

Key Information Memorandum

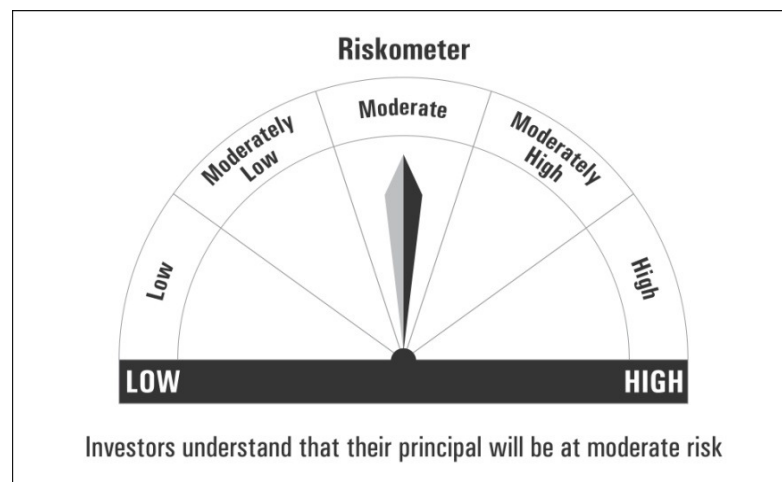
Indiabulls Gilt Fund

(An Open-ended Gilt Scheme)

RISKOMETER

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*

- 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.
- Moderate Risk



***Investors should consult their financial advisers if in doubt about whether the product is suitable for them.**

| | |
|----------------------------------|--|
| Name of Mutual Fund | Indiabulls Mutual Fund |
| Name of Sponsor | Indiabulls Housing Finance Limited CIN: L65922DL2005PLC136029 Registered Office: M - 62 & 63, 1st Floor, Connaught Place, New Delhi - 110 001. Tel: (011) 3025 2900; Fax: (011) 3025 2901 |
| Name of Asset Management Company | Indiabulls Asset Management Company Limited CIN: U65991DL2008PLC176627 Registered Office: M - 62 & 63, 1st Floor, Connaught Place, New Delhi - 110 001. Tel: (011) 3025 2900; Fax: (011) 3025 2901 |
| Name of Trustee Company | Indiabulls Trustee Company Limited CIN: U65991DL2008PLC176626 Registered Office: M - 62 & 63, 1st Floor, Connaught Place, New Delhi - 110 001. Tel: (011) 3025 2900; Fax: (011) 3025 2901 |

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|------------------|--|
| Corporate Office | 11 th Floor, Indiabulls Finance Centre Tower-1, Elphinston Mills Compound, Senapati Bapat Marg, Elphinston Road (West), Mumbai – 400 013. Tel: (022) 6189 1300; Fax: (022) 6189 1320 |
| Website | www.indiabullsamc.com |

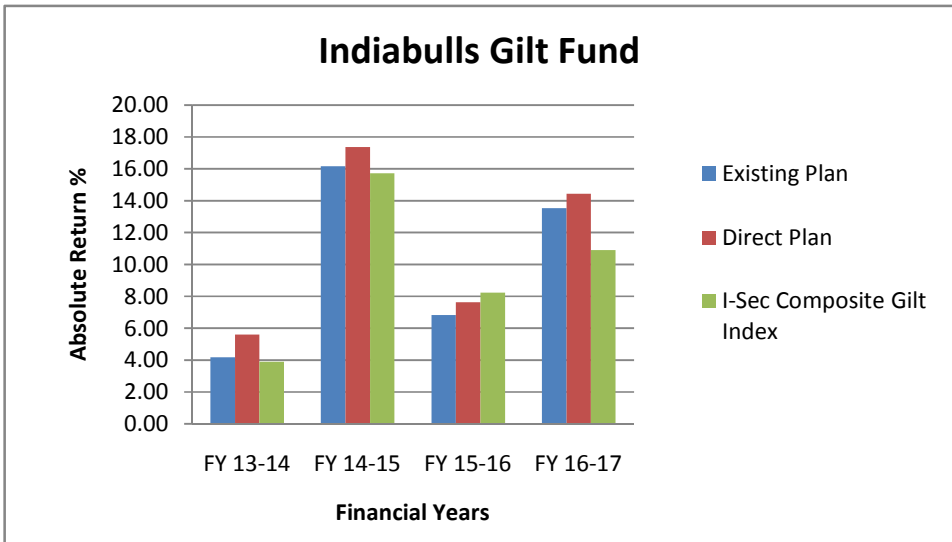
This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/ Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.indiabullsamc.com**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This KIM is dated June 30, 2017.

I] KEY SCHEME FEATURES

| | | | |
|--|--|---|---------------------------------------|
| Name of the Scheme | Indiabulls Gilt Fund (An Open-ended Gilt Scheme) | | |
| 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 |
| | | | Risk Profile (Low/Medium/High) |
| | 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 |
| | 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. Details pertaining to the same are mentioned under the heading “HOW WILL THE SCHEME ALLOCATE ITS ASSETS?” in the Combined Scheme Information Document (SID). | | |
| 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> <ul style="list-style-type: none"> • Growth Option • Dividend Option (Dividend Reinvestment Facility available for weekly, fortnightly and monthly frequency; Dividend Pay-out Facility available for weekly, fortnightly and monthly frequency) <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. 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 | Purchase (First purchase during continuous offer) | Additional Purchase (Subsequent purchase) | Redemption |

