

**Key Information Memorandum**

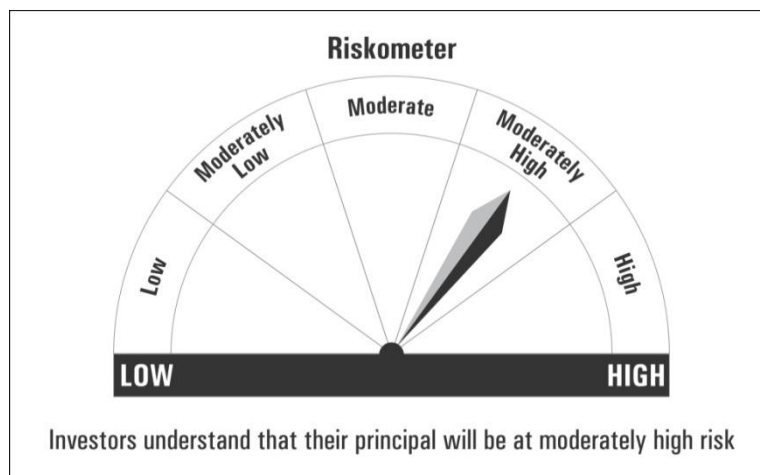
**INDIABULLS TAX SAVINGS FUND**

(An open ended equity linked saving scheme with a statutory lock-in of 3 years and tax benefit.)

**Riskometer:**

<p><b>This product is suitable for investors who are seeking*</b></p> <ul style="list-style-type: none"> <li>• The investment objective of the Scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity-related Securities.</li> <li>• An ELSS Scheme offering tax benefits under Section 80C of the Income Tax Act</li> <li>• Moderately High Risk</li> </ul>
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Note: Risk is represented as:



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

Name of Mutual Fund	<b>Indiabulls Mutual Fund</b>
Name of Sponsor	<b>Indiabulls Housing Finance Limited</b> 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	<b>Indiabulls Asset Management Company Limited</b> 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	<b>Indiabulls Trustee Company Limited</b> 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 <sup>th</sup> 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

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](http://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 August 28, 2018.**

## II] KEY SCHEME FEATURES

<b>Name of the Scheme</b>	Indiabulls Tax Savings Fund (An open ended equity linked saving scheme with a statutory lock-in of 3 years and tax benefit.)									
<b>Investment Objective</b>	<p>The investment objective of the Scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity-related Securities. The scheme shall offer tax benefits under Section 80C of the Income Tax Act.</p> <p>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.</p>									
<b>Asset Allocation</b>	<p>The investment policies shall be in accordance with SEBI (Mutual Funds) Regulations, 1996 and rules and guidelines for ELSS-1992 scheme (including any modification to them) and within the following guidelines:</p> <ol style="list-style-type: none"> <li>1. The funds collected under a scheme shall be invested in equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of 12 months.</li> <li>2. It shall be ensured that funds of a scheme shall remain invested to the extent of at least 80 percent in securities specified in clause (1). The scheme shall strive to invest their funds in the manner stated above within a period of 6 months from the date of closure. In exceptional circumstances, this requirement may be dispensed with by the scheme, in order that the interests of the investors are protected.</li> <li>3. Pending investment of funds of a scheme in the required manner, the scheme may invest the funds in short-term money market instruments or other liquid instruments or both. After three years of the date of allotment of the units, the scheme may hold upto 20 percent of net assets of the plan in short-term money market instruments and other liquid instruments to enable them to redeem investment of those unitholders who would seek to tender the units for repurchase.</li> <li>4. The Asset Allocation Pattern of the Scheme under normal circumstances would be as under:</li> </ol> <table border="1" data-bbox="459 1310 1460 1619"> <thead> <tr> <th data-bbox="459 1310 794 1406"><b>Instruments</b></th> <th data-bbox="794 1310 1230 1406"><b>Indicative allocation (% of Net Assets) (Minimum - Maximum)</b></th> <th data-bbox="1230 1310 1460 1406"><b>Risk Profile (High/ Medium/ Low)</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="459 1406 794 1514">Equity and Equity related instruments as per ELSS guidelines*</td> <td data-bbox="794 1406 1230 1514">80% to 100%</td> <td data-bbox="1230 1406 1460 1514">High</td> </tr> <tr> <td data-bbox="459 1514 794 1619">Debt, Money Market instruments, Cash and equivalent</td> <td data-bbox="794 1514 1230 1619">0% to 20%</td> <td data-bbox="1230 1514 1460 1619">Low to Medium</td> </tr> </tbody> </table> <p>*The Scheme may invest upto a maximum of 50% of its net assets in Derivatives</p> <p>The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time. On defensive considerations, the scheme may invest in money market instruments and Fixed Deposits of Scheduled Banks to protect the interest of the investors in the scheme.</p> <p>The scheme may enter into derivatives in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.</p>	<b>Instruments</b>	<b>Indicative allocation (% of Net Assets) (Minimum - Maximum)</b>	<b>Risk Profile (High/ Medium/ Low)</b>	Equity and Equity related instruments as per ELSS guidelines*	80% to 100%	High	Debt, Money Market instruments, Cash and equivalent	0% to 20%	Low to Medium
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Equity and Equity related instruments as per ELSS guidelines*	80% to 100%	High								
Debt, Money Market instruments, Cash and equivalent	0% to 20%	Low to Medium								

