

Continuous Offer of Units at Applicable NAV

KEY INFORMATION MEMORANDUM & COMMON APPLICATION FORM

SPONSOR

Indiabulls Housing Finance Ltd
Registered office
F60, Malhotra Building,
2nd Floor, Connaught Place,
New Delhi - 110001

TRUSTEE

Indiabulls Trustee Company Ltd
Registered office
M - 62 & 63, 1st Floor,
Connaught Place,
New Delhi - 110 001



ASSET MANAGEMENT COMPANY

Indiabulls Asset Management Company Ltd
Registered office
M - 62 & 63, 1st Floor,
Connaught Place,
New Delhi - 110 001

CUSTODIAN & FUND ACCOUNTANT

Citibank N.A.
Registered office
3rd Floor, Trent House, Plot No. G-60,
Bandra Kurla Complex, Bandra East,
Mumbai - 400051





KEY SCHEME FEATURES (FOR OPEN-ENDED DEBT SCHEMES)

Name of the Scheme	Indiabulls Liquid Fund (An open-ended Liquid Scheme)		
Product Labelling	<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • High level of liquidity with commensurate returns over short term. • Through investment in money market & debt securities with maturity of upto 91days. • Low Risk (Blue)  <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Note: Risk is represented as:</p>		
		(BLUE) investors understand that their principal will be at low risk	(YELLOW) investors understand that their principal will be at medium risk
Investment Objective	To provide a high level of liquidity with returns commensurate with low risk through a portfolio of money market and debt securities with maturity of upto 91days. However, there can be no assurance that the investment objective of the Scheme will be achieved.		
Asset Allocation	Type of Instrument	Normal Allocation (% of Net Assets)	
		Minimum	Maximum
	Money market and debt instruments with maturity up to 91 days (including floating rate debt instruments, securitized debt*)	0%	100%
<p>Risk Profile (Low/Medium/High)</p> <p>Low-Medium</p> <p>*securitized debt cumulative allocation not to exceed 15% of the net assets of the Scheme (No investment in foreign securitized debt). The residual maturity of securitized debt shall not exceed 91 days. Investment in Derivatives – upto 50% of the net assets of the Scheme. Investment in derivatives shall be strictly in compliance with SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010. Details pertaining to the same are mentioned under the heading “HOW WILL THE SCHEME ALLOCATE ITS ASSETS?” in the Combined Scheme Information Document (SID).</p>			
Plans	<p>The Scheme offers following two plans for investment into the Scheme:</p> <p>A. Direct Plan: This Plan is suitable for investors who wish to invest directly in the scheme without routing their investment through any distributor. The Direct Plan shall have lower expense ratio compared to the Existing Plan and no commission shall be paid out of the Direct Plan.</p> <p>B. Existing Plan: This Plan is suitable for investors who wish to invest in the Scheme through any distributor. This Plan shall have higher expense ratio compared to the Direct Plan and distributor commission may be paid out of this Plan.</p> <p>The Direct Plan and Existing Plan shall have separate NAVs. However, there will be a common portfolio for both plans. The various options available under the Direct Plan and Existing Plan and the salient features common to both plans are given below.</p>		
Options	<p>The Scheme has the following Options across a common portfolio:</p> <p>A) Growth Option B) Dividend Option</p> <p>The Dividend Option has the following Facilities:</p> <p>Dividend Reinvestment Facility (available for daily, weekly, fortnightly and monthly frequency) Dividend Pay-out Facility (available for weekly, fortnightly and monthly frequency).</p> <p>Default Option- Growth. If the investor chooses Dividend Option and fails to mention facility / frequency then the default facility will be Reinvestment and the default frequency will be monthly.</p> <p>If Dividend payable under Dividend Payout option is equal to or less than Rs. 250/- then the Dividend would be compulsorily reinvested in the option of the Scheme</p>		
Minimum Application Amount/ Number of Units	Purchase (First purchase)	Additional Purchase (Subsequent purchase)	Redemption
	Rs. 5000 and in multiple of Re. 1 thereafter	Rs. 1000 and in multiple of Re. 1 thereafter	1 unit or Rs. 1,000 and in multiples of Re.1 thereafter. In case of investors / unitholders having available balance less than Rs. 5,000 in their respective folio on the day of submission of valid redemption request, AMC reserves the right to redeem the full available balance.
SIP/STP/ SWP Facilities	SIP/SWP facilities are not available Only STP facility is available		
Benchmark Index	CRISIL Liquid Fund Index		
Name of the Fund Manager	Mr. Raju Sharma		



KEY SCHEME FEATURES (FOR OPEN-ENDED DEBT SCHEMES)

Performance of the Scheme	<table><tr><th>Scheme Name</th><th>Returns (%) for FY 12-13^</th><th>Returns (%) Since Inception*</th></tr><tr><td>Indiabulls Liquid Fund - Growth</td><td>9.42</td><td>9.64</td></tr><tr><td>Crisil Liquid Fund Index</td><td>8.17</td><td>8.46</td></tr></table>	Scheme Name	Returns (%) for FY 12-13^	Returns (%) Since Inception*	Indiabulls Liquid Fund - Growth	9.42	9.64	Crisil Liquid Fund Index	8.17	8.46
	Scheme Name	Returns (%) for FY 12-13^	Returns (%) Since Inception*							
	Indiabulls Liquid Fund - Growth	9.42	9.64							
	Crisil Liquid Fund Index	8.17	8.46							
	<p>^ Past performance may or may not be sustained in the future. Above returns are compounded annualized (CAGR). * Inception Date: October 26, 2011. Since inception returns are calculated on allotment price.</p>									
<p>Absolute returns for the F.Y. 2012-13</p>										
<div><h3>Indiabulls Liquid Fund</h3><table><thead><tr><th>Scheme Name</th><th>Returns (%) for FY 12-13^</th></tr></thead><tbody><tr><td>Indiabulls Liquid Fund - Growth</td><td>9.42</td></tr><tr><td>Crisil Liquid Fund Index</td><td>8.17</td></tr></tbody></table></div>			Scheme Name	Returns (%) for FY 12-13^	Indiabulls Liquid Fund - Growth	9.42	Crisil Liquid Fund Index	8.17		
Scheme Name	Returns (%) for FY 12-13^									
Indiabulls Liquid Fund - Growth	9.42									
Crisil Liquid Fund Index	8.17									
Expenses of the Scheme i. Load Structure	<p>Entry Load: NotApplicable, Exit Load: Nil. 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 on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p>									

Name of the Scheme	Indiabulls Ultra Short Term Fund (An Open-ended Debt Scheme)				
Product Labelling	<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none">• Liquidity with commensurate returns over short term.• Through investment in money market and debt securities.• Low Risk (Blue)  <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Note: Risk is represented as:</p>				
		(BLUE) investors understand that their principal will be at low risk		(YELLOW) investors understand that their principal will be at medium risk	 (BROWN) investors understand that their principal will be at high risk
Investment Objective	To provide liquidity with returns commensurate with low risk through a portfolio of money market and debt securities. However, there can be no assurance that the investment objective of the Scheme will be achieved.				
Asset Allocation	Type of Instrument	Normal Allocation (% of Net Assets)			
		Minimum	Maximum	Risk Profile (Low/Medium/High)	
	Money market and debt instruments with maturity not greater than 1 year (including floating rate debt instruments, securitized debt*)	65%	100%	Low to Medium	
	Debt instruments with maturity greater than 1 year (including floating rate debt instruments, securitized debt*)	0%	35%	Low to Medium	
	<p>*securitized debt cumulative allocation not to exceed 25% of the net assets of the Scheme (No investment in foreign securitized debt).</p> <p>Investment in Debt Derivatives – up to 50% of the net assets of the Scheme. Investment in debt derivatives shall be strictly in compliance with SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010.</p> <p>Details pertaining to the same are mentioned under the heading “HOW WILL THE SCHEME ALLOCATE ITS ASSETS?” in the Combined Scheme Information Document (SID).</p>				

KEY SCHEME FEATURES (FOR OPEN-ENDED DEBT SCHEMES)

Plans	<p>The Scheme offers following two plans for investment into the Scheme:</p> <p>A. Direct Plan: This Plan is suitable for investors who wish to invest directly in the scheme without routing their investment through any distributor. The Direct Plan shall have lower expense ratio compared to the Existing Plan and no commission shall be paid out of the Direct Plan.</p> <p>B. Existing Plan: This Plan is suitable for investors who wish to invest in the Scheme through any distributor. This Plan shall have higher expense ratio compared to the Direct Plan and distributor commission may be paid out of this Plan.</p> <p>The Direct Plan and Existing Plan shall have separate NAVs. However, there will be a common portfolio for both plans. The various options available under the Direct Plan and Existing Plan and the salient features common to both plans are given below.</p>											
Options	<p>The Scheme has the following Options across a common portfolio: A) Growth Option B) Dividend Option The Dividend Option has the following Facilities: Dividend Reinvestment Facility (available for daily, weekly, fortnightly and monthly frequency) Dividend Pay-out Facility (available for weekly, fortnightly and monthly frequency). Default Option- Growth.</p> <p>If the investor chooses Dividend Option and fails to mention facility / frequency then the default facility will be Reinvestment and the default frequency will be monthly.</p> <p>If Dividend payable under Dividend Payout option is equal to or less than Rs. 250/- then the Dividend would be compulsorily reinvested in the option of the Scheme.</p>											
Minimum Application Amount/ Number of Units	<p>Purchase (First purchase)</p> <p>Rs. 5000 and in multiple of Re. 1 thereafter</p>	<p>Additional Purchase (Subsequent purchase)</p> <p>Rs. 1000 and in multiple of Re. 1 thereafter</p>	<p>Redemption</p> <p>1 unit or Rs. 1,000 and in multiples of Re.1 thereafter. In case of investors / unitholders having available balance less than Rs. 5,000 in their respective folio on the day of submission of valid redemption request, AMC reserves the right to redeem the full available balance.</p>									
SIP/STP/ SWP Facilities	<p>SIP/SWP facilities are not available</p> <p>Only STP facility is available</p>											
Benchmark Index	CRISIL Liquid Fund Index											
Name of the Fund Managers	Mr. Raju Sharma and Mr. Puneet Srivastava											
Performance of the Scheme	<table><thead><tr><th>Scheme Name</th><th>Returns (%) for FY 12-13^</th><th>Returns (%) Since Inception*</th></tr></thead><tbody><tr><td>Indiabulls Ultra Short Term Fund - Growth</td><td>9.90</td><td>10.00</td></tr><tr><td>Crisil Liquid Fund Index</td><td>8.17</td><td>8.46</td></tr></tbody></table> <p>^ Past performance may or may not be sustained in the future. Above returns are compounded annualized (CAGR). * Inception Date: January 6, 2012. Since inception returns are calculated on allotment price.</p> <p>Absolute returns for the F.Y. 2012-13</p> <div><p>Indiabulls Ultra Short Term Fund</p><p>Indiabulls Ultra Short Term Fund-Growth: 9.90%</p><p>Crisil Liquid Fund Index: 8.17%</p></div>			Scheme Name	Returns (%) for FY 12-13^	Returns (%) Since Inception*	Indiabulls Ultra Short Term Fund - Growth	9.90	10.00	Crisil Liquid Fund Index	8.17	8.46
Scheme Name	Returns (%) for FY 12-13^	Returns (%) Since Inception*										
Indiabulls Ultra Short Term Fund - Growth	9.90	10.00										
Crisil Liquid Fund Index	8.17	8.46										
Expenses of the Scheme i. Load Structure	<p>Entry Load: Not Applicable, Exit Load: Nil.</p> <p>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.</p> <p>The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p>											





KEY SCHEME FEATURES (FOR OPEN-ENDED DEBT SCHEMES)

