



**Disclosures & Disclaimers
(Sale & Distribution of Third Party Products)**

This document is meant for circulation to clients in India only

Please refer to the below disclosures and disclaimers relating to products and services such as Life Insurance, General Insurance, Mutual Fund scheme, Bonds etc. distributed / referred / marketed by Bank on behalf of third party insurance and financial service companies/ entities owning such products and services (hereinafter 'Third Party Products and Services').

For the purpose of Third Party Products and Services, IDBI Bank Limited is merely acting in the capacity of a distributor/ corporate agent (as the case may be) and there is no direct or indirect linkage between the provisions of the banking services offered by IDBI Bank Ltd to its customers and their usage of the Third Party Products and Services. Bank is purely providing marketing/ distributing/ referring the Third Party Products and Services strictly on a non-risk participation basis. The Third Party Products and Services are subject to and are governed by the terms and conditions of a separate agreement entered between the customer and third party company/ entity providing such product and services, as amended from time to time. The information contained in any documents provided by IDBI Bank Ltd in relation to aforesaid products and services is not an offer, initiation or solicitation of any kind to buy or sell any products and services of IDBI Bank / its affiliates / third party and is not intended to create any rights or obligations. Nothing in any document is intended to constitute legal, tax, securities or investment advice, or opinion regarding the appropriateness of any investment, or a solicitation for any product or service. The use of any information provided is entirely at the customer's own risk.

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IDBI Bank does not accept any responsibility for any errors or any loss or damage incurred by anyone by placing reliance on anything set out in any document provided to customer in connection with Third Party Product and Service. Any disputes / claims / losses, if any, pertaining to the Third Party Product and Service, or the information communicated herein, may be referred directly to the third party entity/ company owning the product or services including offering participation in its schemes without any reference to IDBI Bank.

The information set out herein may be subject to modification and may change materially. Past performance cannot be a guide to future investments. The information and / or intellectual property contained herein is strictly confidential, meant solely for the selected recipient, and shall not be altered in any way, nor transmitted copied or distributed in the part or in whole to any other person or to the media, or reproduced in any form without prior written consent of IDBI Bank.

The information contained herein is not intended to nor should it be construed to represent that IDBI Bank provides any products and /or services in any jurisdiction where it is not legally permitted to provide those products and / or services. IDBI Bank does not accept any liability or responsibility nor guarantees the returns against any Third Party Products and Service including services provided by subsidiaries of IDBI Bank viz., IDBI Capital Market Services (ICMS) etc. IDBI Bank and also, disclaims any and all liability including any express or implied warranties, whether oral or written, for such Third Party Product and Service.

Participation by IDBI Bank customers is on purely voluntary basis and there is no direct or indirect linkage between the provisions of the banking services offered by IDBI Bank to its customers and their usage of any product and services or participation in any scheme.

IDBI Bank may earn commissions / distribution fee for its role as a distributor/ corporate agent from insurance / financial service provider companies (as the case may be) and receipt of any such commission/ distribution fees shall not imply that IDBI Bank is liable or responsible for the performance of Third Party Product and Services.

All the relevant documents should be reviewed by the customer independently prior to taking any decision of her /his/its own and making any investment in the Third Party Product and Service.

Any product referred or distributed by IDBI Bank acting in its capacity as a corporate agent or distributor is referred / distributed at the sole discretion of IDBI Bank Ltd. IDBI Bank Ltd reserves the right to refuse providing such referral or distribution service of products or services at any time at its sole discretion.

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Product Specific Disclosures and Disclaimers

(I) For Life Insurance / General Insurance

IDBI Bank Ltd is a Corporate Agent (Composite, IRDAI Regn No CA000135 valid till March 31, 2025) of Life Insurance Corporation of India (LIC of India), Aegion Federal Life Insurance (AFLI), Niva Bupa Health Insurance Company Limited (NIVA), New India Assurance Company Limited (NIA) and Tata AIG General Insurance Company Limited (TATAAIG) respectively. Purchase of any insurance products by IDBI Bank's customer is purely voluntary, and is not linked to avilment of any facility/ other facility from IDBI Bank Ltd.

(a) Life Insurance Policies

All the guaranteed benefits are payable only when all premiums are paid when due. Investment risk in the investment portfolio is borne by the Policy Holder. The premium paid in Unit linked Life Insurance Policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market and the insured is solely responsible for his or her decision and the risk if any, thereon.

Except referring the customer to insurance company, the IDBI Bank will be in no manner concerned with, or liable for, any actions/decision taken by the customer pursuant to any agreement/contract/terms that the customer may enter into with insurance company in this regard. Purchase of insurance policy is at the customer's sole discretion and sole risk and IDBI Bank is distributing these products under non-risk participation basis.