<b>Investment Strategy</b>	<p>The AMC will construct the portfolio using bottom up approach and will have the flexibility to invest across the market capitalization. The investment environment, valuation parameters and other investment criteria will determine the allocation and the investment style. The AMC will conduct in-house research in order to identify investable ideas. AMC will evaluate appreciation potential of individual stocks from a fundamental perspective, assess industry and company fundamentals, robustness of business model, sustainability of moat, valuations, quality of management, corporate governance standards etc. The Scheme will have reasonably well diversified Portfolio without being overly diversified.</p>
<b>Risk Factors</b>	<p><b>SCHEME SPECIFIC RISK FACTORS</b></p> <p>By virtue of requirements under the ELSS, Units issued under Indiabulls Tax Savings Fund will not be redeemed until the expiry of 3 (three) years from the date of their allotment. The ability of an investor to realize returns on investments in Indiabulls Tax Savings Fund is consequently restricted for the first three years. Redemption will be made prior to the expiry of the aforesaid 3 (three) years period only in the event of the death of a Unit Holder, subject to the Units having been held for a period of 1 (one) year from the date of their allotment.</p>
<b>Risk Mitigation</b>	<p><b>Equity:</b></p> <ul style="list-style-type: none"> <li>• Liquidity Risk: The fund will try to maintain a proper asset-liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying stocks.</li> <li>• Concentration Risk: The scheme will endeavour to have a well-diversified equity portfolio comprising stocks across various sectors of the economy. This would aid in managing concentration risk and sector-specific risks.</li> <li>• Generally, diversification across market cap segments also aids in managing volatility and ensuring adequate liquidity at all times.</li> <li>• Derivatives Risk: The fund will endeavour to maintain adequate controls to monitor the derivatives transactions entered into.</li> </ul> <p><b>Debt</b></p> <ul style="list-style-type: none"> <li>• Interest Rate Risk: The Fund seeks to mitigate this risk by keeping the maturity of the scheme in line with the interest rate expectations.</li> <li>• Credit risk or default risk: The Fund will endeavour to minimise Credit/Default risk by primarily investing in medium-high investment grade fixed income securities rated by SEBI registered credit rating agencies. Historical default rates for investment grade securities (BBB and above) have been low.</li> <li>• Reinvestment Risk: Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.</li> <li>• The scheme may take positions in interest rate derivatives to hedge market/interest rate risks.</li> <li>• Liquidity or Marketability Risk: The fund will endeavour to minimise liquidity risk by investing in securities having a liquid market.</li> </ul>
<b>Plans &amp; Options</b>	<p><b>Plans:</b> The Scheme offers following two plans for investment into the Scheme:</p> <p><b>A. Direct:</b> <b>B. Regular:</b></p> <p>Direct and Regular shall have separate NAVs. However, there will be a common portfolio for both plans. The various options available under Direct and Regular and the salient features common to both plans are given below:</p> <p><b>Options:</b> The Scheme has the following Options across a common portfolio:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Growth Option:</b></li> <li><input type="checkbox"/> <b>Dividend Option:</b></li> </ul>

