

Key Information Memorandum

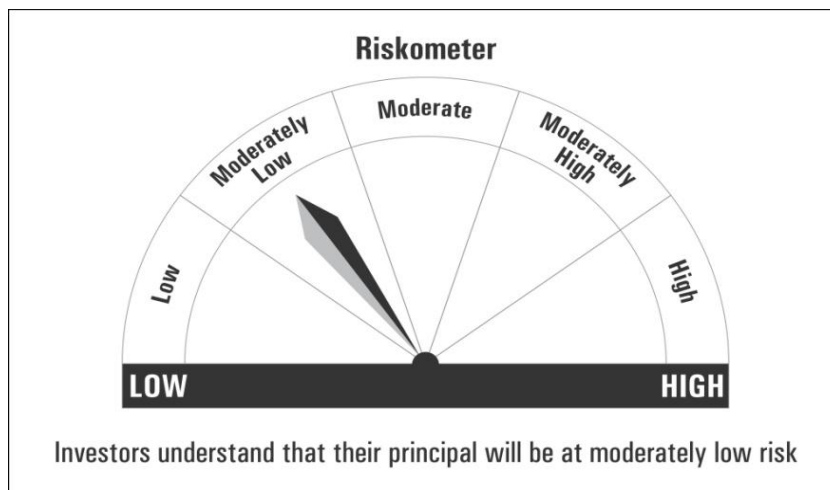
INDIABULLS SAVINGS FUND

(इंडियाबुल्स बचत पूंजी)

(An open ended debt scheme investing in money market instruments)

This product is suitable for investors who are seeking*
<ul style="list-style-type: none"> • Short Term Savings. • A money market scheme that seeks to provide reasonable returns, commensurate with moderately low risk while providing a high level of liquidity. • Moderately Low Risk

Note: Risk is represented as:



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

New Fund Offer opens on: September 17, 2018

New Fund Offer closes on: September 18, 2018

Scheme re-opens on: Within 5 Business Days of the Date of Allotment

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

Offer for Units of Rs.1000/- per unit during the New Fund Offer period and at NAV based prices upon re-opening.

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 Centers 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 September 04, 2018.

I] KEY SCHEME FEATURES

Name of the Scheme	INDIABULLS SAVINGS FUND (इंडियाबुल्स बचत पूंजी) (An open ended debt scheme investing in money market instruments)										
Investment Objective	<p>A money market scheme that seeks to provide reasonable returns, commensurate with moderately low risk while providing a high level of liquidity.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>										
Asset Allocation	<table border="1" data-bbox="488 792 1445 945"> <thead> <tr> <th rowspan="2">Instrument</th> <th colspan="2">Indicative Allocation (% of Net Assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>Money market instruments*</td> <td>0</td> <td>100</td> <td>Low</td> </tr> </tbody> </table> <p>*The Scheme shall make investment in money market instruments having maturity up to 1 Year.</p> <p>The scheme may invest up to maximum of 100% of its total assets in Derivatives.</p> <p>The Scheme may undertake repo/ reverse repo transactions in Corporate Debt Securities and such other transactions in accordance with guidelines issued by SEBI from time to time. Scheme may invest up to maximum of 50% of its total assets in Repo/Reverse repo transactions.</p> <p>The Fund shall not take any leveraged position. The total investments in the Fund including investment in debt, money market and other securities and gross exposure of debt derivatives , if any, shall not exceed 100% of the net assets under management in the scheme.</p> <p>The scheme shall not be investing in foreign securities and also the scheme shall not be engaging in any short-selling.</p> <p>Details pertaining to the same are mentioned under the heading “HOW WILL THE SCHEME ALLOCATE ITS ASSETS?” in the Scheme Information Document (SID).</p>	Instrument	Indicative Allocation (% of Net Assets)		Risk Profile	Min	Max	Money market instruments*	0	100	Low
Instrument	Indicative Allocation (% of Net Assets)		Risk Profile								
	Min	Max									
Money market instruments*	0	100	Low								
Investment Strategy	<p>The Fund shall be managed according to the Investment Objective - A money market scheme that seeks to provide reasonable returns, commensurate with moderately low risk while providing a high level of liquidity. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. This scheme is positioned to meet the needs of those investors who want to deploy their funds for a short period of time with the moderately low risk. The returns would match the levels of risk taken in the portfolio.</p>										