| Units | Rs. 500 and in multiple of Re. 1 thereafter Rs. 500 and in multiples of Re. 1 thereafter [For Systematic Investment Plan (SIP)] | Rs. 500 and in multiple of Re. 1 thereafter | 1 unit 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. | | | | | | | | | | | | | | | | | | | | |
|--|---|--|---|--|--|---|--|-------------|---------|---------|----------|--------------|---------|---------|----------|--------------|------|------|----------|------------------|--------|---------|--------|
| Benchmark Index | I-Sec Composite Index | | | | | | | | | | | | | | | | | | | | | | |
| Name of the Fund Manager | Mr. Malay Shah and Mr. Kunal M. Jain | | | | | | | | | | | | | | | | | | | | | | |
| Performance of the Scheme | <table border="1"> <thead> <tr> <th>Period (as at March 31, 2017)</th> <th>Indiabulls Gilt Fund – Growth - Regular Plan - Returns (%) ^</th> <th>Indiabulls Gilt Fund – Growth - Direct Plan - Returns (%) ^</th> <th>I-Sec Composite Index - Benchmark Return (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>13.5226</td> <td>14.4290</td> <td>10.9129</td> </tr> <tr> <td>Last 3 Years</td> <td>12.0574</td> <td>13.0138</td> <td>11.5275</td> </tr> <tr> <td>Last 5 Years</td> <td>NA</td> <td>NA</td> <td>10.0046</td> </tr> <tr> <td>Since Inception*</td> <td>9.7852</td> <td>10.8830</td> <td>9.4591</td> </tr> </tbody> </table> | | | Period (as at March 31, 2017) | Indiabulls Gilt Fund – Growth - Regular Plan - Returns (%) ^ | Indiabulls Gilt Fund – Growth - Direct Plan - Returns (%) ^ | I-Sec Composite Index - Benchmark Return (%) | Last 1 Year | 13.5226 | 14.4290 | 10.9129 | Last 3 Years | 12.0574 | 13.0138 | 11.5275 | Last 5 Years | NA | NA | 10.0046 | Since Inception* | 9.7852 | 10.8830 | 9.4591 |
| | Period (as at March 31, 2017) | Indiabulls Gilt Fund – Growth - Regular Plan - Returns (%) ^ | Indiabulls Gilt Fund – Growth - Direct Plan - Returns (%) ^ | I-Sec Composite Index - Benchmark Return (%) | | | | | | | | | | | | | | | | | | | |
| | Last 1 Year | 13.5226 | 14.4290 | 10.9129 | | | | | | | | | | | | | | | | | | | |
| | Last 3 Years | 12.0574 | 13.0138 | 11.5275 | | | | | | | | | | | | | | | | | | | |
| | Last 5 Years | NA | NA | 10.0046 | | | | | | | | | | | | | | | | | | | |
| Since Inception* | 9.7852 | 10.8830 | 9.4591 | | | | | | | | | | | | | | | | | | | | |
| <p>^ Past performance may or may not be sustained in the future. Above returns are compounded annualized (CAGR). * Inception Date: January 10, 2013. Since inception returns are calculated on allotment price</p> | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Absolute Returns for the Financial Years</p> | | | | | | | | | | | | | | | | | | | | | | | |
|  <table border="1"> <caption>Indiabulls Gilt Fund - Absolute Returns for Financial Years</caption> <thead> <tr> <th>Financial Year</th> <th>Existing Plan (%)</th> <th>Direct Plan (%)</th> <th>I-Sec Composite Gilt Index (%)</th> </tr> </thead> <tbody> <tr> <td>FY 13-14</td> <td>4.00</td> <td>5.50</td> <td>4.00</td> </tr> <tr> <td>FY 14-15</td> <td>16.00</td> <td>17.00</td> <td>15.50</td> </tr> <tr> <td>FY 15-16</td> <td>6.50</td> <td>7.50</td> <td>8.00</td> </tr> <tr> <td>FY 16-17</td> <td>13.50</td> <td>14.50</td> <td>11.00</td> </tr> </tbody> </table> | | | Financial Year | Existing Plan (%) | Direct Plan (%) | I-Sec Composite Gilt Index (%) | FY 13-14 | 4.00 | 5.50 | 4.00 | FY 14-15 | 16.00 | 17.00 | 15.50 | FY 15-16 | 6.50 | 7.50 | 8.00 | FY 16-17 | 13.50 | 14.50 | 11.00 | |
| Financial Year | Existing Plan (%) | Direct Plan (%) | I-Sec Composite Gilt Index (%) | | | | | | | | | | | | | | | | | | | | |
| FY 13-14 | 4.00 | 5.50 | 4.00 | | | | | | | | | | | | | | | | | | | | |
| FY 14-15 | 16.00 | 17.00 | 15.50 | | | | | | | | | | | | | | | | | | | | |
| FY 15-16 | 6.50 | 7.50 | 8.00 | | | | | | | | | | | | | | | | | | | | |
| FY 16-17 | 13.50 | 14.50 | 11.00 | | | | | | | | | | | | | | | | | | | | |
| Expenses of the Scheme i. Load Structure | <p>Entry Load: Not Applicable Exit Load: Nil</p> | | | | | | | | | | | | | | | | | | | | | | |

RISK FACTORS

i. Standard Risk Factors:

- 1) Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- 2) As the price/ value/ interest rate of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down.
- 3) Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee future performance of the Scheme.
- 4) The name of the Scheme does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- 5) The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 50,000 made by it towards setting up the Fund.
- 6) The present Schemes are not guaranteed or assured return Schemes.

ii. Scheme Specific Risk Factors

The following are the risks associated with investment in Fixed Income securities:

Interest-Rate Risk: Fixed income securities such as government bonds, corporate bonds, Money Market Instruments and Derivatives run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices depends upon the coupon and maturity of the security. It also depends upon the yield level at which the security is being traded.

