



Fields	SCHEME SUMMARY DOCUMENT	
1	Fund Name	IDBI Credit Risk Fund
2	Option Names (Regular & Direct)	Direct Plan-Annual IDCW-Payout Direct Plan-Annual IDCW-Reinvestment Direct Plan-Annual IDCW-Transfer Regular Plan-Annual IDCW-Payout Regular Plan-Annual IDCW-Reinvestment Regular Plan-Annual IDCW-Transfer Direct Plan-Growth-Growth Regular Plan-Growth-Growth Direct Plan-Quarterly IDCW-Payout Direct Plan-Quarterly IDCW-Reinvestment Direct Plan-Quarterly IDCW-Transfer Regular Plan-Quarterly IDCW-Payout Regular Plan-Quarterly IDCW-Reinvestment Regular Plan-Quarterly IDCW-Transfer
3	Fund Type	An open-ended debt scheme predominantly investing in AA and below rated corporate bonds
4	Riskometer (At the time of Launch)	Medium
5	Riskometer (as on Date)	Moderately High
6	Category as Per SEBI Categorization Circular	Credit Risk Fund
7	Potential Risk Class (as on date)	B-III
8	Description, Objective of the scheme	The investment objective of the Scheme is to generate regular income and opportunities for capital appreciation by investing predominantly in AA and below rated corporate bonds across maturity spectrum. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.
9	Stated Asset Allocation	<b>Instrument:</b> AA and below rated Corporate Bonds* <b>Indicative allocation (% of total Assets):</b> Minimum: 65% Maximum: 100% <b>Risk profile:</b> Low to Medium  <b>Instrument:</b> Other debt securities and Money Market Instruments <b>Indicative allocation (% of total Assets):</b> Minimum: 0% Maximum: 35% <b>Risk profile:</b> Medium  <b>Instrument:</b> Units issued by Real Estate Investment Trusts (REITs) & Investment & Infrastructure Investment Trusts (InvITs) <b>Indicative allocation (% of total Assets):</b> Minimum: 0% Maximum: 10% <b>Risk profile:</b> Medium to High
10	Face Value	Rs. 10/-
11	NFO Open Date	11th February, 2014
12	NFO Close date	24th February, 2014
13	Allotment Date	3rd March, 2014
14	Reopen Date	11th March, 2014
15	Maturity Date (For closed-end funds)	Not Applicable
16	Benchmark (Tier 1)	NIFTY Credit Risk Bond C-III Index
17	Benchmark (Tier 2)	CRISIL 10 Year Gilt Index
18	Fund Manager 1- Name	Mr. Bhupesh Kalyani
19	Fund Manager 1- Type (Primary/Comanage/Description)	Primary
20	Fund Manager 1- From Date	1st February, 2017
21	Annual Expense (Stated maximum)	Regular Plan - 1.35% Direct Plan - 0.62%
22	Exit Load (if applicable)	If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil. If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV. If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.
23	Custodian	SBI-SG GLOBAL SECURITIES SERVICES PRIVATE LIMITED
24	Auditor	JCR & Co.
25	Registrar	KFIN Technologies Ltd
26	RTA Code (To be phased out)	INR000000221
27	Listing Details	Not Applicable

28	ISINs	INF397L01GD9-Direct Plan-Annual IDCW-Payout INF397L01GE7-Direct Plan-Annual IDCW-Reinvestment INF397L01GF4-Direct Plan-Annual IDCW-Transfer INF397L01FX9-Regular Plan-Annual IDCW-Payout INF397L01FY7-Regular Plan-Annual IDCW-Reinvestment INF397L01FZ4-Regular Plan-Annual IDCW-Transfer INF397L01GG2-Direct Plan-Growth-Growth INF397L01GH0-Regular Plan-Growth-Growth INF397L01GA5-Direct Plan-Quarterly IDCW-Payout INF397L01GB3-Direct Plan-Quarterly IDCW-Reinvestment INF397L01GC1-Direct Plan-Quarterly IDCW-Transfer INF397L01FU5-Regular Plan-Quarterly IDCW-Payout INF397L01FV3-Regular Plan-Quarterly IDCW-Reinvestment INF397L01FW1-Regular Plan-Quarterly IDCW-Transfer
29	AMFI Codes (To be phased out)	Direct Plan-Growth-127181 Quarterly IDCW- 127182 Regular Plan-Growth-127183 Direct Plan-Quarterly IDCW-127184 Regular Plan-Annual IDCW-128332 Direct Plan- Annual IDCW- 128337
30	SEBI Codes	Awaited
<b>Investment Amount Details:</b>		
31	Minimum Application Amount	5000
32	Minimum Application Amount in multiples of Rs.	1
33	Minimum Additional Amount	1000
34	Minimum Additional Amount in multiples of Rs.	1
35	Minimum Redemption Amount in Rs.	1000
36	Minimum Redemption Amount in Units	10
37	Minimum Balance Amount (if applicable)	NIL
38	Minimum Balance Amount in Units (if applicable)	NIL
39	Max Investment Amount	No Limit
40	Minimum Switch Amount (if applicable)	5000
41	Minimum Switch Units	500
42	Switch Multiple Amount (if applicable)	1
43	Switch Multiple Units (if applicable)	1
44	Max Switch Amount	No Limit
45	Max Switch Units (if applicable)	No Limit
46	Swing Pricing (if applicable)	Not Applicable
47	Side-pocketing (if applicable)	No segregated Portfolio created
<b>SIP SWP &amp; STP Details:</b>		
48	Frequency	SIP - Monthly, Monthly and Quarterly SWP - Monthly STP - Weekly, Monthly & Quarterly
49	Minimum amount	SIP - 500,1000,1500 SWP - 1000 STP - 1000,1000,2500
50	In multiple of	1
51	Minimum Instalments	SIP : 12,6,4 SWP : 12 STP : 12 for weekly & monthly, 4 for quarterly
52	Dates	SIP : 1,5,10,15,20,25 SWP : 25th STP : 1st Business day (Monday) of the week for Weekly. 01,05,10, 15,20,25 for Monthly & Quarterly
53	Maximum Amount (if any)	No Limit

# please refer to the Scheme Information Document (SID) on which the concept of Macaulay's duration has been explained.