Risk factors	<p>STANDARD RISK FACTORS:</p> <ol style="list-style-type: none"> 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 Scheme is not a guaranteed or assured return Scheme. 7. In the event of receipt of inordinately large number of redemption requests or of a restructuring of any of the Scheme's portfolio, there may be delays in the redemption of Units. <p>SPECIAL CONSIDERATIONS</p> <ul style="list-style-type: none"> • Prospective investors should study this Scheme Information Document and Statement of Additional Information carefully in its entirety and should not construe the contents hereof as advise relating to legal, taxation, financial, investment or any other matters and are advised to consult their legal, tax, financial and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, before making a decision to invest/redeem/hold Units. • Neither this Scheme Information Document ("SID"), SAI nor the Units have been registered in any jurisdiction. The distribution of this Scheme Information Document or Statement of Additional Information in certain jurisdictions may be restricted or totally prohibited to registration requirements and accordingly, persons who come into possession of this Scheme Information Document or Statement of Additional Information are required to inform themselves about and to observe any such restrictions and/ or legal compliance requirements. • The AMC, Trustee or the Mutual Fund have not authorized any person to issue any advertisement or to give any information or to make any representations, either oral or written, other than that contained in this Scheme Information Document or the Statement of Additional Information or as provided by the AMC in connection with this offering. Prospective Investors are advised not to rely upon any information or representation not incorporated in the Scheme Information Document or Statement of Additional Information or as provided by the AMC as having been authorized by the Mutual Fund, the AMC or the Trustee. • Redemption due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any such tax consequences that may arise due to such Redemptions. • The Trustee, AMC, Mutual Fund, their directors or their employees shall not
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be liable for any of the tax consequences that may arise, in the event that the Scheme is wound up for the reasons and in the manner provided in Statement of Additional Information.

- The tax benefits described in this Scheme Information Document and Statement of Additional Information are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India as on the date of this Scheme Information Document and the Unit holders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unit holder is advised to consult his / her own professional tax advisor.
- The Mutual Fund may disclose details of the investors account and transactions there under to those intermediaries whose stamp appears on the application form or who have been designated as such by the investor. In addition, the Mutual Fund may disclose such details to the bankers, as may be necessary for the purpose of effecting payments to the investor. The Fund may also disclose such details to regulatory and statutory authorities/bodies as may be required or necessary.
- As the liquidity of the Scheme investments may sometimes be restricted by trading volumes and settlement periods, the time taken by the Fund for Redemption of Unit may be significant in the event of an inordinately large number of Redemption Requests or of a restructuring of the Scheme portfolio. In view of this, the Trustee has the right, in its sole discretion, to limit redemptions under certain circumstances - please refer to the paragraph "Right to Limit Redemptions in SAI".
- Pursuant to the provisions of Prevention of Money Laundering Act, 2002, if after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, on failure to provide required documentation, information, etc. by the Unit holder the AMC shall have absolute discretion to report such suspicious transactions to FIU-IND (Financial Intelligence Unit – India) and/ or to freeze the folios of the investor(s), reject any application(s)/redemptions / allotment of Units.
- The AMC is acting as the investment manager for Indiabulls AIF, which is formed as a trust and has received registration as a Category II Alternative Investment Fund from SEBI vide Registration No. IN/AIF2/14-15/0133. Till date, the Fund has launched three schemes namely, Indiabulls Real Estate Fund, Indiabulls High Yield Fund and Indiabulls Dual Advantage Commercial Asset Fund. The AMC is also registered as a Portfolio Manager with SEBI vide Registration No. INP000004938 and till date managing Discretionary and Advisory portfolio. The AMC will ensure that any potential conflicts between the AIF Fund, PMS Portfolio and the Mutual Fund will be adequately addressed by (a) compliance with the requirements under Regulation 24(b) of the SEBI (Mutual Funds) Regulations, 1996 which require that the AMC cannot undertake any activity which is in conflict with the activities of the mutual fund; (b) ensuring that the fund manager(s) of each scheme of the Mutual Fund, will not play any role in the