Re-investment Risk: Investments in fixed income securities carry re-investment risk as interest rates prevailing on the coupon payment or maturity dates may differ from the original coupon of the bond.

Basis Risk: The underlying benchmark of a floating rate security or a swap might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio.

Spread Risk: In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

Liquidity Risk: The liquidity of a bond may change, depending on market conditions leading to changes in the liquidity premium attached to the price of the bond. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio.

Credit Risk: This is the risk associated with the issuer of a debenture/bond or a Money Market Instrument defaulting on coupon payments or in paying back the principal amount on maturity. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. It is to be noted here that a Government Security is a sovereign security and is the safest. Corporate bonds carry a higher amount of credit risk than Government Securities. Within corporate bonds also there are different levels of safety and a bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.

Liquidity Risk on account of unlisted securities: The liquidity and valuation of the Scheme investments due to their holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment. The unlisted security can go down in value before the divestment date and selling of these securities before the divestment date can lead to losses in the portfolio.

Settlement Risk: Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.

Risk Associated with Securitized Debt

The Scheme may invest in domestic securitized debt such as Asset Backed Securities (“ABS”) or Mortgage Backed Securities (“MBS”). ABS are securitized debts where the underlying assets are receivables arising from various loans including automobile loans, personal loans, loans against consumer durables, etc. MBS are securitized debts where the underlying assets are receivables arising from loans backed by mortgage of residential / commercial properties.

At present in Indian market, following types of loans are securitized:

1. Auto Loans (cars / commercial vehicles /two wheelers)
2. Residential Mortgages or Housing Loans
3. Consumer Durable Loans
4. Personal Loans
5. Corporate Loans

In terms of specific risks attached to securitization, each asset class would have different underlying risks. Residential Mortgages generally have lower default rates than other asset classes, but repossession becomes difficult. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is fairly easier and better compared to mortgages. Asset classes like personal loans, credit card receivables are unsecured and in an economic downturn may witness higher default.

The rating agency defines margins, over collateralization and guarantees to bring risk in line with similar AAA rated securities. The factors typically analyzed for any pool are as follows:

- a. Assets securitized and Size of the loan: This indicates the kind of assets financed with the loan and the average ticket size of the loan. A very low ticket size might mean more costs in originating and servicing of the assets.
- b. Diversification: Diversification across geographical boundaries and ticket sizes might result in lower delinquency.
- c. Loan to Value Ratio: Indicates how much % value of the asset is financed by borrowers own equity. The lower this value the better it is. This suggests that where the borrowers own contribution of the asset cost is high; the chances of default are lower.
- d. Average seasoning of the pool: This indicates whether borrowers have already displayed repayment discipline. The higher the number, the more superior it is.

The other main risks pertaining to Securitized debt are as follows:

Prepayment Risk: This arises when the borrower pays off the loan sooner than expected. When interest rates decline, borrowers tend to pay off high interest loans with money borrowed at a lower interest rate, which shortens the average maturity of ABS. However, there is some prepayment risk even if interest rates rise, such as when an owner pays off a mortgage when the house is sold or an auto loan is paid off when the car is sold.

Reinvestment Risk: Since prepayment risk increases when interest rates decline, this also introduces reinvestment risk, which is the risk that the principal can only be reinvested at a lower rate.

Risks associated with Derivatives Transactions

Credit Risk: The credit risk is the risk that the counter party will default in its obligations and is generally small as in a Derivative transaction there is generally no exchange of the principal amount.

Interest rate Risk: Derivatives carry the risk of adverse changes in the price due to change in interest rates.

Basis Risk: When a bond is hedged using a Derivative, the change in price of the bond and the change in price of the Derivative may not be fully correlated leading to basis risk in the portfolio.

Liquidity Risk: During the life of the Derivative, the benchmark might become illiquid and might not be fully capturing the interest rate changes in the market, or the selling, unwinding prices might not reflect the underlying assets, rates and indices, leading to loss of value of the portfolio.

Model Risk: The risk of mis-pricing or improper valuation of Derivatives.

Trade Execution: Risk where the final execution price is different from the screen price leading to dilution in the spreads and hence impacting the profitability of the reverse arbitrage strategy.

Systemic Risk: For Derivatives, especially OTC ones, the failure of one Counter Party can put the whole system at risk and the whole system can come to a halt.