	<p>The Dividend option has the following facility: Dividend Pay-out Facility Dividend Sweep Facility</p> <p>In cases where the investor fails to opt for a particular Option at the time of investment, the default Option will be Growth.</p> <p>In cases where the investor fails to opt for a particular Dividend facility at the time of investment, the default Option will be Dividend Pay-out Facility.</p>		
<p><b>Option to Hold Units in Dematerialised Form:</b></p>	<p>In terms of SEBI Circular CIR/IMD/DF/9/2011, dated May 19, 2011, investors are given an Option to hold the units in Physical form (by way of an Account Statement) or Dematerialized ('Demat') form. The Applicants intending to hold the Units in dematerialized mode will be required to have a beneficiary account with a DP of the NSDL/CDSL and will be required to mention the DP's Name, DP ID No. and Beneficiary Account No. with the DP in the application form at the time of subscription/ additional purchase of the Units of the scheme.</p> <p>Further, investors also have an option to convert their physical holdings into the dematerialized mode at a later date. Each Option held in the dematerialized form shall be identified on the basis of an International Securities Identification Number (ISIN) allotted by National Securities Depositories Limited (NSDL) and Central Depository Services Limited (CDSL). The ISIN No. details of the respective option can be obtained from your Depository Participant (DP) or you can access the website link <a href="http://www.nsdl.co.in">www.nsdl.co.in</a> or <a href="http://www.cdslindia.com">www.cdslindia.com</a>. The holding of units in the dematerialized mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.</p>		
<p><b>Minimum Application Amount/ Number of Units</b></p>	<p><b>Purchase</b> (First purchase during continuous offer)</p>	<p><b>Additional Purchase</b> (Subsequent purchase)</p>	<p><b>Redemption</b></p>
	<p>Rs. 500 and in multiple of Re. 500 thereafter. Rs. 500 and in multiples of Re. 500 thereafter (For Systematic Investment Plan (SIP))</p>	<p>Rs. 500 and in multiple of Re. 500 thereafter</p>	<p>Minimum of Rs. 500/- or account balance, whichever is lower and in multiples of Re. 500 thereafter.</p>
<p><b>Benchmark Index</b></p>	<p><b>S&amp;P BSE 500 Index.</b></p>		
<p><b>Name of the Fund Manager</b></p>	<p>Mr. Sumit Bhatnagar (For Domestic Equity Segment) &amp; Mr. Malay Shah (For Debt Segment)</p>		
<p><b>Performance of the Scheme</b></p>	<p>Since the scheme is in existence for less than One Year, the performance is not shown.</p>		
<p><b>Expenses of the Scheme</b> <b>i. Load Structure</b></p>	<p><b>Entry Load:</b> Not Applicable <b>Exit Load:</b> Nil.</p> <p>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.</p>		
<p><b>Lock In Period</b></p>	<p>All subscriptions in Indiabulls Tax Savings Fund are subject to a lock-in period of 3 years from the date of allotment and the unitholder cannot redeem, transfer, assign or pledge the units during this period.</p>		