	<p>day-to-day operations of the AIF Fund & PMS and the key investment team of the AIF Fund & PMS is not involved with the activities of the Mutual Fund; and (c) ensuring that there is no inter-se transfer of assets between the Mutual Fund and any scheme of the AIF Fund & PMS portfolio.</p> <ul style="list-style-type: none"> • The AMC may utilise the services of the sponsor or any of its associates or Indiabulls Ventures Ltd (Registered Stock Broker), for the purpose of any securities transaction and distribution and sale of securities. In such events, the brokerage or commission paid to the Sponsor or any of its associates or Indiabulls Ventures Ltd. shall be disclosed in the half-yearly annual accounts of the mutual fund. • The Mutual Fund/AMC and its empanelled broker(s) have not given and shall not give any indicative portfolio/ yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the scheme. Investors are requested to study the terms of the offer carefully before investing in the Scheme, and to retain this SID and the SAI for future reference.
<p>Plans</p>	<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>
<p>Options</p>	<p>The Scheme has the following Options across a common portfolio:</p> <ul style="list-style-type: none"> • Growth Option • Dividend Option <p>The Dividend Option has the following Facilities: Dividend Reinvestment Facility (available for weekly, fortnightly and monthly frequency) Dividend Pay-out Facility (available for weekly, fortnightly and monthly frequency).</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.</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>

	Purchase (First purchase)	Additional Purchase (Subsequent purchase)	Redemption
Minimum Application Amount/ Number of 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. 500 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.
Benchmark Index	CRISIL Money Market Index		
Name of the Fund Managers	Mr. Malay Shah		
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:</p> <p>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>		
Applicable NAV (after the scheme opens for repurchase and sale)	<p>For Subscriptions/Purchases including Switch-ins:</p> <ul style="list-style-type: none"> ▪ In respect of valid applications of investment amount less than Rs. 2 Lakh 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 Lakh received up to 3.00 pm on a Business Day, and the 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 on which funds are available for utilization will be applicable; ▪ In respect of valid applications of investment amount less than Rs. 2 Lakh 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 Lakh received after 3.00 pm on a Business Day, and the funds are 		

	<p>available for utilization 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</p> <ul style="list-style-type: none"> ▪ Irrespective of the time of receipt of application of investment amount equal to or more than Rs. 2 Lakh, 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 on which the funds are available for utilization will be applicable. <p>For allotment of units, it shall be ensured that:</p> <p>a) For all valid applications of investment amount less than Rs. 2 Lakh the application is received before the applicable cut-off time;</p> <p>b) For all valid applications of investment amount equal to or more than Rs. 2 Lakh</p> <ul style="list-style-type: none"> i. the application is received before the applicable cut-off time, ii. Funds for the entire amount of subscription / purchase as per the application/ switch-in request are credited to the bank account of the Scheme before the cut-off time, iii. The funds are available for utilisation before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme. <p>For Redemption/ Switch out</p> <ul style="list-style-type: none"> ▪ In respect of valid applications received upto 3.00 p.m. on a Business Day, the closing NAV of the same day will be applicable; and ▪ In respect of valid applications received after 3.00 p.m., the closing NAV of the next Business Day will be applicable.
Name of the Trustee Company	Indiabulls Trustee Company Limited
Performance of the Scheme	This Scheme is a new scheme and does not have any performance track record.
Expenses of the Scheme i. Load Structure	<p>Entry Load: Not Applicable</p> <p>Exit Load: Nil</p> <p>In accordance with SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase/ additional purchase/ switch-in/ SIP/ STP transactions. The upfront commission, if any, on investment made by the investor shall be paid by the Investor directly to the Distributor, based on the Investors assessment of various factors including the</p>

	<p>service rendered by the Distributor.</p> <p>Load shall be applicable for switches between eligible schemes of Indiabulls Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between options within the schemes of Indiabulls Mutual Fund.</p>
Expenses of the Scheme	<p>On the first Rs. 100 crores of the daily net assets – 2.25%</p> <p>On the next Rs. 300 crores of the daily net assets – 2.00%</p> <p>On the next Rs. 300 crores of the daily net assets – 1.75%</p> <p>On the balance of the assets – 1.50%</p>
Facilities offered during the NFO	<p>During the NFO the investors can subscribe to the Units of a Fund under the ASBA facility. Under the ASBA facility, the amount towards subscription of the Units shall be blocked in the bank accounts of the applicants as mandated till the allotment of Units. For details regarding the procedure for applying through the ASBA facility, please refer SAI.</p>
Systematic Investment Plan (SIP) (NFO and ongoing basis)	<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:</p> <p>SIP Frequency : Monthly and Quarterly;</p> <p>Minimum SIP installment amount: Monthly: Rs. 500/- and in multiples of Re.1/- thereafter and Quarterly: Rs. 1500/- and in multiples of Re.1/- thereafter</p> <p>Default SIP Amount: Rs. 1000/-</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> <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 installment date); and • SIP frequency: Monthly
Dividend Sweep Facility	<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>
<p>Systematic Withdrawal Plan (SWP) (Ongoing basis)</p>	<p>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:</p> <p>At the time of availing / registering for the SWP facility, the minimum invested amount in the source scheme should be Rs. 17,000.</p> <p>SWP Frequency : Monthly;</p> <p>Minimum SWP installment 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];</p> <p>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>
Dispatch of Redemption Request	<p>Within 10 working days of the receipt of the redemption request at the authorized center of the Indiabulls Mutual Fund.</p>
Dividend Policy	<p>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.</p>
Transaction Charges	<p>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:</p> <ol style="list-style-type: none"> 1. The Distributor, (who has opted in based on 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. 2. 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. 3. 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. 4. No Transaction charges shall be levied: <ol style="list-style-type: none"> a) Where the investor purchases the Units directly from the Mutual Fund. b) Where the amount of investment is below Rs. 10,000/- per subscription. c) 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. 5. The terms and conditions relating to transaction charges shall be part of the application form in bold print. 6. 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. <p>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 August 22, 2011.</p>