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of

fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

The risks associated with the use of Derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

| COMPARISON OF EXISTING OPEN-ENDED DEBT SCHEMES | | | | |
|---|--|--|---|--|
| Name of the existing Scheme | Investment Objective | Differentiation | AUM as on March 31, 2017 (Rs. in crores) | Number of Folios as on March 31, 2017 |
| Indiabulls Liquid Fund | To provide a high level of liquidity with returns commensurate with low risk through a portfolio of money market & debt securities with maturity of upto 91 days. | Portfolio Comprises of Money Market & Debt Instruments with Maturity up to 91 days only. | 4387.30 | 2398 |
| Indiabulls Ultra Short Term Fund | To provide liquidity with returns commensurate with low risk through a portfolio of money market and debt securities. | Portfolio comprises of Money Market & Debt Instruments with maturity less than 1 year as well as debt instruments with maturity greater than 1 year. | 1072.69 | 722 |
| Indiabulls Gilt Fund | 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. | Portfolio comprises of Securities created and issued by Central Government and/ or State Governments including T-Bills and Cash & Cash Equivalent Securities, CBLO, Repos & Reverse Repos in Govt. Securities. | 13.48 | 119 |
| Indiabulls Income Fund | 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. | Portfolio comprises of Debt instruments and securitized debt and Money Market Instruments. | 34.35 | 188 |
| Indiabulls Short Term Fund | To generate stable returns over short term with a low risk strategy while maintaining liquidity through a portfolio comprising debt and money market instruments. | Portfolio comprises of Money market instruments and debt Instruments with maturity less than 3 years and 3 years to 5 years, resp. | 614.61 | 1179 |
| Indiabulls Monthly Income Plan | The primary objective of the Scheme is to generate regular monthly returns through investment primarily in debt securities. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity securities. Monthly Income is not assured and is subject to availability | The asset allocation to the extent of 80% to 90% in Money market and Debt instruments and 10% to 20% in Equity and Equity related securities. | 15.67 | 74 |

| | | | | |
|---|---|---|--------|------|
| | of distributable surplus. However, there can be no assurance that the investment objective | | | |
| Indiabulls FMP - Series V - (Plan 1) - 1175 Days | The Primary Investment Objective of the Scheme is to generate returns and capital appreciation by investing in a portfolio of Debt and Money Market Securities. The Scheme will invest only in such securities which mature on or before the date of maturity of the Scheme. There is no assurance that the investment objective of the Scheme will be realized. | The asset allocation to the extent of 80% to 90% in Debt Securities and 0% - 20% in Money market Securities/Instruments. | 40.62 | 43 |
| COMPARISON OF EXISTING OPEN-ENDED EQUITY SCHEMES | | | | |
| Indiabulls Blue Chip Fund | 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. | Portfolio comprises of Equity and equity related securities and Debt & Money market securities/instruments. | 36.02 | 3012 |
| Indiabulls Arbitrage Fund | To generate income by predominantly investing in arbitrage opportunities in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments. | The asset allocation to the extent of 65% to 100% in Equity and Equity Derivatives is on account of arbitrage strategy pursued by the fund from the hedging perspective and not the exposure. | 645.40 | 486 |
| Indiabulls Value Discovery Fund | The primary objective of the Scheme is to seek to generate capital appreciation by investing in a portfolio of Equity and Equity related securities of companies that meet the relative value criteria and fall within top 500 by market cap. A company is considered as showing high relative value if it has a combination of higher RoCE and higher earnings yield. 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. | The asset allocation to the extent of 65% to 100% Equity and Equity related instruments and Debt, Money Market instruments, Cash and equivalent upto 0% to 35%. | 40.22 | 420 |

Uniform disclosure on treatment of applications under "Direct"/ "Regular" Plans:

| Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured |
|----------|---------------------------------------|--------------------------------|-----------------------------|
| 1 | Not mentioned | Not mentioned | Direct Plan |
| 2 | Not mentioned | Direct | Direct Plan |
| 3 | Not mentioned | Regular | Direct Plan |
| 4 | Mentioned | Direct | Direct Plan |
| 5 | Direct | Not Mentioned | Direct Plan |
| 6 | Direct | Regular | Direct Plan |
| 7 | Mentioned | Regular | Regular Plan |
| 8 | Mentioned | Not Mentioned | Regular Plan |

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

Risk Profile

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

- 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.

SIP/ STP/ SWP/ Dividend Sweep Facilities

| | |
|--------------|---|
| SIP Facility | <p>Systematic Investment Plan (SIP):</p> <p>This facility enables investors to save and invest periodically over a longer period of time. It is a convenient way to “invest as you earn” and affords the investor an opportunity to enter the market regularly, thus averaging the acquisition cost of Units. The conditions for investing in SIP will be as follows: SIP Frequency : Monthly and Quarterly;</p> |
|--------------|---|