<p><b>Systematic Investment Plan (SIP)</b></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:</p> <p>SIP Frequency : Monthly and Quarterly;  Minimum SIP installment amount: Monthly: Rs. 500/- and in multiples of Re.500/- thereafter and Quarterly: Rs. 1500/- and in multiples of Re.500/- thereafter  Minimum No. of SIP installments : monthly - 12 installments, quarterly – 4 installments [including the first SIP cheque];  SIP Dates: 1st /5th / 10th / 15th / 20th/ 25th of the month/ of any month in the quarter.</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"> <li>• SIP auto debit period: The SIP auto debit will continue till 5 years.</li> <li>• SIP date: 15th of the month (commencing 30 days after the first SIP installment date); and</li> <li>• SIP frequency: Monthly</li> </ul> <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 lump sum 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. 5,000/-</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>
<p><b>Dividend Sweep Facility (Ongoing basis)</b></p>	<p>Dividend Sweep facility shall be in addition to the existing Dividend Payout 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. 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>The Load Structure prevailing at the time of submission of the STP/SWP application will apply for all the installments indicated in such application.</p> <p>The AMC reserves the right to introduce STP/SWP at any other frequencies or on any other dates as the AMC may feel appropriate from time to time.</p>

<b>Name of the Trustee Company</b>	Indiabulls Trustee Company Limited
<b><u>Tax Treatment for the Investors' (Unitholders)</u></b>	<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>
<b><u>Daily Net Asset Value (NAV) Publication</u></b>	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 <a href="http://www.indiabullsamc.com">www.indiabullsamc.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> . You may also call 1800 266 6002 (toll free no.)
<b><u>Despatch of Redemption Request</u></b>	Within 10 working days of the receipt of the redemption request at the authorised centre of the Indiabulls Mutual Fund.
<b><u>Dividend Policy</u></b>	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.
<b><u>Unitholders Information</u></b>	<p>Accounts Statement for each transaction other than SIP/STP/SWP will be sent by post (or e-mail at the option of investor) within 5 business days. In the case of SIP/STP/SWP the first account statement will be issued within 10 business days of the initial investment and thereafter once within 10 business days of the end of the respective quarter. Soft copy of the account statement will be mailed to the investors on a monthly basis, if so mandated. In case of specific request received from investors, account statement (SIP/STP/ SWP) to be provided 5 working days from the receipt of such request without any charges.</p> <p><b>Consolidated Account Statement</b></p> <p>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"> <li>• 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.</li> <li>• Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.</li> <li>• Further, CAS issued for the half-year (ended September/ March) shall also provide             <ul style="list-style-type: none"> <li>○ 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 Qall 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</li> </ul> </li> </ul>

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/ 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.

#### **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.

#### **Annual Report**

Scheme-wise Annual Report or an abridged summary thereof shall be mailed to all Unit Holders within four months from the date of closure of the relevant accounting year i.e. 31st March each year.

#### **Half yearly disclosures**

The Mutual Fund shall publish a complete statement of the Scheme portfolio and the unaudited financial results 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. The Mutual Fund may opt to send the portfolio to all Unit holders in lieu of the advertisement. The Annual Report, portfolio statement and the un audited financial results will also be displayed on



<p>the website of the Mutual Fund <a href="http://www.indiabullsamc.com">www.indiabullsamc.com</a></p> <p><b><u>Monthly Average Asset Under Management (AAUM):</u></b> The Mutual Fund/AMC shall disclose AAUM of the scheme as on the last day of the month on its website <a href="http://www.indiabullsamc.com">www.indiabullsamc.com</a> on or before the 7<sup>th</sup> working day of the succeeding month.</p> <p><b><u>For SIP transactions:</u></b> The first Account Statement under SIP shall be issued within 10 working days of the initial investment/ transfer.</p> <p><b><u>Employee Unique Identification Number (EUN):</u></b> Distributor shall provide EUN in the Application Form particularly in case of advisory transactions, as EUN would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor.</p>
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<b>COMPARISON OF EXISTING OPEN-ENDED DEBT SCHEMES</b>				
<b>Name of the existing Scheme</b>	<b>Investment Objective</b>	<b>Differentiation</b>	<b>AUM as on March 31, 2018(Rs. in crores)</b>	<b>Number of Folios as on March 31, 2018</b>
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. However, there can be no assurance that the investment objective of the scheme will be achieved.	Portfolio Comprises of Money Market & Debt Instruments with Maturity up to 91 days only.	4532.68	5679
Indiabulls Ultra Short Term Fund	To provide liquidity with returns commensurate with low risk through a portfolio of money market and debt securities such that the Macaulay duration of the portfolio is between 3 months - 6 months	Portfolio comprises of Money Market & Debt Instruments with maturity less than 1 year as well as debt instruments with maturity greater than 1 year.	733.77	1402
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. 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.	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.	22.33	110
Indiabulls Income Fund	The primary investment objective of the Scheme is to generate a steady stream of income and medium to long term capital appreciation/gain through	Portfolio comprises of Debt instruments and securitized debt and Money Market Instruments.	257.89	187