<p>Tax Treatment for the Investors (Unitholder)</p>	<p>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.</p> <p>However, the information provided therein is for general information purpose only and is based on the prevailing tax laws. In view of the individual nature of the implications, each investor is advised to consult with his or her own tax advisors with respect to the specific tax and other implications arising out of his or her participation in the schemes.</p>
<p>Daily Net Asset Value (NAV) Publication</p>	<p>The AMC will calculate the NAVs for all the Business Days. The NAV shall also be available on AMC website (www.indiabullsamc.com). You may also call 1800 266 6002 (toll free no.)</p>
<p>Unitholders Information</p>	<p>For normal transactions (other than SIP/STP/SWP/ Dividend Sweep Facility) during ongoing sales and repurchase:</p> <ul style="list-style-type: none"> • The AMC shall issue to the investor whose application (other than SIP/STP/SWP/ Dividend Sweep Facility) 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. <p>For SIP/STP / SWP/ Dividend Sweep Facility transactions:</p> <ul style="list-style-type: none"> • The first Account Statement under SIP/STP/ SWP shall be issued within 10 working days of the initial investment/ transfer. <p>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; SEBI Circular No. CIR/MRD/DP/31/2014 November 12, 2014; SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P /2016 /89 dated September 20, 2016 the following shall be applicable with respect to dispatch of Consolidated Account Statement (CAS):</p> <ul style="list-style-type: none"> • The CAS shall be generated on a monthly basis. The Consolidated CAS across various AMCs shall be delivered by the depositories within ten days from the month end. • Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme. • Further, CAS issued for the half-year (ended September/ March) shall also provide <ul style="list-style-type: none"> ○ The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor’s total investments in each MF scheme. The term ‘commission’ here refers to all direct monetary payments and other payments made in the form of gifts/ rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as GST

(wherever applicable, as per existing rates), operating expenses, etc.

- The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.
- Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period
- Where statements are presently being dispatched by email either by the Mutual Funds or by the Depositories, CAS shall be sent through email. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered in the Depository system.
- A CAS shall not be issued to the investor who has not updated their Permanent Account Number (PAN) in their respective folio. Investor may opt out of CAS facility if they do not wish to avail the same.

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 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.

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.

Account Statement for demat account holders

Investors shall receive the demat account statement /demat holding statement directly from the DP with whom the investor holds the DP account. The statement issued by the DP will be deemed adequate compliance with the requirements in respect of dispatch of Account Statement. In case of any specific requirements/queries on the account statement, investor should directly contact the respective DP's.

	<p>Annual Report 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 within 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. Scheme wise annual report shall also be displayed on the website of the AMC (www.indiabullsamc.com)</p> <p>Monthly/ Half yearly disclosures The Mutual Fund and AMC shall publish the Scheme Portfolio within ten days from the close of month. Mutual Fund / AMC shall disclose portfolio (along with ISIN) as on the last day of the month / half year of the scheme on its website www.indiabullsamc.com and on the website of AMFI within 10 days from the close of each month / half year respectively in a downloadable spreadsheet format.</p> <p>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.</p> <p>For SIP transactions: The first Account Statement under SIP shall be issued within 10 working days of the initial investment/ transfer.</p> <p>Employee Unique Identification Number (EUIIN): Distributor shall provide EUIIN in the Application Form particularly in case of advisory transactions, as EUIIN would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor.</p>
<p>For Investor Grievances (please contact)</p>	<p>Name and Address of Registrar & Transfer Agent Karvy Computershare Private Limited, 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</p> <p>Mr. Vaibhav Patil (Investor Relations Officer) 11th Floor, Tower-1, Indiabulls Finance Centre, Elphinstone Mills Compound, Senapati Bapat Marg, Elphinstone (West), Mumbai – 400 013. Tel: 022-6189 1328; Fax: 022-6189 1320 Toll free no. 1800 266 6002</p>

