

Key Information Memorandum cum Application Form

Indiabulls Fixed Maturity Plan Series III - 370 Days July 2013 (3) (A Close Ended Debt Scheme)

This product is suitable for investors who are seeking*

- Income and/or capital appreciation over medium term.
- Through investment in debt & money market instruments having maturity in line with maturity of the scheme.
- Low Risk (Blue)

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

Note: Risk is represented as:

(BLUE)	investors understand that their principal will be at low risk.	(YELLOW)	investors understand that their principal will be at medium risk.	(BROWN)	investors understand that their principal will be at high risk.
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NFO OPENS ON: July 30, 2013, NFO CLOSES ON: August 01, 2013

Offer of Units of Rs. 10/- each for cash at par during the New Fund Offer

SPONSOR

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

TRUSTEE

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

ASSET MANAGEMENT COMPANY

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

CUSTODIAN & FUND ACCOUNTANT

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

KEY INFORMATION MEMORANDUM

Indiabulls Fixed Maturity Plans - Series III (A Close Ended Debt Scheme)

Name of the Mutual Fund	Name of the Asset Management Company
Indiabulls Mutual Fund	Indiabulls Asset Management Co. Ltd.

Name of the Plan	New Fund Offer Opens on	New Fund Offer Closes on	Maturity Date/Final Redemption Date
Indiabulls FMP Series - III 370 Days July 2013 (3)	July 30, 2013	August 1, 2013	370 Days from the date of allotment

Offer for Units of Rs. 10/- per unit for cash during the New Fund Offer period.

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 (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centre's or distributors or from the www.indiabullsmf.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 adequacy of this KIM. This KIM is dated July 19, 2013.

BSE Ltd ("the Exchange") has given vide its letter dated November 26, 2012 permission to Indiabulls Mutual Fund to use the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund's units are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to Indiabulls Mutual Fund. The Exchange does not in any manner:-

- i. Warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or
- ii. Warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or
- iii. take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund;

And it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of Indiabulls FMPs Series III of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever.

Investment Objective	To generate income and/ or capital appreciation by investing in wide range of Debt and Money Market instruments having maturity in line with maturity of the respective plans under the scheme. The maturity of all instruments shall be equal to or less than the maturity of the respective plans under the scheme. However, there can be no assurance that the investment objective of the scheme will be achieved.		
Asset Allocation & Additional Disclosures	Type of Instrument	Normal Allocation (% of Net Assets)	Risk Profile
	Money market Instruments	Upto 100%	Low to Medium
	The total exposure of the Scheme in Debt, Money-market Instruments, Cash and Cash equivalent shall not exceed 100% of the net assets under management in the scheme.		
	Scheme will invest only in such securities which mature on or before the date of the maturity of the Fund.		
	The Scheme shall not invest in derivative products. The Scheme shall not make any investment in ADRs / GDRs / Foreign Securities and also shall not engage in stock lending.		
	The Scheme may review the above pattern of investments based on views on interest rates and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations, legislative amendments and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only. The Scheme shall endeavor to rebalance the portfolio within 15 Days to bring it in accordance with the above Asset Allocation.		
	Additional Disclosures as per SEBI Circular No. Cir/IMD/DF/12/2011 dated August 01, 2011: The Scheme shall invest in securities as indicated below in accordance with SEBI Circular No. Cir/IMD/DF/12/2011 dated August 01, 2011. The Scheme shall disclose the floors and ceilings within a range of 5% of the intended allocation (in %) against each sub asset class/credit rating at the time of the launch of the Scheme as per the Table given below. There will not be any difference between intended asset allocation and actual asset allocation at the time of launch of the scheme.		