| | |
|--------------|--|
| | <p>Minimum SIP installment amount: Monthly: Rs. 500/- and in multiples of Re.1/- thereafter;</p> <p>Quarterly: Rs. 1500/- 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]. Investors may also choose to invest in SIP without the first SIP installment cheque.</p> <p>SIP Dates: 1st /5th / 10th / 15th / 20th/ 25th of the month/ 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> <p>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:</p> <ul style="list-style-type: none"> • 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 instalment date); and • SIP frequency: Monthly <p>The load structure prevailing at the time of submission of the SIP application [whether fresh or extension] will apply for all the installments indicated in such application;</p> <p>All the cheques/ payment instructions [including the first cheque/payment instruction] shall be of equal amounts in case of SIP applications;</p> <p>Investors may also choose to invest any lumpsum amount along with the first SIP installment by way of a single cheque/ payment instruction. However, in such a scenario, the minimum amount of the first cheque/payment instruction has to be Rs. 500/-</p> <p>Investors will have the right to discontinue the SIP facility at any time by sending a written request to any of the Official Point(s) of Acceptance. Notice of such discontinuance should be received at least 30 days prior to the due date of the next debit. On receipt of such request, the SIP facility will be terminated. It is clarified that if the Fund fails to get the proceeds for three consecutive Installments out of a continuous series of Installments submitted at the time of initiating a SIP), the AMC reserves the right to discontinue the SIP.</p> |
| STP Facility | <p>Systematic Transfer Plan (STP):</p> <p>This facility enables unitholders to transfer a fixed specified amount from one open-ended scheme of the Fund (source scheme) to another open-ended scheme of the Fund (target scheme), in existence at the time of availing the facility of STP, at applicable NAV, subject to the minimum investment criteria of the target scheme. Investors can opt for the Systematic Transfer Plan by investing a lump sum amount in one scheme of the fund and providing a standing instruction to transfer sums at regular intervals. Investors could also opt for STP from an existing account by quoting their account/ folio number. However, units marked under lien or pledged in the source scheme shall not be eligible for STP.</p> <p>The conditions for investing in STP will be as follows: 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 Frequency : Daily, Weekly, Monthly and Quarterly</p> <p>Minimum STP installment amount: Rs. 500/- per installment and in multiples of Re.1/- thereafter for Daily/ Weekly/ Monthly/ Quarterly;</p> <p>Minimum No. of STP installments :</p> <p>Daily - 4 installments Weekly - 4 installments Monthly - 4 installments Quarterly - 4 installments</p> <p>STP Dates:</p> <p>Weekly option - On every Friday of the week</p> <p>Monthly/ Quarterly option – 2nd, 8th, 15th or 23rd of the month/ of any month in the quarter</p> <p>Daily Systematic Transfer Plan (STP) Facility</p> <table border="1" data-bbox="581 852 1403 1125"> <tr> <td>Transfer In/ Switch In Scheme</td> <td>• Indiabulls Gilt Fund</td> </tr> <tr> <td>Minimum Daily STP Amount</td> <td>Rs.50/- per installment and in multiple of Re. 1 thereafter.</td> </tr> <tr> <td>Minimum Daily STP Period</td> <td>6 months (Daily STP will not be processed on Saturday, Sunday & Public Holidays).</td> </tr> </table> <p>Registration period: A minimum period of 8 business days shall be required for registration under STP.</p> <p>The default options (where the period, frequency and STP date are not indicated) will be as follows:</p> <ul style="list-style-type: none"> • STP frequency: Monthly • STP period: 12 installments. • STP date: 15th of every month. <p>Unitholder may change the amount (but not below the minimum specified amount)/ frequency by giving written notice to any of the Official Point(s) of Acceptance at least 8 business days prior to next STP execution date. Units will be allotted/ redeemed at the applicable NAV of the respective dates of the Scheme on which such investments/withdrawals are sought from the Scheme.</p> <p>The STP may be terminated on a written notice of 8 business days by a unitholder of the Scheme. The STP will be automatically terminated if all units are liquidated or withdrawn from the source scheme or pledged or upon receipt of intimation of death of the unitholder.</p> | Transfer In/ Switch In Scheme | • Indiabulls Gilt Fund | Minimum Daily STP Amount | Rs.50/- per installment and in multiple of Re. 1 thereafter. | Minimum Daily STP Period | 6 months (Daily STP will not be processed on Saturday, Sunday & Public Holidays). |
| Transfer In/ Switch In Scheme | • Indiabulls Gilt Fund | | | | | | |
| Minimum Daily STP Amount | Rs.50/- per installment and in multiple of Re. 1 thereafter. | | | | | | |
| Minimum Daily STP Period | 6 months (Daily STP will not be processed on Saturday, Sunday & Public Holidays). | | | | | | |
| SWP Facility | <p>Systematic Withdrawal Plan (SWP): This facility enables unitholders to withdraw a fixed sum (subject to tax deduction at source, if applicable) by redemption of units in the unitholder's account at regular intervals through a one-time request.</p> | | | | | | |

| | |
|--------------------------------|--|
| | <p>The conditions for investing in SWP will be as follows: At the time of availing/ registering for the SWP facility, the minimum invested amount in the source scheme should be Rs. 12,000. SWP Frequency : Monthly; Minimum SWP instalment amount: Monthly: Rs. 500/- and in multiples of Re.1/- thereafter;</p> <p>Minimum No. of SWP installments : monthly - 12 installments [including the first SWP]; SWP Dates: 2nd, 8th, 15th or 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>Registration period: A minimum period of 8 calendar days shall be required for registration under SWP.</p> <p>The default options (where the period, frequency and SWP date are not indicated) will be as follows:</p> <ul style="list-style-type: none"> • SWP period: The SWP will continue till 5 years. • SWP date: 15th of every month. <p>Unit holder may change the amount (but not below the minimum specified amount)/ frequency by giving written notice to any of the Official Point(s) of Acceptance at least 8 calendar days prior to next SWP execution date.</p> <p>The SWP may be terminated on a written notice of 8 calendar days by a unitholder of the Scheme.</p> <p>SWP will be automatically terminated if all units are liquidated or withdrawn from the Scheme or pledged or upon receipt of intimation of death of the unitholder.</p> |
| <p>Dividend Sweep Facility</p> | <p>Dividend Sweep Facility</p> <p>Dividend Sweep facility shall be in addition to the existing Dividend Payout and Dividend Reinvestment Option. Default Dividend Option shall be Dividend Payout.</p> <p>Under Dividend Sweep Facility, Unit holders can opt for switching the dividend earned under any Schemes (Source Scheme) of Indiabulls Mutual Fund into any other Schemes (Target Scheme) of Indiabulls Mutual Fund. The dividend (net of applicable DDT, if any) shall be swept subject to minimum investment eligibility requirements of the Target Scheme at applicable NAV based prices.</p> <p>The minimum amount for sweep out to be Rs. 500/-. In case the sweep amount is less than Rs. 500/-, the dividend amount shall be reinvested in the Source scheme. This facility shall be processed on the record date of the dividend declared under the Source Scheme. Further, this facility shall not allow for switch of partial dividend or switch of dividend to multiple schemes. In case the investor fails to specify his preference of Option for the Target scheme into which the dividend has to be swept, Sweep-in amount shall be invested in default plan / option as mentioned in Scheme Information Document (SID) of Target scheme.</p> |