COMPUTATION OF NAV

The Net Asset Value (NAV) of a mutual fund is the price at which units of a mutual fund are bought or sold. It is the market value of the fund after deducting its liabilities. The value of all units of a mutual fund portfolio are calculated on a daily basis, from this all expenses are then subtracted. The result is then divided by the total number of units the resultant value is the NAV. NAV is also sometimes referred to as Net Book Value or book Value.

Calculation of NAV Mutual fund assets usually fall under two categories – securities & cash. Securities, here, include both bonds and stocks. Therefore, the total asset value of a fund will include its stocks, cash and bonds at market value. Dividends and interest accrued and liquid assets are also included in total assets. Also, liabilities like money owed to creditors, and other expenses accrued are also included.

The Mutual Fund will value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time.

Formula to calculate Net Asset Value (NAV) = (Assets – Debts) / (Number of Outstanding units)

Here: Assets = Market value of mutual fund investments + Receivables + Accrued Income

Debts = Liabilities + Expenses (accrued) the market value of the stocks & debentures.

The NAV shall be calculated up to four decimal places. However the AMC reserves the right to declare the NAVs up to additional decimal places as it deems appropriate. Separate NAV will be calculated and disclosed for each Plan/Option. The NAVs of the Growth Option and the Dividend Option will be different after the declaration of the first Dividend.

The AMC will calculate and disclose the first NAV of the Scheme within a period of 5 business days from the date of allotment. Subsequently, the NAVs will be calculated for all the Business Days.

Rounding off policy for NAV:

To ensure uniformity, the Mutual Fund shall round off NAVs up to four decimal places & the fourth decimal will be rounded off to the next higher digit if the fifth decimal is or more than 5 i.e., if the NAV is 10.13576 it will be rounded off to 10.1358.

However, there can be no assurance that the investment objective of the scheme will be achieved.

Sale Price:

Sale price is a price at which the fund house sells / offers mutual fund units to investors; this is nothing but the NAV of the respective Scheme of Mutual Fund. For investor who wants to invest in Mutual Fund, the units are offered at NAV of the respective Scheme of Mutual Fund.

For Example – If investor A wants to invest Rs. 5,000/- in XYZ Scheme of Mutual Fund. The NAV of Mutual Fund Scheme XYZ is Rs. 15 per unit. Investor's Investments & Mutual Fund unit allocation in Scheme XYZ is calculated as follows:-

$$\begin{aligned}\text{Investment of Investor A} &= \text{Investment Amount} / \text{Sale Price} \\ &= 5,000 / 15 \\ &= 333.333 \text{ units}\end{aligned}$$

This means investor A will be allocated **333.333 units** of Mutual Fund Scheme XYZ.

Repurchase Price:

Repurchase price is a price at which fund house repurchases the mutual fund units back from the investor. For investor who wants to redeem his mutual fund units, the units are repurchased at respective scheme NAV less Exit Load (If Applicable).

For Example - If Mutual Fund Scheme XYZ is having NAV of Rs. 15 & Exit Load of 1% then the repurchase price would be calculated as follow:

$$\begin{aligned}\text{Repurchase Price} &= \text{NAV} * (1 - \text{Exit Load} \%) \\ &= 15 * (1 - 0.01) \\ &= 14.850\end{aligned}$$

This means the investor will realise **Rs. 14.850** per unit if he redeems from Mutual Fund Scheme XYZ.

In case of no exit load the NAV & repurchase price are same.

FEES AND EXPENSES

This section outlines the expenses that will be charged to the Schemes.

A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc.

Entire NFO expenses will be borne by the AMC.

B. ANNUAL SCHEME RECURRING EXPENSES

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:

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) GST on expenses other than investment and advisory fees	
(n) GST 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 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 30 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 30 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:

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

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 30 cities shall mean top 30 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. The AMC shall not be eligible to charge the aforementioned additional expenses, wherein exit load is not levied / not applicable in the scheme.