	investment in fixed income securities such that the Macaulay duration of the portfolio is between 3 years – 4 years. Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4 years. However, there can be no assurance that the investment objective of the Scheme will be achieved.			
Indiabulls Short Term Fund	The Scheme will endeavor to generate stable returns over short term with a low risk strategy while maintaining liquidity through a portfolio comprising debt and money market instruments such that the Macaulay duration of the portfolio is between 1 year – 3 years. However, there can be no assurance that the investment objective of the scheme will be achieved.	Portfolio comprises of Money market instruments and debt Instruments with maturity less than 3 years and 3 years to 5 years, resp.	206.11	1180
Indiabulls Savings Income Fund (Erstwhile Indiabulls monthly Income Plan until 06.03.2018)	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.	Portfolio comprises of Money market instruments and debt Instruments with 75-90% of asset allocation. Whereas the secondary objective of the scheme is to generate long term capital appreciation by investing 10-25% of asset allocation in Equity Securities.	106.20	337
<b>COMPARISON OF EXISTING OPEN-ENDED EQUITY SCHEMES</b>				
Indiabulls Blue Chip Fund	The primary investment objective of the Scheme is to provide long-term capital appreciation from a portfolio that is invested predominantly in equity and equity-related securities of bluechip large-cap companies. However there can be no assurance that the investment objective of the scheme will be achieved.	Portfolio comprises of Equity and equity related securities (Large Cap Companies) with 80-100% of asset allocation and Equity and equity related securities – Other Companies with 0-20% of asset allocation and Debt & Money market securities/ instruments with 0-20% of asset allocation.	405.00	9168
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. There is no	The asset allocation to the extent of 65% to 100% in Equity and Equity related Securities and 65-100% in Equity Derivatives and Debt & Money market securities/instruments with the 0-35% of asset allocation.	360.17	642

	assurance or guarantee that the investment objective of the scheme will be realized			
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 achieved	The asset allocation to the extent of 65% to 100% in Equity and Equity related instruments and 0- 35% in Debt, Money Market instruments, Cash and equivalent	52.05	2936
Indiabulls Tax Savings Fund	The investment objective of the Scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity-related Securities. The scheme shall offer tax benefits under Section 80C of the Income Tax Act. 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 80% to 100% in Equity and Equity related instruments as per ELSS guidelines and 0- 20% in Debt, Money Market instruments, Cash and equivalent	70.08	10668

## 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 two 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 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:**

For this Scheme, NAV will be declared upto two decimal places & the second decimal will be rounded off to the next higher digit if the third decimal is or more than 5 i.e., if the NAV is 10.137 it will be rounded off to 10.14.

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:-

$$\begin{aligned}
 \text{Investment of Investor A} &= \text{Investment Amount} / \text{Sale Price} \\
 &= 5,000 / 15 \\
 &= 333.3333 \text{ units}
 \end{aligned}$$

This means investor A will be allocated **333.3333 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:

$$\begin{aligned}
 \text{Repurchase Price} &= \text{NAV} * (1 - \text{Exit Load} \%) \\
 &= 15 * (1 - 0.01) \\
 &= 14.8500
 \end{aligned}$$

This means the investor will realise **Rs. 14.8500** per unit if he redeems from Mutual Fund Scheme XYZ. In case of no exit load the NAV & repurchase price are same.