Name of the Scheme	Indiabulls Gilt Fund (An Open-ended Gilt Scheme)		
Product Labelling	<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Income and capital appreciation over medium to long term. Through investment in sovereign securities issued by Central Government (including Treasury Bills) and/or by State Government, without any restriction on the maturity of the portfolio. Low Risk (Blue) <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Note: Risk is represented as:</p>		
	(BLUE) investors understand that their principal will be at low risk.	(YELLOW) investors understand that their principal will be at medium risk	(BROWN) investors understand that their principal will be at high risk
Investment Objective	The scheme seeks to generate income and capital appreciation by investing predominantly in sovereign securities issued by Central Government (including Treasury Bills) and/or by State Government, without any restriction on the maturity of the portfolio. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns.		
Asset Allocation	Type of Instrument	Normal Allocation (% of Net Assets)	
		Minimum	Maximum
	Securities created and issued by Central Government and/or State Governments including T Bills	65%	100%
	Cash & Cash Equivalent Securities, CBLO, Repos & Reverse Repos in Govt. Securities.	0%	35%
	<p>Risk Profile (Low/Medium/High)</p> <p>Moderate</p> <p>Low</p> <p>Investment in Debt Derivatives like Interest Rate Swaps, Forward Rate Agreements, Interest Rate Futures – up to 50% of the net assets of the Scheme. Investment in debt derivatives shall be strictly in compliance with SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010.</p> <p>Details pertaining to the same are mentioned under the heading "HOW WILL THE SCHEME ALLOCATE ITS ASSETS?" in the Combined Scheme Information Document (SID).</p>		
Plans	<p>The Scheme offers following two plans for investment into the Scheme:</p> <p>A. Direct Plan: This Plan is suitable for investors who wish to invest directly in the scheme without routing their investment through any distributor. The Direct Plan shall have lower expense ratio compared to the Regular Plan and no commission shall be paid out of the Direct Plan.</p> <p>B. Regular Plan: This Plan is suitable for investors who wish to invest in the Scheme through any distributor. This Plan shall have higher expense ratio compared to the Direct Plan and distributor commission may be paid out of this Plan.</p> <p>The Direct Plan and Regular Plan shall have separate NAVs. However, there will be a common portfolio for both plans.</p>		
Options	<p>The Scheme has the following Options across a common portfolio:</p> <p>A. Growth Option</p> <p>B. Dividend Option (Dividend Reinvestment Facility available for weekly, fortnightly and monthly frequency; Dividend Pay-out Facility available for weekly, fortnightly and monthly frequency)</p> <p>C. Bonus Option (With Auto Investment Redemption Facility (AIRF) at 3/5 years; Auto Bonus Units Redemption Facility (ABRF) at 3/5 years; Further Pay-out & Re-investment facilities are available under both AIRF & ABRF)</p> <p>Default Option- Growth.</p> <p>If the investor chooses Dividend Option and fails to mention facility / frequency then the default facility will be Reinvestment and the default frequency will be monthly. If Dividend payable under Dividend Payout option is equal to or less than Rs. 250/- then the Dividend would be compulsorily reinvested in the option of the Scheme.</p> <p>If the investor chooses Bonus Option and within that opts for AIRF and/or ABRF facility but fails to mention the periodicity, then the default auto redemption period will be 5 years. Within AIRF & ABRF facilities, if the investor fails to opt between Pay-out and Re- investment Option, the Default Option will be Re-investment Option.</p>		
Minimum Application Amount/ Number of Units	Purchase (First purchase during continuous offer)	Additional Purchase (Subsequent purchase)	Redemption
	₹ 5000 and in multiple of ₹ 1 thereafter ₹ 1,000 and in multiples of ₹ 1 thereafter (For Systematic Investment Plan (SIP))	₹ 1000 and in multiple of ₹ 1 thereafter	1 unit or ₹ 1000 and in multiple of ₹ 1 thereafter In case of investors / unit holders having available balance less than ₹ 5,000 in their respective folio on the day of submission of valid redemption request, AMC reserves the right to redeem the full available balance.
Option to hold units in Demat Form	<p>In terms of SEBI Circular CIR/IMD/DF/9/2011, dated May 19, 2011, investors have the option to receive allotment of Mutual Fund units in their demat account while subscribing to this scheme. Such units held in demat form shall be fully transferable.</p> <p>Demat Facility for SIP Transactions: Demat option shall be available for SIP transactions. However, the units will be allotted on the applicable NAV as per SID and will be credited to investors demat account on weekly basis on realization of funds.</p>		



KEY SCHEME FEATURES (FOR OPEN-ENDED DEBT SCHEMES)

Systematic Investment Plan (SIP)	<p>Minimum SIP installment amount: Rs. 1000/- for monthly & Rs.3000/- for quarterly and in multiples of Re.1/- thereafter; Minimum No. of SIP installments : monthly - 12 installments, quarterly – 4 installments [including the first SIP cheque];</p> <p>SIP Dates : 1st/5th / 10th / 15th / 20th/ 25th of the month/ of any month in the quarter; Registration period: There must be at least 30 days between the first SIP cheque and subsequent due date of ECS [debit clearing]</p>
Systematic Transfer Plan (STP)	<p>Minimum No. of STP installments : Monthly - 12 installments At the time of availing / registering for the STP facility, the minimum invested amount in the source scheme should be Rs. 17,000. STP Dates: 2nd/ 8th/15th/ 23rd of every month as the STP date (in case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme).</p> <p>The default STP date will be 8th of every month. Minimum STP installment size is Rs.1,000 and in multiples of Re. 1 thereafter A minimum period of 8 days shall be required for registration under STP.</p>
Systematic Withdrawal Plan (SWP)	<p>Minimum No. of SWP installments : Monthly - 12 installments At the time of availing / registering for the SWP facility, the minimum invested amount in the source scheme should be Rs. 17,000. SWP Dates: 2nd/ 8th/15th/ 23rd of every month as the SWP date (in case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme). The default SWP date will be 8th of every month.</p> <p>Minimum SWP installment size is Rs.1,000 and in multiples of Re. 1 thereafter A minimum period of 8 days shall be required for registration under SWP.</p>
Benchmark Index	CRISIL Gilt Index
Name of the Fund Manager	Mr. Puneet Srivastava
Performance of the Scheme	Not Applicable since the Scheme has not completed any full financial year.
Expenses of the Scheme i. Load Structure	<p>Entry Load: Not Applicable Exit Load: 0.50%, if redeemed/ switched out within 90 days from the date of allotment. Nil, if redeemed/ switched out after 90 days from the date of allotment. 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 on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. Pursuant to SEBI (Mutual Funds) (Second Amendment) Regulations, 2012 dated September 26, 2012 and SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, service tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of service tax, if any, shall be credited to the scheme</p>





Name of the Scheme	Indiabulls Income Fund (An Open-ended Debt Scheme)		
Product Labelling	<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Regular income and/or capital appreciation over medium to long term. Through investment in fixed income securities. Low Risk (Blue)  <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Note: Risk is represented as:</p> <div>  (BLUE) investors understand that their principal will be at low risk.  (YELLOW) investors understand that their principal will be at medium risk  (BROWN) investors understand that their principal will be at high risk </div>		
Investment Objective	<p>The primary investment objective of the Scheme is to generate a steady stream of income and/or medium to long term capital appreciation/gain through investment in fixed income securities. However, there can be no assurance that the investment objective of the scheme will be achieved.</p>		
Asset Allocation	Type of Instrument	Normal Allocation (% of Net Assets)	
		Minimum	Maximum
	Debt instruments and securitized debt* including Repos in Corporate Debt Securities	65%	100%
	Money Market Instruments	0%	35%
<p>*securitized debt cumulative allocation not to exceed 50% of the net assets of the Scheme (No investment in foreign securitized debt). Investment in Securitized Debt will be only in investment grade papers. Investment in Debt Derivatives – up to 50% of the net assets of the Scheme. Investment in debt derivatives shall be strictly in compliance with SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010. Details pertaining to the same are mentioned under the heading “HOW WILL THE SCHEME ALLOCATE ITS ASSETS?” in the Combined Scheme Information Document (SID).</p>			



KEY SCHEME FEATURES (FOR OPEN-ENDED DEBT SCHEMES)

Plans	<p>The Scheme offers following two plans for investment into the Scheme:</p> <p>A. Direct Plan: This Plan is suitable for investors who wish to invest directly in the scheme without routing their investment through any distributor. The Direct Plan shall have lower expense ratio compared to the Regular Plan and no commission shall be paid out of the Direct Plan.</p> <p>B. Regular Plan: This Plan is suitable for investors who wish to invest in the Scheme through any distributor. This Plan shall have higher expense ratio compared to the Direct Plan and distributor commission may be paid out of this Plan.</p> <p>The Direct Plan and Regular Plan shall have separate NAVs. However, there will be a common portfolio for both plans.</p>		
Options	<p>The Scheme has the following Options across a common portfolio:</p> <p>A. Growth Option B. Dividend Option</p> <p>The Dividend Option has the following Facilities:</p> <p>Dividend Reinvestment Facility (available for monthly, quarterly, half yearly frequency) Dividend Pay-out Facility (available for monthly, quarterly, half yearly frequency) Default Option - Growth.</p> <p>If the investor chooses Dividend Option and fails to mention facility / frequency then the default facility will be Reinvestment and the default frequency will be monthly.</p> <p>If Dividend payable under Dividend Payout option is equal to or less than Rs. 250/- then the Dividend would be compulsorily reinvested in the option of the Scheme.</p>		
Minimum Application Amount/ Number of Units	Purchase (First purchase during continuous offer)	Additional Purchase (Subsequent purchase)	Redemption
	Rs. 5000 and in multiple of Re. 1 thereafter Rs. 1,000 and in multiples of Re. 1 thereafter (For Systematic Investment Plan (SIP))	Rs. 1000 and in multiple of Re. 1 thereafter	100 units or Rs. 1000 and in multiple of Re. 1 thereafter In case of investors / unitholders having available balance less than Rs. 5,000 in their respective folio on the day of submission of valid redemption request, AMC reserves the right to redeem the full available balance.
Option to hold units in Demat Form	<p>In terms of SEBI Circular CIR/IMD/DF/9/2011, dated May 19, 2011, investors have the option to receive allotment of Mutual Fund units in their demat account while subscribing to this scheme. Such units held in demat form shall be fully transferable.</p> <p>Demat Facility for SIP Transactions: Demat option shall be available for SIP transactions. However, the units will be allotted on the applicable NAV as per SID and will be credited to investors demat account on weekly basis on realization of funds.</p>		
Systematic Investment Plan (SIP)	<p>Minimum SIP installment amount: Monthly: Rs. 1000/- and in multiples of Re.1/- thereafter; Quarterly: Rs. 3000/- and in multiples of Re.1/- thereafter</p> <p>Minimum No. of SIP installments : monthly - 12 installments, quarterly – 4 installments [including the first SIP cheque];</p> <p>SIP Dates : 1st/5th / 10th / 15th / 20th/ 25th of the month/ of any month in the quarter;</p> <p>Registration period: There must be at least 30 days between the first SIP cheque and subsequent due date of ECS [debit clearing]</p>		
Systematic Transfer Plan (STP)	<p>Minimum No. of STP installments : Monthly - 12 installments</p> <p>At the time of availing / registering for the STP facility, the minimum invested amount in the source scheme should be Rs. 12,000.</p> <p>STP Dates: 2nd/ 8th/15th/ 23rd of every month as the STP date (in case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme).</p> <p>The default STP date will be 8th of every month.</p> <p>Minimum STP installment size is Rs.1,000 and in multiples of Re. 1 thereafter</p> <p>A minimum period of 8 days shall be required for registration under STP.</p>		
Systematic Withdrawal Plan (SWP)	<p>Minimum No. of SWP installments : Monthly - 12 installments</p> <p>At the time of availing / registering for the SWP facility, the minimum invested amount in the source scheme should be Rs. 12,000.</p> <p>SWP Dates: 2nd/ 8th/15th/ 23rd of every month as the SWP date (in case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme). The default SWP date will be 8th of every month.</p> <p>Minimum SWP installment size is Rs.1,000 and in multiples of Re. 1 thereafter</p> <p>A minimum period of 8 days shall be required for registration under SWP.</p>		
Benchmark Index	CRISIL Composite Bond Fund Index		
Name of the Fund Manager	Mr. Raju Sharma		
Performance of the Scheme	Not Applicable since the Scheme has not completed any full financial year.		
Expenses of the Scheme i. Load Structure	<p>Entry Load: Not Applicable</p> <p>Exit Load: 0.50%, if redeemed/ switched out within 90 days from the date of allotment.</p> <p>Nil, if redeemed/ switched out after 90 days from the date of allotment.</p> <p>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.</p> <p>The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p> <p>Pursuant to SEBI (Mutual Funds) (Second Amendment) Regulations, 2012 dated September 26, 2012 and SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, service tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of service tax, if any, shall be credited to the scheme.</p>		

KEY SCHEME FEATURES (FOR OPEN-ENDED EQUITY SCHEME)