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 on daily basis under a separate head 'Total Expense Ratio of Mutual Fund Schemes' in a downloadable spreadsheet format. Any change in the base TER (i.e. TER excluding additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996) in comparison to previous base TER charged to the scheme shall be communicated to investors of the scheme through notice via email or SMS at least three working days prior to effecting such change.

Provisions Relating to GST:

1. GST 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. GST 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. GST on exit load, if any, shall be paid out of the exit load proceeds and exit load net of GST, if any, shall be credited to the scheme.
4. GST 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.

Illustration of impact of expense ratio on scheme's returns

For any scheme, NAV is computed on a daily basis factoring in all the assets as well as liabilities of the scheme (including expenses charged). Expenses charged to the scheme bring down its NAV and hence the investor's net returns on a corresponding basis.

Illustration:

If the scheme's gross of expenses NAV goes up by 15% over 1 year (for example from 10 to 11.5), and the expense charged for the scheme over that year is 2% of the initial NAV (0.2), the NAV of scheme (net of expenses) at the end of 1 year will come down to 11.3 (11.5 less 0.2) and therefore the net of expenses return for the investor will be 13%.

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 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.

COLLECTION BANKER (DURING NEW FUND OFFER PERIOD)

HDFC Bank Ltd, Maneekji Wadia Bldg., Ground Floor, Nanik Motwani Marg, Fort, Mumbai - 400 001

LIST OF COLLECTION CENTRES

AMC Investor Service Centres:

- **Ahmedabad:** Radhika House, 2nd Floor, Opp. Mayor Bungalow, Law Garden, Navrangpura, Ahmedabad- 380 006. Tel: (079) 66822236.
- **Bangalore:** Plot No.87/6, Richmond Road, Richmond Town, Bangalore - 560 025. Telephone No: (080) 30141857.
- **Chandigarh:** SCO-347-348, Sector-35 B, Chandigarh - 160 035. Tel: 0172-5051344.
- **Chennai:** Apex Chambers, 3rd Floor, No. 20, Sir Theyagaraya Road (Pondy Bazar), T Nagar, Chennai - 600 017. Tel: (044) 30070779.
- **Hyderabad:** Park City Plaza, 3rd Floor, Road No. 1, Banjara Hills, Hyderabad – 500 034. Tel. No.: 040 – 47579911
- ***Indore:** 102, 2nd Floor, Corporate House, R&T Marg, Indore – 452001, Tel: 0731-3925104
- ***Jaipur:** Indiabulls Housing Finance Limited ,O/12 B, Ashok Marg, C- Scheme, Jaipur-302001, Tel no- 0141- 3055766
- **Kolkatta:** 31, Chowringhee Road, 3rd Floor, Park Street Junction, Kolkata – 700016, Tel: (033) 3997417.
- ***Lajpat Nagar:** A-33, 2nd floor, Lajpat Nagar – II, New Delhi-110024, Tel: 0120 - 3309771
- **Mumbai:** Indiabulls Finance Centre Tower - 1, 11th Floor, Senapati Bapat Marg, Elphinstone (West), Mumbai – 400 013. Tel: (022) 61891300.
- ***Motinagar:** 2nd Floor, Property Number 30, Main Najafgarh Road, Shivaji Marg, Moti Nagar, New Delhi-110015, Tel: 011- 45736504
- **New Delhi M - 62 & 63,** 1st Floor, Connaught Place, New Delhi - 110 001. Tel: (011) 30156974.
- ***Noida:** 1st Floor, B 4/5, Sector 63, Noida-201301, Tel: 0120-3309771
- **Pune:** Zenith complex, Office no. 002 Ground floor, 28 km Gandhi Path Shivajinagar, Pune – 411005. Tel: (020) 30283465
- **Surat:** Indiabulls Ventures Ltd., B 430-431, 4th Floor, B Wing, I.T.C Building, Majuragate, Surat, 395002. Tel: 0261-3920566
- ***Vadodara:** 305 Signet Hub, Akshar Chowk, O. P. Road, Vadodara-390012, Tel: 08141370984

*Non time stamping branch

KARVY Investor Service Centres:

Bangalore	Bangalore-59, Skanda puttanna Road, Basavanagudi, Bangalore,560004
Belgaum	Belgaum-Cts No 3939/ A2 A1,Above Raymonds Show Room Beside Harsha Appliances, Club Road, Belgaum ,590001
Hubli	Hubli-CTC No.483/A1/A2,Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli, 580029
Mangalore	Mangalore-Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore - 575003
Mysore	Mysore-L-350, Silver Tower, Ashoka Road, Opp. Clock Tower, Mysore - 570001
Panjim	Panjim-Flat No.1-A, H. No. 13/70, Timotio Bldg, Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area), Panjim,403001
Ahmedabad	Ahmedabad-201/202 Shail Complex, Opp: Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, Ahmedabad,380006
Baroda	Baroda-203, Corner point, Jetalpur Road, Baroda, Gujarat,Baroda,390007
Rajkot	Rajkot-302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat,360001
Surat	Surat-G-5 Empire State Buliding, Nr Udhna Darwaja, Ring Road, Surat,395002
Chennai	Chennai-F-11, Akshaya Plaza, 1St Floor,108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai,600002
Calicut	Calicut-2nd Floor Soubhagya Shopping Complex, Arayidathpalam, Mavoor Road, Calicut,673004
Cochin	Cochin-Ali Arcade, 1St Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakualm,682036
Trivandrum	Trivandrum-2 nd Floor, Akshaya Tower,Sasthamangalam,Trivandrum,695010
Coimbatore	Coimbatore-3 rd Floor, Jaya Enclave,1057 Avinashi Road, Coimbatore, 641018
Erode	Erode-No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode,638003
Madurai	Madurai-Rakesh towers, 30-C, Ist floor, Bye pass Road, Opp Nagappa motors, Madurai,625010
Pondicherry	Pondicherry-Building No:7, 1st Floor, Thiayagaraja Street, Pondicherry,605001
Salem	Salem-NO 3/250, Brindavan Road, 6th Cross, Perumal kovil back side, Fairland's, Salem,636016
Trichy	Trichy-60, Sri Krishna Arcade, Thennur High Road, Trichy,620017
Guwahati	Guwahati-1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati,781007
Ananthapur	Ananthapur-#15/149, 1St Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur,515001
Guntur	Guntur-D No 6-10-27,Srinilayam,Arundelpet,10/1, Guntur,522002
Hyderabad	Hyderabad-Karvy House, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad,500034

Tirupathi	Tirupathi-H.No:10-13-425,1st Floor, Tilak Road, Opp: Sridevi Complex, Tirupathi,517501
Vijayawada	Vijayawada-39-10-7,Opp: Municipal Water Tank,Labbipet,Vijayawada,520010
Visakhapatnam	Visakhapatnam-Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam,530016
Indore	Indore-2nd floor, 203-205 Balaji Corporate House, Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square Indore, Indore,452001
Nagpur	Nagpur-Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Appartment Opp Khandelwal Jewelers, Dharampeth, Nagpur,440010
Nasik	Nasik-S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik,422002
Asansol	Asansol-114/71 G T Road, Bhanga Panchil Near Nokia Care, Asansol,713303
Bhilai	Bhilai-Shop No -1, First Floor Plot No -1, Commercial Complex Nehru Nagar - East, Bhilai,490020
Bhubaneswar	Bhubaneswar-A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, ,Bhubaneswar,751007
Bokaro	Bokaro-B-1, 1St Floor, City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro,827004
Cuttack	Cuttack-Opp Dargha Bazar Police station, Dargha Bazar, Po - Buxi Bazar, Cuttack,753001
Dhanbad	Dhanbad-208 New Market 2Nd Floor, Bank More, Dhanbad,826001
Durgapur	Durgapur-MWAV-16 Bengal Ambuja, 2nd Floor City Centre, Distt. Burdwan, Durgapur-16, Durgapur,713216
Gaya	Gaya-54 Lal Kothi Compound, Shree Krishna Road, 2nd Floor, North Side, Near Royal Surya Hotel, Gaya,823001
Jamshedpur	Jamshedpur-2 nd Floor, R R Square, SB Shop Area, Near Reliance Foot Print & Hotel- BS Park Plaza, Main Road, Bistupur, Jamshedpur - 831001
Kolkata	Kolkata-Apeejay House (Beside Park Hotel), C Block, 3rd Floor, 15 Park Street, Kolkata,700016
Malda	Malda-Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda,732101
Patna	Patna-3A, 3Rd Floor Anand Tower, Exhibition Road, Opp ICICI Bank, Patna,800001
Raipur	Raipur-Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur,492001
Ranchi	Ranchi-Room No 307 3Rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi,834001
Siliguri	Siliguri-Nanak Complex, Sevoke Road, Siliguri,734001
Agra	Agra-1St Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra,282002
Allahabad	Allahabad-Rsa Towers, 2nd Floor, Above Sony Tv Showroom, 57, S P Marg, Civil Lines, Allahabad,211001