**ANNUAL SCHEME RECURRING EXPENSES**

As per the SEBI Regulations, the following fees and expenses can be charged to the Scheme. Where the total sum of the investment management fee and advisory fee, and recurring expenses charged to the Scheme shall not exceed 2.50% of the daily net assets of the Scheme per annum as given in the table below.

Expense Head	% of daily Net Assets
(a) Investment Management and Advisory Fees	Upto 2.50%
(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	
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)*</b>	<b>Upto 2.50%</b>
Additional expenses under regulation 52 (6A) (c)	Upto 0.20%
Additional expenses for gross new inflows from specified cities**	Upto 0.30%

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

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

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

- On the first Rs. 100 crores of the daily net assets – 2.50%
- On the next Rs. 300 crores of the daily net assets – 2.25%
- On the next Rs. 300 crores of the daily net assets – 2.00%
- On the balance of the assets – 1.75%

In addition to the limits specified above, as per Regulation 52(6A) of the SEBI Regulations, the following costs or expenses may be charged to the scheme, namely-

- (a) brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions;
- (b) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from beyond top 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:

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

\* 366, wherever applicable.

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

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

The top 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.

(c) 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 AMC. The AMC may charge the Mutual Fund with investment and advisory fee as prescribed in the SEBI Regulations from time to time and as permitted by the Investment Management Agreement.

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

The current expense ratios will be updated on the AMC website viz. [www.indiabullsamc.com](http://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.

In reference to SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/18 dated February 5, 2018; any change in the Total Expense Ratio (TER) shall be updated on the AMC website viz. [www.indiabullsamc.com](http://www.indiabullsamc.com) and communicated to investors of the scheme through notice via email or SMS, at least three working days prior to the effective date of 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/ 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 installments.

### **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.

### **For Investor Grievances (please contact)**

#### **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>

#### **Mr. Vaibhav Patil**

11th Floor, Tower-1, Indiabulls Finance Centre,  
Senapati Bapat Marg, Elphinstone Road (West),  
Mumbai - 400 013.  
Tel: 022-6189 1300 Fax: 022-6189 1320  
Email: [customercare@indiabullsamc.com](mailto:customercare@indiabullsamc.com)

## LIST OF COLLECTION CENTRES

### AMC Investor Service Centres:

- **Ahmedabad:** Radhika House, 2nd Floor, Opp. Mayor Bungalow, Law Garden, Navrangpura, Ahmedabad-380 006.
- **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.
- **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
- **Kolkatta:** 31, Chowringhee Road, 3rd Floor, Park Street Junction, Kolkata - 70001
- **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.
- **\*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- 395 002, Tel : 0261- 3920566.
- **\*Vadodara:** 305 Signet Hub, Akshar Chowk, O.P Road, Vadodara- 390 012, Tel: 08141370984
- **\*Jaipur:** Indiabulls Housing Finance Limited, O/12 B, Ashok Marg, C-Scheme, Jaipur- 302 001. Tel No. : 0141-3055766.
- **\*Motinagar:** 2 nd Floor, Property Number 30, Main Najafgarh Road, Shivaji Marg, Moti Nagar, New Delhi- 110015, Tel- 011-45736504.
- **\*Lajpat Nagar:** A-33, 2 nd Floor, Lajpat Nagar-II, New Delhi- 110024, Tel: 0120-3309771.

\*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-2nd Floor, Akshaya Tower,Sasthamangalam,Trivandrum,695010
Coimbatore	Coimbatore-3rd 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 Apartment 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 <sup>nd</sup> 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, Sigra,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](http://www.sebi.gov.in) for the list of SCSBs. You may also check with your bank for the ASBA facility.