Name of the Scheme	Indiabulls Bluechip Fund (An Open-ended Equity Scheme)		
Product Labelling	<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Capital appreciation over long-term • A portfolio that is invested predominantly in equity and equity-related securities of blue-chip large-cap companies. • High Risk (Brown)  <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Note: Risk is represented as:</p>		
		(BLUE) investors understand that their principal will be at low risk.	
		(YELLOW) investors understand that their principal will be at medium risk	
		(BROWN) investors understand that their principal will be at high risk	
Investment Objective	<p>The primary investment objective of the Scheme is to seek to provide long-term capital appreciation from a portfolio that is invested predominantly in equity and equity-related securities of blue-chip large-cap companies. However there can be no assurance that the investment objective of the scheme will be achieved.</p>		
Asset Allocation	Type of Instrument	Normal Allocation (% of Net Assets)	
		Minimum	Maximum
			Risk Profile (Low/Medium/High)
	Equity and equity related securities – Blue Chip Large-Cap Companies*	65%	100%
	Equity and equity related securities – Other Companies	0%	35%
	Debt & Money market securities/ instruments	0%	35%
			Low-Medium
	<p>*For the purposes of this scheme Blue Chip Large Cap Company is a Company with a market capitalization higher than the market capitalization of 101st company in BSE 500 index, arranged in descending order of market cap.</p> <p>Investment in Derivatives – up to 100% of the net assets of the Scheme. Investment in derivatives shall be in compliance with SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010. The scheme shall not be investing in foreign equity and equity related securities. The scheme shall not be investing in Securitised Debt Instruments.</p> <p>Details pertaining to the same are mentioned under the heading "HOW WILL THE SCHEME ALLOCATE ITS ASSETS?" in the Combined Scheme Information Document (SID).</p>		
Risk Profile of the Scheme	<p>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: The scheme will predominantly invest in equity and equity related securities of bluechip large cap companies. Thus, any price fluctuation for these securities may adversely affect the NAV of the units issued under the Scheme. Indiabulls Bluechip Fund may generate returns which are not in line with the performance of the S&P CNX Nifty Index and may arise from a variety of factors including but not limited to:- 1) The fund will deploy 0-35% of the net assets by investing in securities other than Large Cap companies in percentages as decided by the investment team from time to time. This will result in the performance of the fund being at variance with the S&P CNX Nifty Index. Also these scrips will normally carry higher risk than Large cap companies. 2) Transaction and other expenses, such as but not limited to brokerage, custody, trustee and asset management fees. 3) Being an open-ended scheme, the scheme may hold appropriate levels of cash or cash equivalents to meet ongoing redemptions. The same may also lead to out-performance or under-performance of the scheme against S&P CNX Nifty which is the benchmark index for the scheme. Equity and Equity Related Instruments by nature are volatile and prone to price fluctuations on a daily basis due to macro and micro economic factors. The value of Equity and Equity Related Instruments may fluctuate due to factors affecting the securities markets such as volume and volatility in the capital markets, interest rates, currency exchange rates, changes in law/policies of the Government, taxation laws, political, economic or other developments, which may have an adverse impact on individual securities, a specific sector or all sectors. Consequently, the NAV of the Units issued under the Scheme may be adversely affected. Trading volume in individual stocks may restrict liquidity. Please refer to SID for further details.</p>		
Plans	<p>The Scheme offers following two plans for investment into the Scheme:</p> <p>A. Direct Plan: This Plan is suitable for investors who wish to invest directly in the scheme without routing their investment through any distributor. The Direct Plan shall have lower expense ratio compared to the Existing Plan and no commission shall be paid out of the Direct Plan.</p> <p>B. Existing Plan: This Plan is suitable for investors who wish to invest in the Scheme through any distributor. This Plan shall have higher expense ratio compared to the Direct Plan and distributor commission may be paid out of this Plan. The Direct Plan and Existing Plan shall have separate NAVs. However, there will be a common portfolio for both plans.</p>		
Options	<p>Options: The Scheme has the following Options across a common portfolio:</p> <p>A. Growth Option B. Dividend Option</p> <p>The Dividend option has the following facilities:</p> <p>i) Dividend Re-investment Facility ii) Dividend Pay-out Facility</p> <p>Default Option - Growth.</p> <p>If the investor chooses Dividend Option and fails to mention facility then the default facility will be Reinvestment.</p>		

KEY SCHEME FEATURES

Minimum Application Amount/ Number of Units	Purchase (First purchase during continuous offer)	Additional Purchase (Subsequent purchase)	Redemption																											
	Rs. 5000 and in multiple of Re. 1 thereafter Rs. 1,000 and in multiples of Re. 1 thereafter (For Systematic Investment Plan (SIP))	Rs. 1000 and in multiple of Re. 1 thereafter	100 units or Rs. 1000 and in multiple of Re. 1 thereafter In case of investors / unitholders having available balance less than Rs. 5,000 in their respective folio on the day of submission of valid redemption request, AMC reserves the right to redeem the full available balance.																											
Option to hold units in Demat Form	In terms of SEBI Circular CIR/IMD/DF/9/2011, dated May 19, 2011, investors have the option to receive allotment of Mutual Fund units in their demat account while subscribing to this scheme. Such units held in demat form shall be fully transferable. Demat Facility for SIP Transactions: Demat option shall be available for SIP transactions. However, the units will be allotted on the applicable NAV as per SID and will be credited to investors demat account on weekly basis on realization of funds.																													
Systematic Investment Plan (SIP)	Minimum SIP instalment amount: Rs. 1000/- and in multiples of Re.1/- thereafter; Minimum No. of SIP installments : monthly - 12 installments, quarterly – 4 installments [including the first SIP cheque]; SIP Dates : 1st/5th / 10th / 15th / 20th/ 25th of the month/ of any month in the quarter; Registration period: There must be at least 30 days between the first SIP cheque and subsequent due date of ECS [debit clearing]																													
Systematic Transfer Plan (STP)	Minimum No. of STP installments : Monthly - 12 installments At the time of availing / registering for the STP facility, the minimum invested amount in the source scheme should be Rs. 17,000. STP Dates: 2nd/ 8th/15th/ 23rd of every month as the STP date (in case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme). The default STP date will be 8th of every month. Minimum STP instalment size is Rs.1,000 and in multiples of Re. 1 thereafter A minimum period of 8 days shall be required for registration under STP.																													
Systematic Withdrawal Plan (SWP)	Minimum No. of SWP installments : Monthly - 12 installments At the time of availing / registering for the SWP facility, the minimum invested amount in the source scheme should be Rs. 17,000. SWP Dates 2nd/ 8th/15th/ 23rd of every month as the SWP date (in case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme). The default SWP date will be 8th of every month. Minimum SWP instalment size is Rs.1,000 and in multiples of Re. 1 thereafter A minimum period of 8 days shall be required for registration under SWP.																													
Benchmark Index	S&P CNX NIFTY INDEX																													
Name of the Fund Manager	Mr. Sumit Bhatnagar																													
Performance of the Scheme	<table><tr><th colspan="3">Compounded Annualised Return as at March 28, 2013</th></tr><tr><th>Period</th><th>Scheme Returns (%) ^</th><th>Benchmark Returns (%) #</th></tr><tr><td>Last 1 year</td><td>7.14</td><td>7.31</td></tr><tr><td>Last 3 year</td><td>NA</td><td>NA</td></tr><tr><td>Last 5 year</td><td>NA</td><td>NA</td></tr><tr><td>Since inception*</td><td>1.33</td><td>4.41</td></tr></table> <p>^Past performance may or may not be sustained in the future. Above Returns are compounded annualized (CAGR) * Inception Date: February 10, 2012. # S&P CNX NIFTY INDEX Since inception returns are calculated on allotment price.</p> <p>Absolute returns for each financial year for the last 2 years</p> <p>The Scheme has not completed 5 financial years</p> <table><tr><th>F.Y</th><th>Scheme Returns (%)</th><th>S & P CNX NIFTY Benchmark Returns (%)</th></tr><tr><td>2011-12</td><td>-5.50</td><td>-2.16</td></tr><tr><td>2012-13</td><td>7.41</td><td>7.31</td></tr></table>			Compounded Annualised Return as at March 28, 2013			Period	Scheme Returns (%) ^	Benchmark Returns (%) #	Last 1 year	7.14	7.31	Last 3 year	NA	NA	Last 5 year	NA	NA	Since inception*	1.33	4.41	F.Y	Scheme Returns (%)	S & P CNX NIFTY Benchmark Returns (%)	2011-12	-5.50	-2.16	2012-13	7.41	7.31
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2012-13	7.41	7.31																												
Expenses of the Scheme i. Load Structure	<p>Entry Load: Not Applicable, Exit Load: 1% if redeemed/switched out within first year, Nil - if redeemed/switched out after one year. 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 on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p>																													

Risk Profile (Applicable for Indiabulls Liquid Fund, Indiabulls Ultra Short Term Fund, Indiabulls Income Fund, Indiabulls Gilt Fund)

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: The scheme carries risks associated with investing in debt and money market securities, derivatives, securitized debt and securities lending. Investment in mutual fund units involves investment risks such as trading volumes, settlement risk, liquidity risk and default risk. Trading volume may restrict liquidity. AMC may choose to invest in unlisted securities which may increase the risk on the portfolio. Investments in debt and money market instruments are subject to interest rate risk, basis risk, credit risk, spread risk, pre-payment risk etc. Please refer to SID for further details.

Applicable NAV (Applicable for Indiabulls Liquid Fund)

- In respect of valid applications received up to 2.00 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day of receipt of application;
- In respect of valid applications received after 2.00 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the next Business Day; and
- Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day on which the funds are available for utilization.

Applicable NAV (Applicable for Indiabulls Ultra Short Term Fund, Indiabulls Income Fund, Indiabulls Gilt Fund and Indiabulls Bluechip Fund)

- In respect of valid applications of investment amount less than Rs. 2 lakhs received up to 3.00 pm on a Business Day, the closing NAV of the day of receipt of application will be applicable;
- In respect of valid applications of investment amount equal to or more than Rs. 2 lakhs received up to 3.00 pm on a Business Day, and the funds are available for utilisation before the cut-off time without availing any credit facility, whether intra-day or otherwise, the closing NAV of the day of receipt of application will be applicable;
- In respect of valid applications of investment amount less than Rs. 2 lakhs received after 3.00 pm on a Business Day, the closing NAV of the next Business Day will be applicable.
- In respect of valid applications of investment amount equal to or more than Rs. 2 lakhs received after 3.00 pm on a Business Day, and the funds are available for utilisation on the same day without availing any credit facility, whether intra-day or otherwise, the closing NAV of the next Business Day will be applicable, and
- Irrespective of the time of receipt of application of investment amount equal to or more than Rs. 2 lakhs, where the funds are not available for utilisation before the cut-off time without availing any credit facility, whether intra-day or otherwise, the closing NAV of the day on which the funds are available for utilisation will be applicable.

Despatch of Redemption Request

Within 10 working days of the receipt of the redemption request from the authorized centre of the Indiabulls Mutual Fund.

Dividend Policy

The Trustee will endeavour to declare the Dividend, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of Dividend and frequency will inter-alia depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the unit holders as to the rate of Dividend nor that will the Dividend be paid regularly

Recurring Expenses (% of Daily Net Assets) (Applicable for Indiabulls Liquid Fund, Indiabulls Ultra Short Term Fund, Indiabulls Gilt Fund & Indiabulls Income Fund)

Expense Head	% of daily Net Assets
(a) Investment Management and Advisory Fees	Upto 2.25%
(b) Trustee fee	
(c) Audit fees	
(d) Custodian fees	
(e) RTA Fees	
(f) Marketing & Selling expense incl. agent commission	
(g) Cost related to investor communications	
(h) Cost of fund transfer from location to location	
(i) Cost of providing account statements and dividend redemption cheques and warrants	
(j) Costs of statutory Advertisements	
(k) Cost towards investor education & awareness (at least 2 bps)	
(l) Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
(m) Service tax on expenses other than investment and advisory fees	
(n) Service tax on brokerage and transaction cost	
(o) Other Expenses	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)*	Upto 2.25%
Additional expenses under regulation 52 (6A) (c)	Upto 0.20%
Additional expenses for gross new inflows from specified cities**	Upto 0.30%

* The AMC may charge expenses under any one or more of the expense heads mentioned from (a) to (n) above subject to the maximum total expense ratio permissible under Regulation 52(6) (c) (i) and 52(6) (a).

** expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from beyond top 15 cities are at least-

(i) 30 per cent of gross new inflows in the scheme, or;

(ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from beyond top 15 cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis as per below formula:

$$\frac{\text{Daily net assets} \times 30 \text{ basis points} \times \text{New inflows from beyond top 15 cities}}{365 \times \text{Higher of (a) or (b) above}}$$

* 366, wherever applicable.

Provided that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from such cities:

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case, the said inflows are redeemed within a period of one year from the date of investment;

The top 15 cities shall mean top 15 cities based on AMFI data on 'AUM by Geography – Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

Subject to the SEBI Regulations and this document, expenses over and above the prescribed ceiling will be borne by the AMC. The AMC may charge the Mutual Fund with investment and advisory fee as prescribed in the SEBI Regulations from time to time and as permitted by the Investment Management Agreement. The Annual Scheme Recurring Expenses as mentioned in the Table above shall be charged according to the following slabs:

On the first Rs. 100 crores of the daily net assets – 2.75%

On the next Rs. 300 crores of the daily net assets – 2.50%

On the next Rs. 300 crores of the daily net assets – 2.25%

On the balance of the assets – 2.00%

The Direct Plan shall have lower expense ratio compared to the Existing/ Regular Plan and no commission shall be paid out of the Direct Plan. It is estimated that the expense ratio in Direct Plan will be lower by a minimum of 0.5% compared to the expense ratio of Existing/ Regular Plan. The current expense ratios will be updated on the AMC website viz. www.indiabullsmf.com within two working days mentioning the effective date of the change.

Recurring Expenses (% of Daily Net Assets) (Applicable for Indiabulls Bluechip Fund)

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC and other expenses as given in the table below:

The AMC has estimated that up to 2.25%** of the daily net assets of the Scheme will be charged to the Scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the AMC.

Particulars	Expense (% of Daily Net Assets)
Investment Management & Advisory Fee	2.48%
Investor Education & Awareness Fee	0.02%
Total Recurring Expenses	2.50%

**Subject to the maximum ceiling prescribed by SEBI on the basis of daily net assets.

These estimates have been made in good faith as per the information available and estimates made by the Investment Manager/AMC and are subject to change inter-se or in total subject to prevailing SEBI Regulations. The AMC may incur actual expenses which may be more or less than those estimated above under any head and/or in total and may charge expenses under any of the different heads given under Regulation 52(2) & 52(4) of the SEBI (MF) Regulations (hereinafter called as SEBI Regulations). These expenses shall be subject to the maximum ceiling under the SEBI Regulations. Types of expenses charged shall be as per the SEBI Regulations.