The Load Structure prevailing at the time of submission of the STP/ SWP application will apply for all the installments indicated in such application.

The AMC reserves the right to introduce SIP/ STP/ SWP/ Dividend Sweep Facility at any other frequencies or on any other dates as the AMC may feel appropriate from time to time.

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.

Despatch of Redemption Request

Within 10 working days of the receipt of the redemption request at 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.

Expenses

ii. Annual Scheme Recurring Expenses (% of Daily Net Assets)

| 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 under Regulation 52 (6A) (b)** | 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 – 2.25%
- On the next Rs. 300 crores of the daily net assets – 2.00%
- On the next Rs. 300 crores of the daily net assets – 1.75%
- On the balance of the assets – 1.50%

The Direct Plan shall have lower expense ratio compared to the 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 Regular Plan. The current expense ratios will be updated on the AMC website viz. www.indiabullsamc.com within two working days mentioning the effective date of the change.

Provisions Relating to Service Tax:

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.

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.

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 (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

Transaction Charges

In accordance with SEBI Circular No. Cir/IMD/DF/13/2011 dated August 22, 2011, the distributor (**who has opted in based on type of product**) would be allowed to charge the existing investor a sum of Rs. 100 per subscription of Rs 10,000 and above as transaction charge and Rs. 150 to the first time investor.

No charge can be made for investments below Rs. 10,000. The transaction charge (Rs100/ Rs150) if any, will be deducted by the AMC from the subscription amount and paid to the distributor; and the balance amount will be invested in the Scheme. Thus units will be allotted against the net investment.

There would be no transaction charge on

- (a) transactions other than purchases/ subscriptions relating to new inflows, &
- (b) direct transactions with the Mutual Fund.

The transaction charges are in addition to the existing commission permissible to the distributors.

In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs.10,000/- and above. In such cases the transaction charge shall be recovered in 3 instalments.

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.indiabullsamc.com and www.amfiindia.com . You may also call 1800 266 6002 (toll free no.)

COMPLIANCE WITH SEBI CIRCULAR NO. SEBI/HO/IMD/DF2/CIR/P/2016/42 DATED MARCH 18, 2016- ENHANCING SCHEME RELATED DISCLOSURE

Scheme’s portfolio holdings (top holdings by issuer and fund allocation towards various sectors):

| Scheme Name | Security Type | Issuer | % To Assets | Rating | Industry |
|----------------------|--------------------------------------|-------------------|-------------|-----------|----------|
| Indiabulls Gilt Fund | GSEC - GOVT SECURITIES(GSE) | 8.35%GSEC2022 | 39.47% | Sovereign | GOI |
| Indiabulls Gilt Fund | GSEC - GOVT SECURITIES(GSE) | 6.97% GSEC2026 | 7.56% | Sovereign | GOI |
| Indiabulls Gilt Fund | CBLO/Reverse Repo/Net current assets | - | 3.04% | Sovereign | GOI |

Website link to obtain scheme’s latest monthly portfolio holding <http://www.indiabullsamc.com/portfolio-disclosure/>

Aggregate investment in the Scheme (As on 31 March, 2017)

| Key Personnel | Designation | Scheme | Holding as on March 31, 2017 (Amount in Rs.) |
|---------------|-----------------------------|----------------------|--|
| Malay Shah | Fund Manager – Fixed Income | Indiabulls Gilt Fund | 2,98,441.08 |

Expense Ratio Illustration

| Scheme | Expense Ratio (Apr 01, 2017) | NAV as on April 1, 2016 | NAV as on March 31, 2017 | Returns without Expense Ratio | Returns with Expense Ratio |
|---------|------------------------------|-------------------------|--------------------------|-------------------------------|----------------------------|
| Direct | 0.25% | 10.0000 | 1546.7356 | 10.00% | 9.75% |
| Regular | 1.00% | 10.0000 | 1483.1078 | 10.00% | 9.00% |

For Investor Grievances (please contact)

Name and Address of Registrar & Transfer Agent
 Karvy Selenium, Tower B, Plot number 31 & 32
 Financial District, Gachibowli, Hyderabad 500 032 .
 Tel: 040-33215281, Fax: 040-23311968
 Website: <https://www.karvymfs.com>

Ms. Nishima Avasthi

11th Floor, Tower-1, Indiabulls Finance Centre,
Elphinston Mills Compound, Senapati Bapat Marg,
Elphinston (West), Mumbai – 400 013.
Tel: 022-6189 1373’ Fax: 022-6189 1320
Toll free no. 1800 266 6002
Email: customercare@indiabullsamc.com

UNITHOLDERS’ INFORMATION

Account Statement:

For normal transactions (other than SIP/STP/SWP/ Dividend Sweep) during ongoing sales and repurchase:

- The AMC shall issue to the investor whose application (other than SIP/STP/SWP/ Dividend Sweep) has been accepted, an account statement specifying the number of units allotted by e-mail to those unitholders who have provided an e-mail address.

