

Indiabulls Income Fund

(An open ended debt Scheme)

Indiabulls
MUTUAL FUND

Continuous Offer for Units at Applicable NAV based prices.

Credit Risk Rating AAAMfs by CRISIL*

INVESTMENT OBJECTIVE

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.

INVESTMENT STRATEGY

- The Fund shall be managed according to the Investment Objective To generate a steady stream of income and or medium to long term capital appreciation/gain through investment in fixed income securities.
- The Scheme proposes to invest only in a diversified set of fixed income securities and money market instruments with the aim of generating steady returns with a low-risk strategy.
- The Fund Manager will endeavor to maintain a balance between safety, liquidity and profitability aspects of various investments.
- The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios.
- The actual percentage of investment in various fixed income securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity as well as other considerations in the economy and markets.

ASSET ALLOCATION

Instrument	Indicative Allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	
Debt instruments and securitized debt* including Repos in Corporate Debt Securities	65%	100%	Low to Medium
Money Market Instruments	0%	35%	Low to Medium

* 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.

BENCHMARK INDEX

- CRISIL Composite Bond Fund Index

OTHER DEBT FUNDS

- **Indiabulls Liquid Fund** - An open ended liquid scheme
Date of inception: October 25, 2011
- **Indiabulls Ultra Short Term Fund** - An open ended debt scheme
Date of inception: January 6, 2012
- **Indiabulls Gilt Fund** - An open ended gilt scheme
Date of inception: January 10, 2013
- **Indiabulls Fixed Maturity Plans (FMP) Series I & II** - Close ended debt schemes

WHO SHOULD INVEST?

Indiabulls Income Fund is meant for investors including:

- Resident adult individuals either singly or jointly
- Hindu Undivided Family (HUF) through Karta of the HUF
- Companies, Bodies Corporate and Public sector undertakings
- Non-Resident Indians (NRIs)/Persons of Indian Origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis
- Army, Air Force, Navy and other para-military units and bodies created by such institutions
- Banks (including co-operative banks and regional rural banks)
- Financial Institutions
- Religious and Charitable trusts

The above is an indicative list of persons eligible to invest in the Scheme, for detailed list of eligible investors please refer "Who Can Invest" in the Scheme Information Document (SID). You are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile.

CHOICE OF OPTIONS/SUB-OPTIONS

The Scheme offers the following options

- ✓ Growth Option
- ✓ Dividend Option
 - Dividend Pay-out
 - Dividend Re-investment

All above Options/Sub-Options have Direct & Regular Plan

FUND MANAGER

Mr. Raju Sharma, Head Fixed Income:

He has 20 years of experience in financial services industry. Prior to joining Indiabulls AMC, he has worked with Tata Asset Management Company Ltd as Senior Fund Manager & Head Cash & Hybrid Funds. The debt scheme managed by him have received numerous awards from CNBC, CRISIL and ICRA and have been consistently rated top performing by Value Research and Morningstar India. He is a CA and LLB.

OTHER DETAILS:

- **Sponsor:** Indiabulls Housing Finance Limited
- **Trustee:** Indiabulls Trustee Company Limited
- **Custodian and Fund Accountant:** CITI Bank N.A.
- **Registrar and Transfer Agent:** Karvy Computershare Private Ltd

***CRISIL Disclaimer:** A CRISIL credit quality rating on a bond fund reflects CRISIL's current opinion on the degree of protection offered by the rated instrument from losses related to credit defaults. It does not constitute an audit by CRISIL of the fund house, the scheme, or companies in the scheme's portfolio. CRISIL ratings are based on information provided by the issuer or obtained by CRISIL from sources it considers reliable. CRISIL does not guarantee the completeness or accuracy of the information on which the rating is based. A CRISIL rating is not a recommendation to buy, sell or hold the rated scheme: it does not comment on the market price or suitability for a particular investor. All CRISIL ratings are under surveillance. CRISIL reserves the right to suspend, withdraw or revise its rating at any time, on the basis of any new information or unavailability of information or any other circumstances, which CRISIL believes may have an impact on the rating. For the latest rating information on any instrument of any company rated by CRISIL, please contact CRISIL RATING DESK at CRISILratingdesk@crisil.com or at [+91 22] 3342 3001- 09.