Bhagalpur	Bhagalpur-2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur,812001
Darbhanga	Darbhanga-Jaya Complex, 2nd Floor, Above Furniture Planet, Donar, Chowk, Darbhanga,846003
Dehradun	Dehradun-Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, Dehradun,248001
Faridabad	Faridabad-A-2B, 3rd Floor, Neelam Bata Road, Peer ki Mazar, Nehru Groundnit, Faridabad,121001
Ghaziabad	Ghaziabad-1st Floor C-7, Lohia Nagar, Ghaziabad,201001
Gorakhpur	Gorakhpur-Above V.I.P. House adjacent, A.D. Girls College, Bank Road, Gorakhpur,273001
Gurgaon	Gurgaon-Shop No.18, Ground Floor,Sector - 14,Opp. Akd Tower,Near Huda Office,Gurgaon,122001
Kanpur	Kanpur-15/46, B, Ground Floor,Opp: Muir Mills,Civil Lines,Kanpur,208001
Lucknow	Lucknow- Ist Floor, A. A. Complex,5 Park Road, Hazratganj, Thaper House, Lucknow,226001
Mathura	Mathura-Ambey Crown, 2nd Floor, In Front of Bsa College, Gaushala Road, Mathura,281001
Muzaffarpur	Muzaffarpur-First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur,842001
Noida	Noida-405,4th Floor, Vishal Chamber, Plot No.1,Sector-18, Noida,201301
Varanasi	Varanasi-D-64/1321st Floor, Anant Complex, Sibra,Varanashi,221010
Kolhapur	Kolhapur-605/1/4 E Ward, Shahupuri 2Nd Lane,Laxmi Niwas,Near Sultane Chambers,Kolhapur,416001
Mumbai	Mumbai-24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort,400001
Pune	Pune-Mosaic Bldg, CTS No.1216/1, Final, Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune,411004
Ajmer	Ajmer-302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road; Ajmer,305001
Alwar	Alwar-101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Road No.2, Alwar,301001
Amritsar	Amritsar-72-A,Taylor'S Road, Opp Aga Heritage Club, Amritsar,143001
Bikaner	Bikaner-70-71, 2nd Floor, Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner,334003
Chandigarh	Chandigarh-Sco- 2423-2424, Above Mirchi Restaurent, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh,160022
Jaipur	Jaipur-S16/A IIIrd Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur,302001
Jalandhar	Jalandhar-1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar,144001
Kota	Kota-29, Ist Floor, Near Lala Lajpat Rai Circle,Shopping Centre, Kota,324007

Ludhiana	Ludhiana-Sco - 136, 1st Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana 141001
New Delhi	New Delhi-305 New Delhi House, 27 Barakhamba Road, New Delhi 110001
Sikar	Sikar-First Floor, Super Tower, Behind Ram Mandir Near Taparya Bagichi, Sikar 332001
Udaipur	Udaipur-201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur 313001
Vashi	Vashi-Shop No.43-A, Ground Floor, Vashi Plaza, Sector-17, Near Apna Bazar, Vashi, Mumbai 400 705
Vile Parle	Vile Parle -104, Sangam Arcade, V P Road, Opp: Railway Station, Above Axis Bank Atm, Vile Parle (west), Mumbai 400 056
Borivali	Borivali-Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai 400 092
Thane	Thane-101, Yaswant Tower, 1st Floor, Opposite Puja Hotel, Ram Maruti Road, Naupada Thane (West), Mumbai 400 602
T Nagar	T Nagar-G1, Ground Floor,,No 22, Vijayaraghava Road,Swathi Court, T Nagar,Chennai 600 017
Secunderabad	Secunderabad-Crystal Plaza 2nd Floor, Manday Lane, Near Sunshine Hospital, P G Road, Secunderabad 500 003
Hyderabad (Gachibowli)	Hyderabad(Gachibowli)-KARVY Selenium, Plot No: 31 & 32,Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad 500032

SCSBs:

Please visit the website www.sebi.gov.in for the list of SCSBs. You may also check with your bank for the ASBA facility.