For SIP/STP / SWP/ Dividend Sweep transactions:

- The first Account Statement under SIP/STP/ SWP/ Dividend Sweep shall be issued within 10 working days of the initial investment/ transfer.

Consolidated Account Statement (CAS):

In accordance amendment to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 read with SEBI Circular No. Cir/ IMD/ DF/ 16 / 2011 dated September 08, 2011 the following shall be applicable with respect to dispatch of Consolidated Account Statement (CAS):

- The AMC shall issue a CAS for each calendar month on or before tenth day of succeeding month detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all the schemes of all mutual funds in whose folios transaction has taken place during that month.
- The AMC shall issue a CAS every half-year (September/ March) on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds to all such investors in whose folios no transaction has taken place during that period.
- Alternately, a soft copy of the CAS shall be mailed to the investors’ e-mail address, instead of physical statement, if so mandated.
- A CAS shall not be issued to the investor who has not updated their Permanent Account Number (PAN) in their respective folio.

Note:

- If an applicant so desires, the AMC will issue an Account Statement to the applicant within 5 working days from the receipt of such request without any charges.
- The unitholder may request for a physical Account Statement by writing/calling the AMC/ ISC/ Registrar & Transfer Agent.
- For normal transactions and SIP/ STP/ SWP/ Dividend Sweep transactions as stated above, in the event the account has more than one registered holder, the first-named Unit holder shall receive the Account Statement.
- Where units are held by investor in demat form, the demat statement issued by the Depository Participant will be deemed adequate compliance with the requirements in respect of dispatch of statements of account.
- Investor may opt out of CAS facility if they do not wish to avail the same.

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.indiabullsamc.com on or before the 10th day of the succeeding month.

Monthly Average Asset Under Management (AAUM):

The Mutual Fund/AMC shall disclose AAUM of the scheme as on the last day of the month on its website www.indiabullsamc.com on or before the 7th working 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.indiabullsamc.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.indiabullsamc.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.indiabullsamc.com).

Employee Unique Identification Number (EUIN):

Distributor shall provide EUIN in the Application Form particularly in case of advisory transactions, as EUIN would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor.

LIST OF COLLECTION CENTRES

AMC Investor Service Centres:

- **Ahmedabad:** Radhika House, 2nd Floor, Opp. Mayor Bungalow, Law Garden, Navrangpura, Ahmedabad-380 006.
- **Bangalore:** No.103, 2nd floor, Samskruthi Chambers, K.H. Road, Bangalore-560027.
- **Chennai:** Apex Chambers, 3rd Floor, No. 20, Sir Theyagaraya Road (Pondy Bazar), T Nagar, Chennai - 600 017.
- **Hyderabad:** Park City Plaza, 3rd Floor, Road No. 1, Banjara Hills, Hyderabad – 500 034. Tel. No.: 040 - 47579911
- **Kolkatta:** 31, Chowringhee Road, 3rd Floor, Park Street Junction, Kolkata - 700016
- **Mumbai:** Indiabulls Finance Centre Tower - 1, 11th Floor, Senapati Bapat Marg, Elphinstone (West), Mumbai – 400 013.
- **New Delhi M - 62 & 63,** 1st Floor, Connaught Place, New Delhi - 110 001.
- **Pune:** No. 115, City Mall, 1st Floor, University Road, Opp. Pride House, Shivajinagar, Pune – 411007. Tel. No.: 020 - 30186714

KARVY Investor Service Centres:

- **Ahmedabad:** 201/202 Shail Complex, Opp: Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, Ahmedabad- 380006, Tel : 079-65445550, 079-26402967,
- **Alwar:** 101, Saurabh Tower , Opp. Uit , Near Bhagat Singh Circle, Road No.2, Alwar- 301001, Tel : 0144-2335550/ 0144-2335551,
- **Amritsar:** 72-A, Taylor'S Road, Opp Aga Heritage Club, Amritsar- 143001, Tel : 0183-5053802,
- **Asansol:** 114/71 G T Road, Near Sony Centre, Bhanga Pachil, - Asansol- 713303, Tel : 0341-2220077,
- **Bangalore:** 59, Skanda puttanna Road, Basavanagudi, Bangalore- 560004, Tel : 080-26602852,080-26609625
- **Baroda:** 203, Corner point, Jetalpur Road, Baroda, Gujarat, Baroda- 390007, Tel : 0265-2353506,0265-2353507
- **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur- 812001, Tel : 7857015102,
- **Bhilai:** Shop No -1, First Floor Plot No -1, Commercial Complex Nehru Nagar - East - Bhilai- 490020, Tel : 0788-2289499/ 2295332,
- **Bhubaneswar:** A/181, Back Side of Shivam Honda Show Room, Saheed Nagar - Bhubaneswar- 751007, Tel : 0674-6534585,0674-2360334
- **Bokaro:** B-1, 1st Floor, City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro- 827004, Tel : 9204061959,06542-335616
- **Chandigarh:** Sco- 2423-2424, Above Mirchi Restaurent, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh-160022, Tel : 0172-5101342,
- **Chennai:** F-11, Akshaya Plaza, 1St Floor, 108, Adhithanar Salai, Egmore, Opp to Chief Metropolitan Court, Chennai- 600002, Tel : 044-42028512,044-42028513, 044-42028858
- **Coimbatore:** 3rd Floor, Jaya Enclave, 1057 Avinashi Road - Coimbatore- 641018, Tel : 0422 - 4388011, 0422 - 4388013/0422 - 4388451/0422 - 4388012/0422 – 4388014
- **Cuttack:** Opp Dargha Bazar Police station, Dargha Bazar, Po - Buxi Bazar - Cuttack- 753001, Tel: 0-9238102118 (Tata Basephone),
- **Darbhanga:** Jaya Complex, 2nd Floor, Above Furniture Planet, Donar, Chowk, Darbhanga- 846003, Tel: 7857015103,
- **Dehradun:** Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, Dehradun- 248001, Tel : 8899928349/ 8899928350,
- **Dhanbad:** 208 New Market, 2nd Floor, Bank More – Dhanbad - 826001, Tel : 0326-6452027,
- **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor City Centre, Distt. Burdwan, Durgapur-16, Durgapur- 713216, Tel : 0343-6512111,
- **Faridabad:** A-2B, 3rd Floor, Neelam Bata Road, Peer ki Mazar,, Nehru Groundnit, Faridabad- 121001, Tel: 8287922816,
- **Gaya:** 1st Floor Lal Bhawan, Tower Chowk,, Near Kiran Cinema, Gaya- 823001, Tel : 0631-2220065,

