 1, 2014 to December 31, 2014

Scheme Name	Amount Criteria (Per Application)	Marketing Incentive	1 st Year Trail (p.a.)	2 nd Year Onwards Trail (p.a.)	EXIT LOAD DETAILS
<u>EQUITY and HYBRID SCHEMES</u>					
IDBI Diversified Equity Fund	Any Amount	1.00%	1.00%	1.00%	1.00% for redemption/switch/STP/SWP within 12 months from the date of allotment.
IDBI India Top 100 Equity Fund	Any Amount	1.00%	1.00%	1.00%	1.00% for redemption/switch/STP/SWP within 1 Year from the date of allotment
IDBI Equity Advantage Fund (Income Tax Benefit U/S 80 C)	Any Amount	4.00%	0.50%	0.50%	Statutory lock in for 3 years from the date of allotment
IDBI Nifty Index and Nifty Junior Index Fund	Any Amount	NIL	1.00%	0.75%	NIL
IDBI Monthly Income Plan	Any Amount	0.50%	1.00%	1.00%	1.00% for redemption/switch/STP/SWP within 1 Year from the date of allotment
<u>DEBT SCHEMES</u>					
IDBI Dynamic Bond Fund	Any Amount	0.50%	1.00%	1.00%	1.00% for redemption/switch/STP/SWP within 1 Year from the date of allotment
IDBI Short Term Bond Fund	Any Amount	NIL	0.70%	0.70%	NIL
IDBI Gilt Fund	Any Amount	NIL	0.60%	0.60%	0.50% for redemption/switch/STP/SWP within 30 days from the date of allotment
IDBI Ultra Short Term Fund	Any Amount	NIL	0.65%	0.65%	NIL
<u>MONEY MARKET SCHEME</u>					
IDBI Liquid Fund	Any Amount	NIL	0.05%	0.05%	NIL
<u>GOLD SCHEMES</u>					
IDBI Gold Fund	Any Amount	0.50%	0.50%	0.75%	1.00% for redemption/switch/STP/SWP within 1 Year from the date of allotment
<u>DEBT SCHEME-ACCRUAL</u>					
Scheme Name	Amount Criteria (Per Application)	Marketing Incentive	Trail upto 18 months (p.a.)	19 months onwards trail (p.a.)	EXIT LOAD DETAILS
IDBI Debt Opportunities Fund	Any Amount	Nil	0.90%	0.75%	2.00% for redemption/switch/STP/SWP up to & including 18 months from date of allotment

Thanking you,
Yours faithfully,



Pinaki Roy Chowdhury
National Head – Retail Sales

TERMS & CONDITIONS

- For any investment which gets redeemed/switched/STP/SWP before the exit load period, the marketing incentive paid for such investment will be reversed proportionately and will be recovered from the distributor's future brokerage payment.
- The rules and regulations of SEBI / AMFI pertaining to brokerage payment to distributors will also be applicable for payment of the contest incentive. The distributor shall adhere to SEBI circular dated 26th June, 2002 on code of conduct and ensure that no rebate is given to investors in any form. Mutual Funds investments are subject to market risks. Please read the scheme documents carefully.

Conti.....

Conti....

- Trail brokerage is payable monthly.
- IDBI Asset Management Limited reserves the right to change the structure without any prior intimation.
- Please read the Statement of Additional Information (SAI) and Scheme Information Document (SID) to confirm the scheme details and refer to our website www.idbimutual.co.in, for any further details.
- The brokerage/commission/remuneration structure is subject to the terms and conditions mentioned in the distributor agreement and or/Empanelment Form, as may be amended from time to time.
- All the ARN holders required to comply with KYD.
- Please note that commission will be withheld if the total commission payable is less than Rs 100/-. Such commission will be paid in the subsequent payment cycle provided if the commission amount exceeds Rs 100/-.
- Marketing Incentive is payable upfront.
- Kindly ensure to mention the **EUIN** along with **ARN code** in all the Application Forms/ Transaction slip in the designated space. If the transaction is execution only, please arrange for the investor's signature in the designated space for EUIN declaration.
- As per AMFI circular ref. CIR/ ARN-13/11-12 dated October 14, 2011, the payment of commission (upfront/trail) accrued after the expiry of ARN is to be suspended till renewal of ARN. No commission shall be paid for new business procured during the suspended period of ARN. In case ARN is not renewed within 6 months of expiry, the entire commission accrued will be written off. Also commissions will be suspended if distributors do not furnish self declaration certificate within 3 months of the end of the financial year. Kindly refer the circular for more details.