As per Regulation 52(6) of the SEBI Regulations, the maximum recurring expenses (including the Investment Management and Advisory Fees) that can be charged to the respective schemes shall be subject to the percentage limit of daily net assets as given below:

On the first Rs. 100 crores of the daily net assets – 2.50%

On the next Rs. 300 crores of the daily net assets – 2.25%

On the next Rs. 300 crores of the daily net assets – 2.00%

On the balance of the assets – 1.75%

In addition to the limits specified above, as per Regulation 52(6A) of the SEBI Regulations, the following costs or expenses may be charged to the scheme, namely- (a) brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions;

(b) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from beyond top 15 cities are at least-

(i) 30 per cent of gross new inflows in the scheme, or;

(ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from beyond top 15 cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis as per below formula:

$$\frac{\text{Daily net assets} \times 30 \text{ basis points} \times \text{New inflows from beyond top 15 cities}}{365 \times \text{Higher of (a) or (b) above}}$$

* 366, wherever applicable.

Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from such cities:

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case, the said inflows are redeemed within a period of one year from the date of investment;

The top 15 cities shall mean top 15 cities based on AMFI data on 'AUM by Geography – Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

Additional expenses, not exceeding 0.20 per cent of daily net assets of the scheme, incurred towards different heads mentioned under Regulations 52(2) and 52(4) of the SEBI Regulations.

Subject to the SEBI Regulations and this document, expenses over and above the prescribed ceiling will be borne by AMC. The AMC may charge the Mutual Fund with investment and advisory fee as prescribed in the SEBI Regulations from time to time and as permitted by the Investment Management Agreement.

The Direct Plan shall have lower expense ratio compared to the Existing Plan and no commission shall be paid out of the Direct Plan.

The current expense ratios will be updated on the AMC website viz. www.indiabullsmf.com within two working days mentioning the effective date of the change



Provisions Relating to Service Tax: (Applicable to all schemes)

1. Service tax on investment and advisory fees shall be charged to the scheme in addition to the maximum limit of TER as prescribed in Regulation 52 of the SEBI Regulations.
2. Service tax on other than investment and advisory fees, if any, shall be charged to the scheme within the maximum limit of TER as per Regulation 52 of the SEBI Regulations.
3. Service tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of service tax, if any, shall be credited to the scheme.
4. Service tax on brokerage and transaction cost paid for asset purchases, if any, shall be charged within the limit prescribed under Regulation 52 of the SEBI Regulations.

Waiver of Load for Direct Applications

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in / SIP/ STP transactions accepted by the Fund. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

Tax Treatment for the Investors' (Unitholders')

Investors are advised to refer to the paragraph on Taxation in the 'Statement of Additional Information' and to consult their own tax advisors with respect to their tax liability and other implications arising out of their participation in the scheme.

Daily Net Asset Value (NAV) Publication

The NAV will be calculated on all calendar days. It will be declared for all business days and will be published in 2 newspapers, NAV can also be viewed on www.indiabullsmf.com and www.amfiindia.com. You may also call 1-800-200-7777 (toll free no.)

For Investor Grievances (please contact)

Name and Address of Registrar & Transfer Agent

Karvy Computershare Private Limited,
Karvy Registry House, Road No. 4,
Street no 1, Banjara Hills, Hyderabad-500034.
Tel 040-23312454, Fax: 040-23311968.
Website : <https://www.karvymfs.com>

Name and Address of Investor Service

Mr. Abdul Hamid
Investor Relations Officer
11th Floor, Tower-1, Indiabulls Finance Centre,
Elphinston Mills Compound,
Senapati Bapat Marg, Elphinston (West), Mumbai – 400 013.
Toll free no. 1-800-200-7777

Unitholder's Information

For normal transactions during ongoing sales and repurchase:

- ☐ The AMC shall issue to the investor whose application has been accepted, an account statement specifying the number of units allotted. Under normal circumstances, the AMC shall endeavour to dispatch the account statement as soon as possible but not later than 5 working days from the date of receipt of the request from the unitholder.
- ☐ For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail.
- ☐ The unitholder may request for a physical account statement by writing/calling the AMC/ISC/Registrar & Transfer Agent.

For SIP/STP/SWP transactions:

- ☐ Account Statement for SIP, STP and SWP will be dispatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter.
- ☐ A soft copy of the Account Statement shall be mailed to the Investors under STP/ SWP to their e-mail address on a monthly basis, if so mandated.
- ☐ However, the first Account Statement under SIP/STP/ SWP shall be issued within 10 working days of the initial investment/ transfer.
- ☐ In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP/ SWP) to the investors within 5 working days from the receipt of such request without any charges.

Account Statements:

An account statement reflecting the number of Units allotted shall be dispatched to the Unit Holder by ordinary post/courier/electronic mail within the following periods. In case of Unit holder who have provided their e-mail address the Fund will provide the Account Statement only through e-mail message, subject to Regulations and unless otherwise required.

Consolidated Account Statement:

However, in accordance with SEBI Circular No. Cir/ IMD/ DF/ 16 / 2011 dated September 08, 2011 a consolidated account statement for each calendar month is issued to the investors in whose folios transactions has taken place during that month.

Annual Account Statement:

The Mutual Fund shall provide the Account Statement to the Unit holders who have not transacted during the last six months prior to the date of generation of account statements. The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.

Monthly Portfolio Disclosures:

The Mutual Fund/AMC shall disclose portfolio of the scheme as on the last day of the month on its website www.indiabullsmf.com on or before the 10th day of the succeeding month.

Half - Yearly Portfolio Disclosures:

The Mutual Fund and AMC shall publish the Scheme Portfolio 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. It will also be displayed on the website of the AMC (www.indiabullsmf.com) and AMFI (www.amfiindia.com).

Half-Yearly Unaudited Scheme Financial Results:

The Mutual Fund and AMC shall within one month from the close of each half year i.e. 31st March and on 30th September, publish an advertisement disclosing the hosting of Unaudited Scheme Financial Results on their website, in atleast one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated. It will also be displayed on the website of the AMC (www.indiabullsmf.com) and AMFI (www.amfiindia.com).

Annual Report:

The Scheme wise Annual Report or an abridged summary thereof shall be mailed (emailed, where e-mail id is provided unless otherwise required) to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year) and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. It will also be displayed on the website of the AMC (www.indiabullsmf.com).

INDIABULLS ASSET MANAGEMENT COMPANY LIMITED
Corporate Office:

Indiabulls House, Indiabulls Finance Centre, 11th Floor, Senapati Bapat Marg, Elphinstone Road (West),
Mumbai – 400 013, INDIA. Phone number: 022-61891327 Fax number: 022-6189 1320

E-Mail: customercare@indiabullsmf.com Website: www.indiabullsmf.com

Indiabulls

MUTUAL FUND

COMMON APPLICATION FORM

Fill the form in BLOCK letters only | Leave one space between words

1	Distributor ARN Code	Sub-Distributor ARN Code	Internal Sub-Broker / Employee Code	EUIN	Application No.
	ARN-2111			E-029541	C

Up front commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor.

☐ I/We, hereby confirm that the EUIN 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.

Sign Here First / Sole Applicant /Guardian POA	Sign Here Second Applicant	Sign Here Third Applicant
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Transaction charges for applications through distributors only

☐ I confirm that I am a first time investor across Mutual Funds.

(₹ 150/- will be deducted as Transaction Charges for Transaction of ₹ 10,000/- and more)

☐ I confirm that I am an existing time investor across Mutual Funds.

(₹ 100/- will be deducted as Transaction Charges for Transaction of ₹ 10,000/- and more)

2 EXISTING UNIT HOLDER INFORMATION For existing Investors please fill in your folio number

Name	Mr Ms M/s	FIRST	MIDDLE	LAST	Folio No
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3 APPLICANT(S) INFORMATION Refer Instruction Number II

1st Applicant

Name	Mr Ms M/s	FIRST	MIDDLE	LAST	DOB	D	D	M	M	Y	Y	Y	Y
PAN		PAN Proof Enclosed please ✓ <input type="checkbox"/>				KYC Proof Enclosed please ✓ <input type="checkbox"/>							

Guardian (In case of Minor) / POA Holder

Name	Mr Ms M/s	FIRST	MIDDLE	LAST	Relationship				
PAN		PAN Proof Enclosed please ✓ <input type="checkbox"/>				KYC Proof Enclosed please ✓ <input type="checkbox"/>			

2nd Applicant (Second Applicant not allowed in case of minor as first / Sole applicant)

Name	Mr Ms M/s	FIRST	MIDDLE	LAST	DOB	D	D	M	M	Y	Y	Y	Y
PAN		PAN Proof Enclosed please ✓ <input type="checkbox"/>				KYC Proof Enclosed please ✓ <input type="checkbox"/>							

3rd Applicant (Third Applicant not allowed in case of minor as first / Sole applicant)

Name	Mr Ms M/s	FIRST	MIDDLE	LAST	DOB	D	D	M	M	Y	Y	Y	Y
PAN		PAN Proof Enclosed please ✓ <input type="checkbox"/>				KYC Proof Enclosed please ✓ <input type="checkbox"/>							

Mode of holding please ✓ ☐ Single ☐ Joint ☐ Anyone or Survivor(s) (Default Option - Joint)

Occupation please ✓ ☐ Business ☐ Professional ☐ Service ☐ Retired ☐ Student ☐ House wife ☐ Others SPECIFY

Status please ✓ ☐ Resi Individual ☐ FIs ☐ Society ☐ AOP/BOI ☐ Banks ☐ Fls ☐ Trust ☐ Company/Corporate Body
☐ Partnership Firm ☐ HUF ☐ Minor ☐ NRI Repatriable ☐ NRI Non-Repatriable ☐ PIO ☐ Others SPECIFY

Mailing Address - 1st Applicant / Guardian / Corporate

ADDRESS LINE 1		
ADDRESS LINE 2	CITY	
STATE	COUNTRY	PIN CODE

Overseas Address - Mandatory for NRI / FII/ PIO Applicant, Please provide your complete address. PO Box alone is not adequate

ADDRESS LINE 1		
CITY	COUNTRY	PIN CODE

Contact Details of SOLE / FIRST Applicant

STD Code	Residence	Office	Mobile No	+91
Email Id	Contact Person (in case of corporate)			

Mode of Correspondence: Where the Investor has provided his e-mail id, the AMC shall send all communication to the investor via e-mail. Investors who wish to receive correspondence through physical mode instead of email are requested to ✓. Email communication will help save paper & planet.

☐ I / We wish to receive communication through physical mode in lieu of email

4 DEMAT ACCOUNT DETAILS OF FIRST APPLICANT (Refer Instruction Number IV) (Optional)

<input type="checkbox"/> NSDL please ✓ Depository Participant (DP) ID	Beneficiary Account Number
<input type="checkbox"/> CDSL please ✓ Depository Participant (DP) ID	

Acknowledgement

Received from Mr / Ms / M/s _____ an application for allotment of units under _____ as per the details below.

Plan ☐ Direct Plan ☐ Existing/ Regular Plan
 Options ☐ Growth
☐ Dividend (☐ Payout ☐ Reinvestment) Frequency: _____
☐ Bonus (☐ AIRF ☐ ABRF ☐ Both) (☐ 3 Years ☐ 5 Years) (☐ Payout ☐ Reinvestment)

APPLICATION NO. C

TIME STAMP & DATE OF RECEIVING OFFICE

5 BANK ACCOUNT DETAILS (Refer Instruction No V) MANDATORY for Redemption / Dividend / Refunds, if any

A/c Type *please (✓)* ☐ SB ☐ Current ☐ NRO ☐ NRE A/c Number

Bank Name

Branch City

PIN Code 11 Digit IFSC Code 9 Digit MICR Code

If MICR and IFSC code for Redemption/Dividend/ Payout is available all payouts will be automatically processed as Electronic Payout - RTGS/NEFT/Direct Credit/NECS.