- **Ghaziabad:** 1st Floor C-7 - Lohia Nagar, Ghaziabad- 201001, Tel : 8287059970,
- **Gorakhpur:** Above V.I.P. House adjacent, A.D. Girls College, Bank Road, Gorakhpur- 273001, Tel: 8081127735, 0551 – 2333825
- **Gurgaon:** Shop No.18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon- 122001, Tel: 8287956344,
- **Guwahati:** 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road - Guwahati- 781007, Tel: 8811036746, 0361-2203324
- **Hyderabad:** Karvy House, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad- 500034, Tel: 040-44857874 / 75 / 76,
- **Indore:** 2nd floor, 203-205 Balaji Corporate House, Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square Indore, Indore- 452001, Tel : 0731-4266828/4218902,
- **Jaipur:** S16/A IIIrd Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur- 302001, Tel: 01414167715/17,
- **Jalandhar:** 1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar- 144001, Tel : 0181-5094410,
- **Jamshedpur:** 2nd Floor, R R Square, SB Shop Area, Near Reliance Foot Print & Hotel- BS Park Plaza, Main Road, Bistupur, Jamshedpur- 831001, Tel : 0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007,
- **Kanpur:** 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur- 208001, Tel : 8081127738 / 8081127740,
- **Kolkata:** Apeejay House (Beside Park Hotel), C Block, 3rd Floor, 15 Park Street, Kolkata- 700016, Tel: 033 66285900,
- **Lucknow:** 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow- 226001, Tel: 8081127722, 0522-2236819/3213115
- **Ludhiana:** SCO - 136 , 1st Floor Above Airtel Showroom , Feroze Gandhi Market , Ludhiana- 141001, Tel: 0161-4648747,
- **Malda:** Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda- 732101, Tel: 03512-223763,
- **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort- 400001, Tel: 022-66235353,
- **Muzaffarpur:** First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur- 842001, Tel: 7857015105,
- **Mysore:** L-350, Silver Tower, Ashoka Road, Opp. Clock Tower, Mysore - 570001, Tel: 0821-2438006,
- **Nagpur:** Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Apartment Opp Khandelwal Jewelers, Dharampeth, Nagpur- 440010, Tel: 0712-2533040,
- **Nasik:** F-1, Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan, Nasik- 422002, Tel: 0253-6611395, 0755-3010732
- **New Delhi:** 305 New Delhi House, 27 Barakhamba Road - New Delhi - 110001, Tel: 011- 43681700 ,
- **Noida:** 405, 4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida- 201301, Tel: 8287831058,
- **Panjim:** Flat No.1-A, H. No. 13/70, Timotio Bldg, Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area), Panjim- 403001, Tel: 0832-2426873, 0832-2426874
- **Patna:** 3A, 3rd Floor Anand Tower, Exhibition Road, Opp ICICI Bank, Patna- 800001, Tel : 0612-4323066,
- **Pune:** Mozaic Bldg, CTS No.1216/1, Final, Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune- 411004, Tel: 020-66496700 / 66496701, 9833067872
- **Raipur:** Shop No-TF-31, 3rd Floor, Millenium Plaza, Near Old Indian Coffee House, G E Road,, Raipur- 492001, Tel : 0771-4052620,
- **Ranchi:** Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower , Ranchi- 834001, Tel: 0651-2331320,
- **Siliguri:** Nanak Complex, Sevoke Road - Siliguri- 734001, Tel: 0353-2522579,
- **Surat:** G-5 Empire State Buliding, Nr Udhna Darwaja, Ring Road, Surat - 395002, Tel: 0261-2311100/ 2339100, 0261-2339100
- **Trichy:** 60, Sri Krishna Arcade, Thennur High Road - Trichy- 620017, Tel: 0431-4020227,
- **Varanasi:** D-64/132 1st Floor, Anant Complex, Sagra, Varanashi- 221010, Tel: 8081127746,
- **Visakhapatnam:** Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam- 530016, Tel: 0891-2714125