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KEY FEATURES

Type of Scheme	An open ended debt Scheme
Investment Plan/Option	Growth & Dividend (Pay-out & Re-investment). All these Options/ Sub-Options have Direct & Regular Plan
Load Structure	Entry Load: Not Applicable Exit load : 0.5% if exit is within 90 days; Nil, if exit is after 90 days
Minimum Application Amount	Purchase Rs. 5000 and in multiple of Re.1 /- thereafter Additional Purchase Rs. 1000 and in multiples of Re. 1 /- thereafter
Payment Details	Cheque / demand draft to be drawn in favour of "Indiabulls Income Fund" Bank: HDFC Bank Ltd Collection Account Number: 00600350112068 RTGS Code: HDFC0000060 NEFT: HDFC0000240 Bank: CITI Bank Collection Account Number: 590694053 RTGS Code: CITI0100000 NEFT: CITI0100000
Benchmark Index	CRISIL Composite Bond Fund Index
SIP/STP/SWP	Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/ Systematic Withdrawal Plan (SWP) facilities are available

Applications and cheques can be deposited at the AMC offices and at the Investor Service Centres of Karvy Computershare Private Limited at:

Indiabulls Asset Management Company Limited (Branches):

Mumbai: Indiabulls House, Indiabulls Finance Centre, 11th Floor, Senapati Bapat Marg, Elphinstone West, Mumbai - 400 013. **New Delhi:** M- 61 & 62, 1st Floor, Middle Circle, Connaught Place, New Delhi - 110 001. **Kolkata:** 11, Ground Floor, Constantia Complex, Dr U.N Brahmachari Street, Kolkatta - 700017. **Bangalore:** Vijay Building, Jatti Builders, 104, 1st Floor, First Main Road, 5th Block, Koramangala, Bangalore - 560 095.

Karvy Computershare Private Limited (Investor Service Centres)

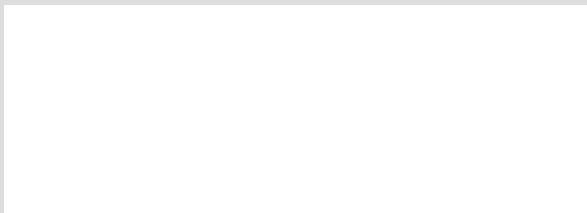
Ahemdabad, Alwar, Amritsar, Bangalore, Baroda, Bhubaneswar, Chandigarh, Chennai, Coimbatore, Dehradun, Goa, Gorakhpur, Guwahati, Hyderabad, Indore, Jaipur, Jalandhar, Jamshedpur, Kanpur, Kolkata, Lucknow, Ludhiana, Mumbai, Mysore, Nagpur, Nashik, New Delhi, Pune, Ranchi, Surat, Trichi, Varanasi, Visakhapatnam.

CONTACT DETAILS OF AMC OFFICES

• **MUMBAI:** Indiabulls House, Indiabulls Finance Centre, 11th Floor, Senapati Bapat Marg, Elphinstone West, Mumbai - 400 013. Tel 022-61891301 • **DELHI:** M- 61 & 62, SST Floor, Middle Circle, Connaught Place, New Delhi - 110 001. Tel 011-30156957 • **KOLKATA:** Constantia Building, Ground Floor, 11, Dr. U.N. Brahmchari Street, Kolkata 700 017. (Tel) 033- 39974717 • **BANGALORE:** Vijay Building, Jatti Builders, 104, 1st Floor, First Main Road, 5th Block, Koramangala, Bangalore - 560 095. Tel 080- 33684062 • **PUNE:** Vardhaman Height, 2nd Floor, 201, S. No. 1328/29, Shukrawar Peth, Bajirao Road, Pune - 411 002. Tel 020-30560107 • **CHENNAI:** 20, Apex Chambers, 3rd Floor, Sir Thyagaraya Road, T. Nagar, Chennai-600 017. • **AHMEDABAD:** Radhika House, 1st Floor, Opp. Mayor Bungalow, Near law Garden, Cross Road, Netaji Marg, Mithakhali, Ellisbridge, Ahmedabad - 380 006. Tel 079-30484634 • **CHANDIGARH:** SCO-337- 338, Sector-35B, Chandigarh - 160 035. • **LUCKNOW:** Saran Chamber-2, Ground Floor, 5 Park Road, Lucknow - 226 001. • **JAIPUR:** O-12B, Ground Floor, Ashok Marg, C-Scheme, Jaipur - 302 001.

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

Distributed by:



Indiabulls Asset Management Company Limited

Corporate Office: Indiabulls House, Indiabulls Finance Centre, 11th Floor, Senapati Bapat Marg, Elphinstone West, Mumbai - 400 013

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