**6 INVESTMENT & PAYMENT DETAILS (Separate Application Forms are required for investment in each Plan / Option)
(Refer instruction no VI) PAYMENT BY CASH IS NOT PERMITTED. Cheque should be made in favour of Scheme Name.**

Scheme Name:

PLAN: ☐ Direct Plan ☐ Existing/ Regular Plan **OPTIONS:** ☐ Growth ☐ Dividend (☐ Payout ☐ Reinvestment) (Frequency:) ☐ Bonus

Trigger options under bonus option: ☐ AIRF- Auto investment Redemption Facility (☐ 3 Years ☐ 5 Years) (☐ Payout ☐ Reinvestment)

☐ ABRF- Auto investment Redemption Facility (☐ 3 Years ☐ 5 Years) (☐ Payout ☐ Reinvestment) ☐ Both: (☐ 3 Years ☐ 5 Years) (☐ Payout ☐ Reinvestment)

LUMP SUM	Payment Mode: <i>Please (✓)</i> <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Fund Transfer
	Cheque / DD / RTGS / NEFT No. <input type="text"/> Cheque / DD / RTGS / NEFT Date <input type="text"/>
	Amount in ₹ (Figures) <input type="text"/> Amount in ₹ (words) <input type="text"/>
	Source Bank Name <input type="text"/> Source Branch <input type="text"/>
	Source Bank A/C No. <input type="text"/> Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR
	Cheque Issuer Name <input type="text"/> In case the cheque is issued by a person other than the investor
Document attached in the case of third party payments <input type="checkbox"/> Proof / Bank Certificate for DD <input type="checkbox"/> Third Party Declarations	

MICRO SIP	<input type="checkbox"/> SIP Through Post Dated Cheques <input type="checkbox"/> SIP Through Auto Debit (Please fill and attach the SIP Auto Debit Form)
	SIP Period From <input type="text"/> To <input type="text"/> SIP Date <input type="checkbox"/> 1 st <input type="checkbox"/> 5 th <input type="checkbox"/> 10 th <input type="checkbox"/> 15 th <input type="checkbox"/> 20 th <input type="checkbox"/> 25 th
	SIP Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly Instalment Amount in ₹ (Figures) <input type="text"/> No. of Instalments <input type="text"/>
	Cheque Nos. From <input type="text"/> To <input type="text"/> Drawn on Bank A/c No. <input type="text"/>
	Bank Name <input type="text"/> Branch <input type="text"/>

7 NOMINATION Mandatory for single mode of holding (Please ✓, Refer instruction No VIII)

☐ I / We wish to nominate ☐ I / We do not wish to nominate
I / We do hereby nominate the person(s) more particularly described here under / and* / cancel the nomination made by me / us on the day of
in respect of the Units under Folio Number *Strike out which is not applicable

Name & Address of the Nominee(s)	Name & Address of Guardian <i>Incase Nominee is a Minor</i>	Date of Birth (Minor)	Proportion(%) by which the units will be shared by each Nominee <i>(Should aggregate to 100%)</i>	Signature of Nominee / Guardian of Nominee (Optional)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Sole / 1st Applicant / Guardian / Authorised Signatory

2nd Applicant / Authorised Signatory

3rd Applicant / Authorised Signatory

8 DECLARATION

I/We would like to invest in subject to terms of the Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including details relating to various services. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act/ Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the Government of India or any Statutory Authority. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Indiabulls Mutual Funds (IBMF) Limited liability. I understand that the IBMF may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. In event "Know Your Customer" process is not completed by me /us to the satisfaction of the mutual fund, (I/We hereby authorize the mutual fund, to redeem the funds invested in the scheme, in favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the law). I/We hereby declare that I/we do not have any existing Micro SIP's which together with the current application will result in a total investments exceeding Rs 50000/- in a year. 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. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. **APPLICABLE FOR NRI INVESTORS:** I confirm that I am resident of India. 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 normal banking channels or from funds in my/our Non-Resident External / Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account.

Sole / 1st Applicant / Guardian / Authorised Signatory

2nd Applicant / Authorised Signatory

3rd Applicant / Authorised Signatory

Please address all future communications in connection with this application to the Registrar and Transfer Agent of the scheme:

Karvy Computershare Pvt. Ltd.
Unit: Indiabulls Mutual Fund
Karvy Registry House
#8-2-596, Avenue 4, Street No.1
Banjara Hills, Hyderabad - 500034.
Email ID: indiabullsunith@karvy.com

Indiabulls Asset Management Company Ltd.
Indiabulls House,
Indiabulls Finance Centre, 11th Floor,
Senapati Bapat Marg, Elphinstone (West),
Mumbai - 400 013.
Email ID: customercare@indiabullsmf.com

INDIABULLS ASSET MANAGEMENT COMPANY LIMITED
Corporate Office:

Indiabulls House, Indiabulls Finance Centre, 11th Floor, Senapati Bapat Marg, Elphinstone Road (West),
Mumbai – 400 013, INDIA. Phone number: 022-6189 1327 Fax number: 022- 6189 1320

E-Mail: customercare@indiabullsmf.com Website: www.indiabullsmf.com

Indiabulls

MUTUAL FUND

REGISTRATION CUM AUTO DEBIT / ECS MANDATE FORM

Fill the form in BLOCK letters only | Leave one space between words

Distributor ARN Code	Sub-Distributor ARN Code	Internal Sub-Broker / Employee Code	EUIN	Application No.
				C

Up front commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor.

☐ I/We, hereby confirm that the EUIN 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.

Sign Here First / Sole Applicant /Guardian POA	Sign Here Second Applicant	Sign Here Third Applicant
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Transaction charges for applications through distributors only

☐ I confirm that I am a first time investor across Mutual Funds. (₹ 150/- will be deducted as Transaction Charges for Transaction of ₹ 10,000/- and more)

☐ I confirm that I am an existing time investor across Mutual Funds. (₹ 100/- will be deducted as Transaction Charges for Transaction of ₹ 10,000/- and more)

REGISTRATION CUM MANDATE FORM FOR AUTO DEBIT / ECS (Debit Clearing) Please Tick

☐ New SIP Registration - by existing investor (Refer Instructions) ☐ Cancellation of SIP

☐ New SIP Registration - by new investor (Also attach the new application form duly filled & Signed) ☐ Change of Bank Account
Please provide cancelled cheque

APPLICANT DETAILS

Name FIRST MIDDLE LAST Folio No

PAN PAN Proof Enclosed please ☒

INITIAL INVESTMENT DETAILS (Refer Instruction No.12)

Scheme Name:

PLAN: ☐ Direct Plan ☐ Existing/ Regular Plan **OPTIONS:** ☐ Growth ☐ Dividend (☐ Payout ☐ Reinvestment) (Frequency:) ☐ Bonus

Trigger options under bonus option: ☐ AIRF- Auto investment Redemption Facility (☐ 3 Years ☐ 5 Years) (☐ Payout ☐ Reinvestment)

☐ ABRF- Auto investment Redemption Facility (☐ 3 Years ☐ 5 Years) (☐ Payout ☐ Reinvestment) ☐ Both: (☐ 3 Years ☐ 5 Years) (☐ Payout ☐ Reinvestment)

Cheque / DD No Cheque / DD Date DD Charge Rs. Cheque / DD Net Amount Rs.

Bank Name Branch City

SIP DETAILS

Frequency Please ☒ Monthly ☐ Quarterly **SIP Date Please** ☒ 1 ☐ 5 ☐ 10 ☐ 15 ☐ 20 ☐ 25

SIP AMOUNT ₹ (In figures) (In words)

Enrolment Period From To

I/We hereby authorise Indiabulls Mutual Fund/ Indiabulls Asset Management Company Limited and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) / Direct Debit / Standing Instruction for collection of SIP payments.

BANK ACCOUNT DETAILS as in Bank Records

1st/ Sole Account holder Name FIRST MIDDLE LAST

2nd Account holder Name FIRST MIDDLE LAST

3rd Account holder Name FIRST MIDDLE LAST

A/c Type please ☒ SB ☐ Current ☐ NRO ☐ NRE ☐ FCNR A/c Number

Bank Name Branch City

PIN CODE 11 Digit IFSC Code 9 Digit MICR Code

Mandatory: Please enter the 9 digit cheque number that appears after your cheque number. MICR code starting and / or ending with 000 are not valid for ECS.

Mandatory Enclosure: Blank Cancelled Cheque Or Copy of Cheque

DECLARATION

I/We wish to inform you that I/we have registered with Indiabulls Mutual Fund through their authorised Service Provider(s) and representative for my/our payment to the above mentioned beneficiary by debit to my/our above mentioned bank account. For this purpose I/We hereby approve to raise a debit to my/our above mentioned account with your branch. I/We hereby authorize you to honour all such requests received through to debit my/our account with the amount requested, for due remittance of the proceeds to the beneficiary. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the Mutual Fund or the responsible. If the date of debit to my/our account happens to be a non business day as per the Mutual Fund or a Bank holiday, execution of the transaction will happen next working day and allotment of units will happen as per the Terms and Conditions listed in the Document of the Mutual Fund. The above mentioned Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of this service, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the above mentioned Banks reasonable control and which has the effect of preventing the performance this service by the above mentioned Bank. I/We shall not dispute or challenge any debit, raised under this mandate, on any ground whatsoever. I/We shall not have any claim against the Bank in respect of the amount so debited pursuant to the mandate submitted by me/us. I/We shall keep the Bank and, jointly and or severally indemnified from time to time, against all claims, actions, suits, for any loss, damage, costs, charges and expenses incurred by the Bank and, by reason of their acting upon the instructions issued by the above named authorized signatories/beneficiaries. This request for debit mandate is valid and may be revoked only through a written letter withdrawing the mandate signed by the authorized signatories/beneficiaries and acknowledged at your counters and giving reasonable notice to effect such withdrawal. The ARN holder has disclosed to me/us all the commissions (in the form of trail commissions 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.

SIGNATURE/S AS PER INDIABULLS RECORDS MANDATORY

Sole / 1st Applicant / Guardian Authorised Signatory	
2nd Applicant / Guardian Authorised Signatory	
3rd Applicant / Guardian Authorised Signatory	

SIGNATURE/S AS PER BANK RECORDS MANDATORY

Sole / 1st Applicant / Guardian Authorised Signatory	
2nd Applicant / Guardian Authorised Signatory	
3rd Applicant / Guardian Authorised Signatory	

FOR OFFICE USE ONLY Not to be filled by the Investor

Recorded on <input type="text"/>	Scheme Code <input type="text"/>
Recorded by <input type="text"/>	Credit A/c No. <input type="text"/>
Bank use Mandate Ref. No. <input type="text"/>	Customer Ref. No. <input type="text"/>

INSTRUCTIONS cum TERMS AND CONDITIONS FOR AUTO DEBIT

SIP payment through Auto Debit via Direct Debit and Electronic Clearing Service (ECS Clearing) of the Reserve Bank of India (RBI)

LIST OF CITIES FOR SIP FACILITY VIA ECS (DEBIT CLEARING) (87 CENTERS)

Delhi , Ludhiana, Amritsar, Jalandhar, Chandigarh , Shimla ,Jammu, Kanpur, Allahabad, Varanasi , Lucknow, Dehradun, Gorakhpur, Agra, Jaipur, Bhilwara, UdaiPur, Jodhpur, Rajkot, Jamnagar, Ahmedabad, Baroda, Surat, Mumbai, Goa,Pune,,Sholapur, Kolhapur, Nasik, Aurangabad, Nagpur, Indore, Bhopal, Gwalior, Jabalpur, Raipur, Hyderabad, Tirupati, Vijaywada, Nellore, Vizag, Kakinada, Bangalore, Mysore, Mangalore, Udipi, Hubli , Gadag, Bijapur, Belgaum, Davangere, Shimoga,Tumkur, Mandya, Hasan, Gulbarga, Raichur, Chennai, Pondicherry, Trichy, Madurai, Salem, Erode, Tiruppur, Tirunelveli, Coimbatore, Calicut, Trichur, Cochin, Trivandrum, Kolkata, Bardhaman, Durgapur, Siliguri, Bhubaneshwar,Guwahati, Patna, Dhanbad,Jamshedpur, Ranchi, Haldia, Asansol, Cuttack ,Bikaner, Gangtok, Anand, Bhavnagar, Kota, Imphal, Shillong

I. GENERAL INSTRUCTIONS

1. Please refer the SID, SAI and Key Information Memorandum, Addenda issued from time to time and our website www.indiabullsrfm.com for instructions, terms and conditions, Applicable NAV, Risk Factors, load and other information, various requirements of the respective Scheme / Plan before investing. It is deemed that the investor has agreed to all the terms and conditions as prevailing on the date of the application and investment.
2. This facility is only offered to those investors having bank accounts in select cities as mentioned above. The list of cities, may be modified/updated/changed/removed at any time in future at the discretion of AMC without assigning any reasons or prior notice. If the SIP auto debit facility is discontinued in a city for any reason, SIP instructions for investors in such city via ECS (Debit) route/Direct debit/SI may be discontinued without prior notice.
3. PAN is mandatory for all investors. However, investments through Micro SIPs, i.e. where aggregate of installments per year per investor does not exceed Rs. 50,000, will be exempt from the requirement of PAN. Such investors must submit a valid and self attested standard photo identification and address proof documents in lieu of PAN. List of acceptable documents are available with the ISCs of the AMC/Registrar. If the identification document is not in order, or registration of SIP results in aggregate of the SIP investments exceeding Rs. 50,000 per investor per year, the SIP will be rejected.
4. If SIP application form and cheque is submitted with bank details of a city where the Mutual Fund does not provide auto debit facility, first SIP cheque may get processed. However, future debits may not happen and SIP instruction may get rejected.
5. In case of rejection of SIP form for any reason whatsoever, the Mutual Fund will not entertain any request for refund of proceeds of first cheque which is already processed. Investors will have to redeem the units allotted through first cheque at applicable NAV.
6. To avail of SIP in separate schemes/plans via debit facility, an investor will have to fill a separate form for each scheme/plan. A single form cannot be used for different schemes simultaneously and may be rejected.
7. Complete application form and SIP Autodebit form along with the first cheque (drawn on the same bank account which is to be registered for ECS Debit/Direct Debit / Standing Instruction) should be submitted to the Mutual Fund or the Registrar. AMC reserves the right to reject any application without assigning any reason thereof. Incorrect, incomplete or ambiguous forms will not be accepted and will be returned to the investor within 20 days via normal post.
8. The bank account provided for ECS should participate in local MICR clearing. In case MICR code is not provided or incorrect code is mentioned on the application form, the application for SIP will be liable to be rejected.
9. The first SIP cheque /draft could be of any Business day but subsequent cheques or ECS /Auto Debit Transactions should be dated 1st or 5th or 10th or 15th or 20th or 25th and there should be minimum gap of at least 30 Days between the 1st SIP and the 2nd SIP or as specified by IBMF from time to time
10. If the date on the cheque/draft/ECS/Auto Debit Transactions is a non - Business Day for the scheme ,then the units shall be allotted on the next Business Day.
11. In case the first cheque is issued from a different bank account or is a demand draft or in case of renewal of SIP debit, then investors should attach a cancelled cheque or a copy of the cheque pertaining to bank account which is to be registered for ECS Debit/direct debit / standing instruction. Alternatively, investors can also get the bank account mentioned on the form certified from their banker with the bank seal.
12. It will take a minimum of 30 days for registration with the bank and hence the first debit will be carried out only after 30 days, on the SIP start date mentioned on the form.
13. The SIP period should cover minimum SIP instalment amount: Monthly: Rs. 1000/-

and in multiples of Re. 1/- thereafter and Quarterly: Rs. 3000/- and in multiples of Re. 1/- thereafter.