(b) Section 41 of the Insurance Act 1938: Prohibition of Rebates

No person shall allow or offer to allow, either directly or indirectly, to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate to the premium shown on the policy nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may allowed in accordance with the published prospectus or table of the Insurer.

Any person making default in complying with the provision of this section shall be liable for penalty which may extend to ten lakh rupees.

In consideration of marketing / distribution of mutual fund/ insurance etc., products being made by IDBI Bank , IDBI Bank is entitled to receive commission/ fee/ remuneration from the insurance companies,

Note: The details of Commissions/ Remuneration/Fees given above is subject to change/modification, based on terms/ agreement between IDBI Bank Ltd and the respective insurance company. This information is made on a best effort basis and income details are updated based on communication received from the insurance company. Customers are advised to check the same before purchasing any insurance policy. Neither IDBI Bank nor its affiliates/subsidiaries/group companies shall be responsible/liable for intimating customers of any change/modification in the above given schedule of commission in any manner other than by way of posting the information on Bank's website.

(II) For Bonds

IDBI Bank is only acting in its capacity of referrer. All the information, statistics and details about the investment being offered are provided by the Investment manager or person entity offering the investment (" Investment Provider") and IDBI Bank Ltd is merely, forwarding the same to prospective investor on "as-is" basis. IDBI Bank Ltd relies upon and assumed, without independent verification, of the accuracy, reliability, authenticity and completeness of all information received from the Investment Provider. Potential/Interested investors should therefore, request for relevant product information from the Investment Provider and independently analyze the same before making any investment decision as any document provided by IDBI Bank acting in its capacity as a referrer does not /shall not, and is not, a document related to any investment product and shall not be relied upon for making any investment decision.

(III) For Mutual Funds

Investments in mutual funds are subject to market risk and customers should read the scheme offer document/key information document along with terms and conditions carefully before investing through IDBI Bank.

Investment made in AMC through IDBI Bank as a channel partner, should be made under AMFI registration number (**ARN**) code assigned to Bank.

Mutual funds & securities are subject to market risks & there is no assurance or guarantee that the objectives of the schemes will be achieved. The price and value of securities & NAVs of Mutual Fund Scheme referred to in this material and the returns from them may rise or fall. Past performance shall not be treated as a guide for future performance, future returns are not guaranteed and a loss of original capital may occur.

Please also take note of risks highlighted about the product in the offer document and due caution should be exercised (including if necessary, obtaining of advice of tax/legal/ accounting / financial / other professionals) prior to taking any decision, acting or omitting or to act on the basis of the information contained therein. Please note that the purchase of units of Mutual funds shall be at the customers' sole decision, discretion and risk and Bank does not guarantee or assure the return on investment. Bank is distributing these products under non-risk participation basis.

Without prejudice to the above, in the event customer gives direct instructions to the AMC or their agents, IDBI Bank may not be held responsible in this regard for any reason whatsoever.

(a) Mutual Funds Commission Disclosure

The Bank is offered commissions for investments made under its own ARN code. The commission receivable is also subject to claw back as per the guidelines set by the regulator, interpreted and laid down by AMCs.

In accordance with SEBI circular: SEBI/IMD/CIR.4/168230/09 and RBI Circular No. RBI/2009-10/225 dated 16th November 2009 on marketing/Distribution of Mutual Funds, products by the Bank following are the details of the comparative commission earned by the Bank from various fund-houses, whose products are being distributed.

The rates are updated as and when actual rates are available from AMCs on a best effort basis. Scheme wise commission structure is [listed here](#) for different AMCs.

Note: The above Schedule of Commissions is subject to change, not require t any prior consent from the customer and paid at the sole discretion and agreement between IDBI Bank Ltd and the respective AMC. This information collation is on a best effort basis and income details are updated based on brokerage communication received from AMCs. Customers are advised to check the same before making any investment. Neither the IDBI Bank nor its affiliates/subsidiaries/group companies shall be responsible

for intimating customers of any change in this schedule of commission in any manner, other than by way of posting the information on Bank's website.

(b) The NAVs of the schemes may go up or down depending upon the factors and forces affecting the securities market including the fluctuations in the interest rates.. The Mutual Fund is not guaranteeing or assuring any dividend under any of the schemes and the same is subject to the availability and adequacy of distributable surplus. Investors are requested to review the prospectus carefully and obtain expert professional advice with regard to specific legal, tax and financial implications of the investment/participation in the scheme, before taking any decision of her/his/their own.