Minimum No. of SIP installments : monthly - 12 installments, quarterly – 4 installments [including the first SIP cheque]. The Mutual Fund and Registrar reserve the right to modify the SIP period depending on the 30 days period for registration and to ensure minimum instalments.

14. If no start date is specified, SIP will be registered to start from a period after 30 days on the SIP date as available / mentioned. In case of the auto debit facility, the default options (**where auto debit period, frequency and SIP date are not indicated**) will be as follows:

- SIP auto debit period: The SIP auto debit will continue till 5 years.
- SIP date: 15th of the month (commencing 30 days after the first SIP installment date); and
- SIP frequency: Monthly.

15. The investor agrees to abide by the terms and conditions of ECS facility of the Reserve Bank of India (RBI) as applicable at the time of investment and as may be modified from time to time at a later stage.
16. The investor undertakes to keep sufficient funds in the funding account till the date of execution of standing instruction / Direct debit / Auto Debit. The investor hereby declares that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information or due to any reason by the investor's banker, the investor would not hold the Mutual Fund or the Bank responsible. If the date of debit to the investor's account happens to be a non Business Day as per the Mutual Fund, execution of the ECS Debit / Direct Debit / SI may happen on non business and allotment of Units will happen as per the terms and conditions listed in the SID, SAI, KIM and all relevant Addenda of the scheme concerned.
17. The Mutual Fund, its Registrars, Direct Debit Banks and other service providers shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligation under this agreement, where such failure or delay.

II. DOCUMENTS REQUIRED

New Investors are required to submit the following documents:

- a. SIP Enrolment along with Registration cum Auto Debit/ECS Mandate Form.
- b. The Initial investment amount cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for SIP instalments
- c. A photo copy/cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements.

Existing Investors are required to submit SIP Registration cum Auto Debit/ECS Mandate Form.

III. CHANGE OF BANK

In order to change the existing bank account for NECS/SIP Auto Debit investors need to submit the Autodebit form selecting a change of bank option in the form to the existing SIP, 30 days before the next SIP debit.

IV. DISCONTINUE / CANCELLATION OF SIP

The investor has the right to discontinue SIP at any time he/she so desires by sending a written request 30 days in advance of the immediate next due date to any of the offices of Indiabulls Mutual Fund or its Authorized Collection Centres. On receipt of such request SIP will be terminated. Further, Indiabulls Mutual Fund shall have the right to discontinue the SIP in case of 3 consecutive failures.

V. PAN and KYC

PAN & KYC is mandatory irrespective of amount of investment, except in case of MICRO SIP (Refer General Instruction No II, 6 & 7 for details)

INDIABULLS ASSET MANAGEMENT COMPANY LIMITED
Corporate Office:

11th Floor, Tower - 1, Indiabulls Finance Centre, Elphinstone Mills Compound, Senapati Bapat Marg, Elphinstone (W), Mumbai - 400 013. Phone number: 022-3086 6253 Fax number: 022-3086 6164

E-Mail: customercare@indiabullsmf.com **Website:** www.indiabullsmf.com

Indiabulls

MUTUAL FUND

THIRD PARTY PAYMENT DECLARATION (Should be enclosed with each payment)
PAYMENTS BY: Parent/Grand-Parents/Related Persons Other than the Registered Guardian

Payments to: **To a Minor Folio only;** In consideration of: **Natural love and affection or as a gift only** | Maximum Value: **Not Exceeding Rs 50,000/-** (each regular purchase)

Application and Payment Details (All details below are **Mandatory**, including relationship, PAN & KYC):

Folio No.											Application Form No.																		
Beneficial Minor's Name																													
Investment Amount in ₹																													
Investment Cheque No.																					Dated	D	D	M	M	Y	Y	Y	Y
Drawn on Bank																													
Drawn on A/c No.																													

Declaration and Signatures:

	Parent/Grand-Parents/Related Persons Other than the Registered Guardian	Guardian of Minor, as registered in the Folio																		
Name																				
Relationship with Minor																				
Income Tax PAN																				
Mandatory attachment for any amount	<input type="checkbox"/> KYC Proof										<input type="checkbox"/> PAN Proof									
Declaration	I hereby declare and confirm that the minor stated above is the beneficial owner of the investment details mentioned above and I am providing the funds for these investments on account of my natural love or affection or as a gift from my bank account only.										I confirm that I am the legal guardian of the Minor, registered in folio and have no objection to receiving these funds on behalf of the Minor.									
Signature																				

BANKER'S CERTIFICATE in case of Demand Draft / Pay Order / Any Other pre-funded instrument:

To whomsoever it may concern, we hereby confirm the following details regarding the instrument issued by us:

Instrument Details:

Instrument Type	<input type="checkbox"/> Demand Draft										<input type="checkbox"/> Pay Order / Banker's Cheque									
Instrument Number											Dated	D	D	M	M	Y	Y	Y	Y	
Investment Amount in ₹																				
In Favour of / Favouring																				
Payable At																				

Details of Bank Account Debited for issuing the instrument:

Bank Account No.																					Account Type										
Account Holder Details	Name of account holder										Income Tax PAN																				
First holder																															
Second holder																															
Third holder																															

If the issuing Bank branch is outside India:

We further declare that we are registered as a Bank/branch as mentioned below:

Under the Regulator	NAME OF THE REGULATOR																			
In the Country	COUNTRY NAME																			
Registration No.	REGISTRATION NUMBER																			

We confirm having carried out necessary Customer Due Diligence with regard to the Beneficiary and to the source of the funds received from him, as per the standards of Anti-Money Laundering laws and other applicable relevant laws in our country

Branch Manager/Declarant(s)

Name																																
Address																																
City											State											PIN code										
Country											Contact Number:																					

Important Note: It is clarified that the bankers certificate suggested above is recommendatory in nature, as there may be existing Bank Letters / Certificates / Declaration, which will confirm to the spirit of the requirements, if all required details are mentioned in the certificate.

Signature :

Bank & Branch Seal : _____

CUSTODIAN ON BEHALF OF AN FII OR CLIENT (Should be enclosed with each Third party payment)**To whomsoever it may concern****Application and Payment Details** (All details below are Mandatory):

Folio No.		Application Form No.									
Beneficial Applicant/ Investor Name											
Investment Amount in ₹											
Payment Mode	<input type="checkbox"/> Cheque	<input type="checkbox"/> Fund Transfer	<input type="checkbox"/> RTGS <input type="checkbox"/> NEFT								
Investment No. / UTR No.			Dated <table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y				
Payment from Bank											
Payment from A/c No.											

We further declare that we are registered as a Custodian with SEBI under Registration No: _____

We confirm the beneficial owner as stated above and that this payment is issued by us in our capacity as Custodian to the Applicant/Investor. The source of this payment is from funds provided to us by the Applicant/Investor.

Name of Declarant(s): _____ Income Tax PAN: _____

Address of Declarant(s) _____

City: _____ State: _____ Postal code: _____ Country: _____

Signature of Declarant(s):

PAYMENT BY EMPLOYER ON BEHALF OF EMPLOYEE (Under Systematic Investment Plans or lump sum / one-time subscription, through Pay roll deductions. Should be enclosed with each Third party payment)**To whomsoever it may concern**

We hereby declare that the Application Form No/s. _____ for subscription of units in Scheme _____ ,

Plan _____ , Option _____ is accompanied by

Cheque No. _____ Dated

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Drawn on _____ (Name of the Bank / Branch).

We confirm that the beneficial owner (s) of the investment in these units is /are _____

(Name of the Employee/s, with employee number/s),

who is / are my / our employee/s and am providing the funds for these investments through the payroll deduction.

Name of Declarant(s): _____ Income Tax PAN: _____

Address of Declarant(s) _____

City: _____ State: _____ Postal code: _____ Country: _____

Signature of Declarant(s):

Signature of Beneficiary

INSTRUCTIONS**Investment/Subscription made through Third Party Cheque(s) will not be accepted except in the circumstances mentioned below.**

1. Payment by Parents/Grand-Parents/related persons for investment made on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each purchase or per SIP installment).
 2. Payment by Employer on behalf of employee under SIP through Payroll deductions.
 3. Custodian on behalf of a Foreign Institutional Investor (FII) or a client.
The above mentioned exception cases will be processed after carrying out necessary checks and verification of documents attached along with the purchase transaction slip/application form, as stated below:
 - i. Determining the identity of the Investor and the person making payment i.e. mandatory Know Your Client (KYC) for Investor and the person making the payment.
 - ii. Obtaining necessary declaration from the Investor/unit holder and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the Payment is made and the relationship with the beneficiary.
 - iii. Verifying the source of funds to ensure that funds have come from the drawer's account only.
- In case of investment/subscriptions made via Pay Order, Demand Draft, Banker's cheque, RTGS, NEFT, ECS, bank transfer, net banking etc. Following additional checks shall be carried out:
- a. If the investment/subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The funds should be debited from a pre-registered pay in account available in the records of the Mutual fund, or from the account of the first named unit holder. Additionally, if a pre-funded instrument issued by the Bank against cash, it shall not be accepted for investments of Rs.50,000/- or more. Such prefunded instrument issued against cash payment for less than Rs.50,000/- should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the demand draft.
 - b. 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. The account number mentioned on the transfer instruction should be from pay in account available in the records, or from the account of the first named unit holder. Investors are requested to note that AMC reserves right to have additional checks of verification for any mode of payment received. The AMC reserves the right to reject the transaction in case the payment is received from an account not belonging to the first unit holder of the mutual fund. In case of investors with multiple accounts, in order to ensure smooth processing of investor transactions, it is advisable to register all such accounts, as the investments/subscriptions received from the said multiple accounts shall be treated as first party payments.

Third party cheque(s) for this purpose are defined as: (i) Investment made through instruments issued from an account other than that of the beneficiary investor, ii) in case the investment is made from a joint bank account, the first holder of the mutual fund folio is not one of the joint holders of the bank account from which payment is made. Please Refer Third Party Payment Declaration form.

INDIABULLS ASSET MANAGEMENT COMPANY LIMITED
Corporate Office:

11th Floor, Tower - 1, Indiabulls House, Indiabulls Finance Centre, Elphinstone Mills Compound, Senapati Bapat Marg, Elphinstone (W), Mumbai - 400 013. Phone number: 022-6189 1327 Fax number: 022-6189 1320

E-Mail: customercare@indiabullsmf.com **Website:** www.indiabullsmf.com

Indiabulls

MUTUAL FUND

NON FINANCIAL TRANSACTION FORM (For Existing Unit Holders only)

Please read the instructions overleaf carefully and complete the relevant section legibly in black/dark coloured ink and in BLOCK CAPITALS. Please strike out sections that you intend to leave blank

1 UNIT HOLDERS' DETAILS (MANDATORY)

Sole / First Unit Holder

Name Mr Ms M/s FIRST MIDDLE LAST Folio No

2 CHANGE IN BANK ACCOUNT DETAILS Refer Instruction No. I

A/c Type *please (✓)* ☐ SB ☐ Current ☐ NRO ☐ NRE A/c Number

Bank Name

Branch City

PIN CODE 11 Digit IFSC Code 9 Digit MICR Code

Please ensure a cancelled cheque leaf of above A/c. In the absence of this, your request would not be processed.

3 CHANGE OF ADDRESS (Mailing Address of Sole / First Unit Holder - PO Box is not sufficient) Refer Instruction No. II

ADDRESS LINE 1

ADDRESS LINE 2 CITY

STATE COUNTRY PIN CODE

4 CHANGE IN CONTACT DETAILS (Contact Details of Sole / First Unit Holder) Refer Instruction No. III

STD Code Residence Office Fax

Mobile No Email Id

☐ I / We wish to receive Account Statement, Annual Report & All other Statutory Information through physical mode in lieu of email

5 CONSOLIDATION OF FOLIOS Refer Instruction No. IV

Source Folios 1 2 3 4 5 6 *Mention all source folios i.e the folios to be consolidated here*

Target Folio Number for Consolidation Only one, where all folios need to be consolidated

6 CANCELLATION FORM FOR SYSTEMATIC TRANSACTIONS Refer Instruction No. V

Source Scheme Plan Option

Transaction Type (✓) ☐ SWP ☐ STP Transfer Date (✓) ☐ 2nd ☐ 8th ☐ 15th ☐ 23rd

Amount ₹ Withdrawal From (First Installment) To (Last Installment)

7 UNIT HOLDER(S) SIGNATURE(S) To be signed by ALL UNIT HOLDERS if mode of holding is 'Joint'.

I/We have read and understood the contents of the respective Scheme Information Document, Statement of Additional Information and Key Information Memorandum of Indiabulls Mutual Fund. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this transaction. 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.

Sole / 1st Applicant / Guardian / Authorised Signatory

2nd Applicant / Authorised Signatory

3rd Applicant / Authorised Signatory

ACKNOWLEDGMENT SLIP To be filled in by the Investor

Folio No.

(To be filled in by the First Applicant / Authorised Signatory):

CHANGE OF	CONSOLIDATION OF FOLIOS	CANCELLATION OF SYSTEMATIC TRANSACTIONS	STAMP SIGNATURE & DATE
<input type="checkbox"/> BANK DETAILS <input type="checkbox"/> ADDRESS <input type="checkbox"/> CONTACT DETAILS	Source Folio's	From	
		To	
	Target Folio	Date (✓) 2nd 8th 15th 23rd	
		From	
		To	

INSTRUCTIONS NON FINANCIAL TRANSACTION FORM

I. CHANGE IN BANK DETAILS:

1. In case there is more than one holder in the folio then the form should be signed by all the holders as per mode of operation in the folio
2. The first /sole unit holder in the folio should be one of the holders of bank account being registered
3. If the bank account number on cheque leaf is handwritten or investor name is not printed on the face of cheque, bank account statement or passbook having the name, address and the account number should be enclosed. If photocopies are submitted, investors must produce original for verification.
4. Bank account change details request will be accepted and processed only if all the details are correctly filled and the necessary documents are submitted. The request is liable to be rejected if any information is missing or incorrectly filled or if there is deficiency in the documents submitted.
5. After this request is processed, your future entitlements of Dividend and Redemption proceeds would be paid to the Sole/First Unit holder favoring the new bank Account.
6. Resident individuals can either select bank account type as SB (Savings Account) or CA (Current Account). Non Resident Individuals need to mandatorily provide NRO or NRE Bank account details
7. IFSC & MICR code are important for dividend /redemption credits into your account through NEFT or ECS mode.
8. Indiabulls Mutual Fund (IBMF) is also providing a facility to the investors to register multiple bank accounts to receive redemption /dividend proceeds by registering multiple bank accounts. These account details will also be used by IBMF for verification of instrument used for subscription, except as permitted. Investors are requested to avail the facility of registering multiple bank accounts by filling in the Multiple Bank Registration form available on our website www.indiabullsmf.com or visit any of our Investor Service Centre (ISC) or RTA.

II. CHANGE OF ADDRESS:

1. If the KYC status of the Sole/First Unit holder is "Verified", the address in our records would be drawn from CVL. Hence, any request for change of address should be made to a POS of CVL. For more details please visit www.cvlindia.com. **The transaction slip cannot be used for a change-of-address request.**
2. If the KYC status of the Sole/First Unit holder is "Not Available" or "Pending" or "Failed", the transaction slip should be used for a change of address request. Please fill complete postal address including pincode before signing and submitting it to any of our ISC.

III. CHANGE OF CONTACT DETAILS:

1. Please mention your complete contact details (with STD/ISD Code), Mobile No. and E-Mail ID. Requests for change in contact details must be submitted to your nearest ISC/IBMF/RTA.
2. If you wish to receive communication from us on E-mail instead of printed communication, please indicate the type of communication you would prefer on E-mail by ticking against the boxes provided for the purpose.

IV. CONSOLIDATION OF FOLIOS:

Consolidation of folios can be made only, if the investment details i.e. Name of the holders, Bank Mandate, Mode of holding & Nominee are in the same order. Folios where special products like SIP, STP and SWP is under process cannot be consolidated.

If the units are held jointly, all joint holders have to sign the consolidation request.

V. CANCELLATION OF SWP / STP:

Investor can cancel the SWP/ STP request at any time by giving a written request for the same. The cancellation of a registered SWP/STP request would take 8 calendar days from the date of receipt of request.

For any queries contact us at:

 1800-200-7777  SMS 'IBMF' to 54242  www.indiabullsmf.com  customer@indiabullsmf.com

Lines open from 9am to 6pm on all business days

Visit us at: www.indiabullsmf.com

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

I. GENERAL INSTRUCTION:

1. Please read the Key Information Memorandum (KIM), Statement of Additional Information (SAI) and Scheme Information Document (SID) carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to terms upon signing the Application Form and tendering payment.
2. The application form must be filled in English in BLOCK letters using Black or Dark Blue colored ink. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. This will help in avoiding processing delays and / or rejection of your Application Form. All subscription application forms should be submitted only at the designated Investor Service Center of Indiabulls Mutual Fund (IBMF).
3. The Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / favoring first applicant only. If the first applicant is a minor, the name of the Guardian who will sign on behalf of minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/ communication. Also, please provide Telephone No. / E-mail Id. of the first applicant, so as to facilitate faster and efficient communication.
4. All applicants must sign the form, (quoting existing Folio no, if any). Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. Authorised signatories, signing on behalf of a Co./Body Corp./Society/Trust etc should sign under their official seal, designation. A list of Authorised Signatories with their names & designations duly certified / attested by the bankers / authorised person as per BR / Company Secretary should be attached with the application form.
5. For NRI investors, Name and address must be given in full (P.O. Box Address is not sufficient). In the case of NRI/PIO/FIL investors, an overseas address must also be provided.
6. Please note that if no Plan is ticked / indicated in the Application form, the units will, by default, be allotted under the Growth Plan of the Scheme. Similarly, Dividend Reinvestment Option of Dividend Plan shall be the default sub-options.
7. In case of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.
8. **Overwriting on application forms/transaction slips:** In case of corrections / overwriting on key fields (as may be determined at the sole discretion of the AMC) of the application forms/transaction slips, the AMC reserves the right to reject the application forms/transaction slips, in case the investor(s) has/have not countersigned in every place where such corrections/overwriting has/have been made.

II. APPLICANT'S INFORMATION:

1. In case the application is made under a Power of Attorney (PoA), a duly certified copy thereof, duly notarised should be submitted with the application. The POA document should contain the signatures of both the Applicant & the constituted Attorney.
2. Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, along with a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
3. In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / Fils etc. the name, email-ID and telephone number of the contact person to should be provided.
4. Date of Birth of the minor is mandatory while opening the account/folio.
5. In case the investment is done on behalf of minor the relationship/status of the guardian as father, mother or legal guardian and Date of birth of minor shall be specified in the application form and following documents shall be submitted along with the application form as evidence:
 - a. Birth certificate of the minor, or
 - b. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
 - c. Passport of the minor, or
 - d. Any other suitable proof evidencing the date of birth of the minor.
 - e. In case of court appointed legal guardian, supporting documentary evidence shall be provided.
 - f. In case of natural guardian a document evidencing the relationship if the same is not available as part of the documents submitted as per point i - iv above.
6. **Permanent Account Number (PAN)**
SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. *Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification *includes fresh/ additional purchase, Systematic Investment. Micro investment (including lumpsum & Micro SIP) & Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission however they are required to mandatorily submit PAN Exempt KYC Reference No (PEKRN) to Indiabulls Mutual Fund. Applications not complying with the above requirement may not be accepted/ processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres/ Karvy/ Distributors or visit our website www.indiabullsmf.com for further details.

7. Know Your Client (KYC)

In accordance with the requirement under the Prevention of Money Laundering Act 2002, (PMLA) the Rules issued there under and the guidelines and circulars on Anti Money Laundering issued by SEBI, (collectively "AML Regulations"), mutual funds are required to formulate and implement Client Identification Programme to verify and maintain the record of identity and address (es) of investors. This is commonly referred to as 'Know Your Client' guidelines (KYC).

SEBI has vide its various circulars, viz. MIRSD/SE/Cir-21/2011 dated October 5, 2011, MIRSD/Cir-26/2011 dated December 23, 2011 and the SEBI (KYC Registration Agency) Regulations 2011, introduced a common KYC across market intermediaries. With effect from January 01, 2012 ("Effective Date"), SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc.

KYC requirements for new / Prospective Investors:

New/ Prospective Investors are requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are available on the websites www.indiabullsmf.com/www.amfiindia.com. The Mutual Fund shall perform the initial KYC of its new investors and may also undertake enhanced KYC measures commensurate with the risk profile of its investors in line with the aforesaid circulars / Prevention of Money Laundering Act, 2002, and circulars thereto.

It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors from the Effective Date. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. The AMC and National Institute of Securities Markets (NISM)/Association of Mutual Funds in India (AMFI) certified distributors who are Know Your Distributor (KYD) compliant are authorised to undertake the IPV for Mutual Fund investors.

For further details, please refer to the Section on "Prevention of Money Laundering and Know Your Client ("KYC") requirements" in the Statement of Additional Information (SAI).

8. Transaction Charges (applicable for both existing and new investors)

In accordance with SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 the following are the terms and conditions relating to Transaction Charges:

- a. The Distributor (who has opted in based on the type of product) would be allowed to charge the Mutual Fund Investor a Transaction Charge where the amount of investment is Rs. 10,000/- and above per subscription.
- b. For existing investors in a Mutual Fund, the Transaction Charge allowed will be Rs. 100/- per subscription of Rs. 10,000/- and above. For a first-time investor in a Mutual Fund, the Transaction Charge allowed will be Rs. 150/- per subscription of Rs. 10,000/- and above.
- c. In case of Systematic Investment Plans (SIPs), the Transaction Charge will be applicable only if the total commitment through SIPs at the time of starting the SIP amounts to Rs. 10,000/- and above. In such cases, the Transaction Charge will be recovered by the AMC in 3 instalments during the tenure of the SIP and paid to the distributor. This is applicable only in case of open ended schemes which offer the facility of SIP.
- d. The Transaction Charge, where applicable based on the above criteria, will be deducted by the AMC from the subscription amount remitted by the Investor and paid to the distributor; and the balance (net) amount will be invested in the Scheme. Thus units will be allotted against the net investment.
- e. No Transaction charges shall be levied:
 - i. Where the investor purchases the Units directly from the Mutual Fund.
 - ii. Where the amount of investment is below Rs. 10,000/- per subscription.
 - iii. On transactions other than purchases/ subscriptions relating to new inflows, Switch-in / Transfer / Transmission of units/Allotment of Bonus Units / Dividend reinvestment Units will not be considered as subscription for the purpose of levying the transaction charge.
- f. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment. The transaction charges are in addition to the existing system of commission permissible to the Distributors. The transaction charges will be compliant with SEBI Circular, dated Aug 22, 2011.

III. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIN) :

SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor.

Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form

IV. DEMAT/NON-DEMAT MODE:

1. If you wish to invest in the scheme through Demat you need to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and specify the same in this Application Form. You must ensure that the sequence of names with other details like address, PAN, etc mentioned under Demat details should match with DP records. Only those applications where the details are matched with the depository data will be treated as valid application. If the details mentioned in the application are incomplete /incorrect, or does not match with the depository data, the applicant shall be treated as invalid and shall be liable to be rejected and would be allotted in Physical form. Demat option will not be applicable for the applications along with SIP option. Please attach Client Master List along with application form.
2. The options viz. Daily Dividend, Weekly Dividend and Fortnightly Dividend and the facilities viz. Switch in and out, Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP), if applicable under the Scheme, are currently NOT available in the dematerialised mode.
3. In case of those unit holders, who hold units in demat form, the bank mandate available with the respective DP will be treated as the valid bank mandate for the purpose of pay-in at the time of subscription or purchase/ pay-out at the time of maturity or at the time of any corporate action.
4. The investor who holds units in the demat mode is required to place an order for directly with the DP.
5. It may also be noted that units in the demat mode shall only be credited in the DP account on the basis of realization of funds.
6. If the Unit holder desires to convert the Units in a dematerialised form at a later date, the unit holder need to contact the DP for detailed procedure.
7. For the detailed procedure and other provisions on holding units in the demat mode, investor may refer to the SID/SAI/KIM and addendums thereto.

V. BANK DETAILS:

It is mandatory for investors to mention bank account details on the form as per directives issued by SEBI. Applications without this information are liable to be rejected. The Mutual Fund / AMC reserve the right to hold redemption proceeds in case requisite bank details are not submitted.

Option to register multiple bank accounts

The AMC / Mutual Fund has also provided a facility to investors to register multiple bank accounts. By registering multiple bank accounts, investors can use any of their registered bank accounts to receive redemption / dividend proceeds. Any request for a change in bank mandate requires 10 days for validation and verification. Further, these account details will be used by the AMC / Mutual Fund / R&T for verification of instruments (like cheques/DDs/POs) received at the time of subscription / purchase applications to ensure that subscription payments are received only from one of the registered bank accounts. Payments from nonregistered bank accounts (called third party payments) will not be accepted (except where permitted as per SEBI regulations). Investors are requested to avail of this facility by filling in the application form for registration of multiple bank accounts available at any of our ISCs / OPAs or on our website www.indiabullsrf.com. Cheques submitted at the time of purchase should be from the beneficiary investors account or from an account mentioned in your Multiple Bank Accounts Registration form. Demand drafts submitted at the time of subscription should be accompanied by a banker's certificate clearly stating the investor's name and PAN as well as mentioning that the demand draft has been issued by debiting the investor's own bank account. Pre-funded instruments issued by the bank against cash shall not be accepted for investments of ₹ 50,000 or more. This pre-funded instrument should also be accompanied by a certificate from the banker giving the investor's name, address and PAN.

VI. INVESTMENT & PAYMENT DETAILS:

Payment should be made by crossed cheques / Demand Draft / payorder, favouring the scheme name and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected. With a view to avoid fraudulent practices, it is recommended that investors may also make the payment instrument (cheque, demand draft, pay order, etc.) favoring either of the following: (a) "XYZ Scheme A/c Permanent Account Number" (b) "XYZ Scheme A/c First Investor Name" (Investors are urged to follow the order of preference in making the payment instrument). If the Scheme name on the application form and on the cheque is different, then IBMF will endeavor to reject the application however in case the application gets accepted then the same will be processed as per the scheme name mentioned on the payment instrument.

Investment /subscription made through Third party Cheque(s) will not be accepted. Third party cheque (s) for this purpose are defined as: (i) Investment made through instruments issued from an account other than that of the beneficiary investor, ii) in case the investment is made from a joint bank account, the first holder of the mutual fund folio is not one of the joint holders of the bank account from which payment is made. Please Refer Third Party Payment Declaration form for more details. In accordance with RBI Circular No.DPSS.CO.CHD.NO.399/04.07.05/2012-13 dated September 3,2012,with effect from 01.01.2013 banks will not be accepting Non CTS (Cheque Truncation System) 2010 Standard cheques. However the extension has been given upto 31st July 2013 Hence, in order to comply with the same, Investments with Non – CTS 2010 Standard cheques will not be accepted from 1st August 2013 onwards as the same will not be accepted by the clearing house/ payee banker w.e.f 1st August 2013 unless any extension is granted by RBI in the meantime. We , therefore, request you to kindly visit your Bank and collect new CTS-2010 Standard cheques for a smooth banking activity.

VII. DIRECT PLAN:

Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme name in the application form for e.g. "Indiabulls Liquid Fund – Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Existing Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

VIII. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:

1. Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly. Nomination is mandatory for folios opened by individuals with single mode of holding.
2. Multiple nominee (Resident, NRI, Including Minor) can be nominated. 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.
3. Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
4. Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
5. Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AoPs, Bols and partnership firms shall have no right to make any nomination.
6. The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.
7. On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
8. The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
9. Nomination in respect of units stands rescinded, upon the transfer of units.
10. On cancellation of nominations, the nomination shall stand rescinded and IBMF shall not be under any obligation to transfer the units in favour of the nominee
11. Where a nomination in respect of any unit has been made, the units shall, on the death of the unitholder(s), vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA (Statement of Account) in respect of the units so vested subject to any charge or encumbrance over the said units. Nominee would be able to hold the units provided he is otherwise eligible to become a unitholder of the scheme.
12. Where there are two or more unitholders one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, non expression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
13. Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units. For further details please refer SAI.
14. Where a folio has joint holders, joint holders should sign the request for Nomination/ cancellation of nomination, as per the mode of holding in the folio.
15. Power of Attorney (POA) holder cannot sign the Nomination form.
16. Nomination is not allowed in a folio held on behalf of a minor.
17. Nomination is maintained at the folio level and not at the scheme level. If the investor fills in a fresh application form with new Nominee Name than the same shall supercede the existing nominee details in the folio.

IX. E-MAIL COMMUNICATION:

Communication for the investors. If the investor(s) has/have provided his/her email address in the application form or any subsequent communication in any of the folio belonging to the investor(s), IBMF / Asset Management Company reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s). The investor(s) may request for a physical account statement by writing or calling IBMF's Investor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investor(s), IBMF shall endeavor to provide the account statement to the investor(s) within 5 working days from the receipt of such request.

X. SEBI CIRCULAR OF JUNE 30, 2009 ON REMOVAL OF ENTRY LOAD

In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. 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

XI. BENEFITS

1. Mobile No.: Get alerts on the move for Purchase, Dividend or Redemption, SIP Debit alert after it reflects in your account or two days prior to SIP debit
2. E-Mail ID: The Account Statement will be e-mailed instantly to your registered email address as and when you transact with Indiabulls Mutual Fund
3. IFSC/Micro Code: With Indiabulls E-dividend you can have your dividend credited in your account through the Electronic Clearing Service (ECS) / National Electronic Fund Transfer (NEFT).

XII. DECLARATION AND SIGNATURES(S)

1. Signature(s) should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India.
2. Thumb impressions (left hand for males and right hand for female) and signatures in languages not specified in the Eighth Schedule of the Constitution of India should be attested by a Magistrate or a Notary public or a Special Executive Magistrate under his/ her official seal.
3. Applications by minors should be signed by their guardians.
4. In case of an HUF, the Karta should sign on behalf of the HUF.
5. If the application form is signed by a Power of Attorney (POA) holder, the form should be accompanied by a notarised photocopy of the POA. Alternatively, the original POA may be submitted with the application, which will be returned after verification. If the POA is not submitted with the application, the application form will be rejected.
6. In case of non-individual investors, a list of authorised signatories should be submitted along with application form or in case of any change in the authorised signatories list; the AMC/ Registrar must be notified within 7 days.

XII. GUIDELINE FOR SYSTEMATIC INVESTMENT PLAN (SIP)

XIII) MICRO SIP

Micro SIP are defined as applications for SIPs upto Rs. 50,000 per year per investor, by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms and excluding HUFs and other categories.

1. All other applications except Micro SIP are defined as Non Micro SIPs.
2. In accordance with AMFI circular dated June 30, 2009, in case of micro schemes such as SIPs upto ₹ 50,000 per year per investor shall be exempted from the requirement of PAN. The Mutual Fund shall accept any of other standard specified identification instruments like Voter ID card, Government/Defense ID card, Card of Reputed employer, Driving License, Passport in lieu of PAN with effect from August 1, 2009 along with KYC form for Micro SIP investors.
3. 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.
4. The exemption is applicable to joint holders also.
5. Any one of the following PHOTO IDENTIFICATION documents can be submitted along with Micro SIP applications as proof of identification in lieu of PAN.
 - a. Voter Identity Card
 - b. Driving License
 - c. Government / Defense identification card
 - d. Passport
 - e. Photo Ration Card
 - f. Photo Debit Card (Credit card not included because it may not be backed up by a bank account).
 - g. Employee ID cards issued by companies registered with Registrar of Companies
 - h. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament. (Designated Authorities)
 - i. ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks. (Specified Banks)
 - j. Senior Citizen / Freedom Fighter ID card issued by Government.
 - k. Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI. (Educational Institutions)
 - l. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
 - m. Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO. (Certain Government Authorities) Investors may please note that pursuant to the AMFI circular letter No. 35/MEM-COR dated August 16, 2010, with effect from January 01, 2011 KYC will be mandatory, irrespective of the amount of investment, for all Individual investors.

CHECKLIST - PLEASE ENSURE THAT:

- a) Your Application Form is complete in all respect, Name, Address & contact details are mentioned in full, signed by all applicants.
- b) Bank Account Details are entered completely and correctly. Permanent Account Number (PAN) of all the applicants are mandatory.
- c) For PAN and KYC please Refer instruction no. II 6 & 7
- d) Appropriate Scheme Name, Plan & Option is mentioned clearly.
- e) The Cheque / DD is drawn in favour of "Scheme Name" dated and duly signed.
- f) Name of the Investor & Application Number is mentioned on the reverse of the Cheque / DD.
- g) Documents as listed alongside are submitted along with the Application (as applicable to your specific case).

CHECKLIST - DOCUMENTS TO SUBMITTED

Submitted Documents Please ✓	Documents	Minor	Individuals	Companies	Trusts	Societies	Partnership Firms	FILs	NRIs	Investment through POA
	Resolution / Authorization to invest			✓	✓	✓	✓	✓		
	List of Authorised Signatories with Specimen Signature(s)			✓	✓	✓	✓	✓		✓
	Memorandum & Articles of Association			✓						
	Trust Deed				✓					
	Bye-Laws					✓				
	Partnership Deeds						✓			
	Notarised Power of Attorney									✓
	A/c Debit Certificate (If payment is made by DD from NRE/FCNR / A/c)							✓	✓	
	PAN Proof (not required for existing investors)	✓*	✓	✓	✓	✓	✓	✓	✓	✓
	KYC acknowledgment letter (required if not already submitted)	✓*	✓	✓	✓	✓	✓	✓	✓	✓
	Copy of Cancelled Cheque	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Any one of the documents, 1) Birth Certificate 2) School Leaving Certificate/ Marksheet of Higher Secondary Board of respective state, ICSE, CBSE etc 3) Passport of Minor	✓								

*Incase of minor applicant, the PAN proof and KYC Acknowledgment of his Guardian shall be submitted.

AMC Investor Service Centres

- **Bangalore:** Plot No. 87/6, Richmond Road, Richmond Town, Bangalore – 560025.
- **Kolkatta:** 11, Ground Floor, Constantia Complex, Dr. U.N. Brahmachari Street, Kolkatta – 700017
- **Mumbai:** Indiabulls Finance Centre Tower - 1, 11th Floor, Elphinstone Mill Compound, Senapati Bapat Marg, Elphinstone (W), Mumbai – 400 013.
- **New Delhi:** M Block, 61- 62, 1st Floor, Connaught Place, New Delhi – 110001.

KARVY Investors Service Centers

• **Ahmedabad:** 201, Shail Building, Opp. Madhusudhan House, Near Navrangpura Telephone Exchange, Navrangpura, Ahmedabad – 380006. • **Alwar:** 101, 1st Floor, Saurabh Towers, Opp. UTI, Road No. 2, Bhagat Singh Circle, Alwar - 301001. • **Amritsar:** 72-A, Taylor'S Road, Aga Heritage Gandhi Ground, Amritsar - 143 001. • **Bangalore:** No: 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. • **Baroda:** SB – 4&5, Mangaldeep Complex, Opp. Mesonic Hall, Productivity Road, Alkapuri, Vadodara - 390007. • **Bhubaneswar:** Plot No- 104/105(P), Jaydev Vihar, Besides Hotel Pal Heights, Bhubaneswar - 751013. • **Chandigarh:** Sco-371-372, First Floor, Above HDFC Bank, Sector 35B, Chandigarh - 160 022. • **Chennai:** Flat No. F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp. Chief City Metropolitan Court # 108, Adhithanar Salai, Egmore, Chennai – 600002. • **Coimbatore:** 29/1, 1st Floor, Chinthamani Nagar, Opp. Indian Overseas Bank, NSR Road, Saibaba Colony, Coimbatore - 641011. • **Dehradun:** Kaulagarh Road, Near Sirmaur Marg, Above Reliance Web world, Dehradun - 248 001. • **Gorakhpur:** Above V.I.P. House, Ajdacent A.D. Girls Inter College, Bank Road, Gorakpur - 273 001. • **Guwahati:** 54 Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati - 781024. • **Hyderabad:** 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034. • **Indore:** 218, City Center, Opp. High Court, M.G Road, Indore – 452010. • **Jaipur:** S-16 A, 3Rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C- Scheme, Jaipur - 302001. • **Jalandhar:** Lower Ground Floor, Office No: 3, Arora Prime Tower, Plot No:28, G T Road, Jalandhar - 144004. • **Jamshedpur:** Kanchan Tower, 3Rd Floor, Chhaganlal Dayalji @ Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831001. • **Kanpur:** 15/46, Opp: Muir Mills, Civil Lines, Kanpur – 208001. • **Kolkata:** 166A, Rashbehari Avenue, 2nd Floor, Near Adi Dhakerhwari Bastralaya, Opp. Fortis Hospital, Kolkata - 700029. • **Lucknow:** Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow – 226001. • **Ludhiana:** Sco-3, Bawa Building, Feroze Gandhi Market, Ludhiana – 141001. • **Mumbai:** Office number: 01/04, 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai – 400001. • **Mysore:** L - 350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570 001. • **Nagpur:** Plot No.2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp Khandelwal Jewellers, Dharampeth, Nagpur - 440 001. • **Nasik:** S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. • **New Delhi:** 305, 3rd Floor, New Delhi House, Bara Khamba Road, Connaught Place, New Delhi - 110001. • **Panjim:** City Business Centre, Coelho Pereira Building, Room Nos.18, 19 & 20, Dada Vaidya Road, Panjim – 403001. • **Pune:** Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dyaneshwar Paduka Chowk, F C Road, Pune - 411004. • **Ranchi:** Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi – 834001. • **Surat:** G-6 Empire State Building, Near Parag House, Udhna Darwaja, Ring Road, Surat – 395002. • **Trichy:** Sri Krishna Arcade, 1st Floor, 60 Thennur High Road, Trichy – 620017. • **Varanasi:** D-64/132, KA 1st Floor, Anant Complex, Sigra, Varanasi - 221 010. • **Visakhapatnam:** 47-14-5/1 Eswar Paradise, Dwaraka Nagar; Main Road, Visakhapatnam - 530 016

Additional Contact Centres of AMC

- **Ahmedabad:** Radhika House, 1st Floor, Opp. Mayor Bungalow, Near law Garden, Cross Road, Netaji Marg, Mithakhali, Ellisbridge, Ahmedabad-380006.
- **Chandigarh:** SCO-337- 338, Sector-35B, Chandigarh, Punjab - 160035. • **Chennai:** 20, Apex Chambers, 3rd Floor, Sir Thyagaraya Road, T. Nagar, Chennai - 600017. • **Jaipur:** O-12B, Ground Floor, Ashok Marg, C-Scheme, Jaipur - 302001. • **Lucknow:** Saran Chamber-2, Ground Floor, 5 Park Road, Lucknow - 226001. • **Pune:** Vardhaman Height, 2nd Floor, 201, S. No. 1328/29, Shukrawar Peth, Bajirao Road, Pune - 411002.