Asset Allocation & Additional Disclosures	Credit Rating				
	Instruments	AAA*	AA	A	BBB
	CDs	70 - 75%	-	-	-
	CPs	25 - 30%	-	-	-
	NCDs / PTCs	-	-	-	-
	Securitized Debt	-	-	-	-
	Government Securities / Treasury Bills / CBLO / Reverse Repos in Govt. Securities	-	-	-	-
	<p>* In case of short term instruments like CDs, the highest rating is defined as A1+, accordingly the investments under this plan shall be made in only CDs of highest rating i.e. A1+.</p> <p>Notes:</p> <p>(i) In case where CPs are not available, the scheme may invest in Bank CDs of highest rating/CBLOs/Reverse Repos/T-Bills. However if CPs of desired credit quality are not available, the scheme may continue to hold Bank CDs and other specified instruments.</p> <p>(ii) The scheme may invest in instruments having credit rating as indicated above or higher. The AA rating shall also include AA- and AA+. In case an instrument has more than one publicly available rating, the more conservative rating will be considered for the purpose of investment.</p> <p>(iii) The scheme shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total investments in unrated instruments shall not exceed 25% of the NAV of the Plan.</p> <p>(iv) The scheme will not invest in securities of media, airline and real estate sector(s).</p> <p>(v) The Scheme shall not participate in repos in corporate debt securities.</p> <p>(vi) Pending deployment within reasonable time period and towards the maturity of the scheme, the monies may be kept in cash and invested largely in cash equivalents/liquid schemes/short tenor CDs of highest rating/short term deposits. Further, the above allocation may vary during the tenure of the scheme. Some of these instances are:</p> <p>a. coupon inflow;</p> <p>b. the instrument is called or bought back by the issuer;</p> <p>c. in anticipation of any adverse credit event.</p>				
Investment Strategy	<p>Under normal circumstances, passive portfolio management strategy would be adopted. Investments under the scheme/s would be made only in securities which mature on or before the date of the maturity of the Scheme/s.</p> <p>The investment team would carry out rigorous in depth credit evaluation of the money market and debt instruments the scheme proposes to invest in. The credit evaluation will essentially be a bottom up approach and include a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term / long term financial health of the issuer. The schemes would invest in debt securities of companies based on various criteria like sound professional management, sound track record, industry scenario, liquidity of the securities, etc. The Scheme will emphasize on well managed, good quality companies with above average growth prospects whose securities can be purchased at a good yield and whose debt securities are rated above the investment grade by a recognized rating agencies like CRISIL, ICRA etc. In case of investments in debt instruments that are not rated, specific approval of the Board will be taken except in case of Government Securities being Sovereign bonds. However, in case of investment in unrated securities prior board approval is not necessary if investment is within the parameters as stipulated by the board.</p>				
Risk Profile of the Scheme	<p>Mutual Fund Units involve Investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The scheme carries risks associated with investing in debt and money market securities, securitized debt. Investment in mutual fund units involves investment risks such as trading volumes, settlement risk, liquidity risk and default risk. Trading volume may restrict liquidity. AMC may choose to invest in unlisted securities which may increase the risk on the portfolio. Investments in debt and money market instruments are subject to interest rate risk, basis risk, credit risk, spread risk, pre-payment risk etc. Please refer to SID for further details.</p>				
Risk Mitigation	<p>The asset allocation of the Scheme will be steadily monitored and it shall be ensured that investments are made in accordance with the scheme objective and within the regulatory and internal investment restrictions prescribed from time to time.</p> <p>A detailed monitoring process has been designed to identify measure, monitor and manage portfolio risk. The aim is to have a structured mechanism towards risk management thereby maximizing potential opportunities and minimizing the adverse effects of risk. Effective risk management is crucial for achieving optimum results. Adequate safeguards would be incorporated in the portfolio management process. The main instrument for reducing risk is through diversification across sectors/companies/ securities. The Fund Manager's job is to identify securities which offer higher returns with a lower level of risk. While identifying such securities, rigorous credit evaluation would be carried out by the investment team. The front office system of the AMC has the capability of pre-investment monitoring of investment restrictions as per SEBI guidelines and various internal limits prescribed from time to time to facilitate pre-emptive monitoring. The AMC will be guided by the ratings of Credit Rating Agencies authorized to carry on such activity. Further various risk management tools will be used for measuring and monitoring portfolio risks.</p>				
Plans/Options	<p>The Scheme proposes to offer 1 Plan of 370 Days with the following two plans for investment across a common portfolio:</p> <p>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>Regular Plan: This Plan is suitable for investors who wish to invest in the Scheme through any distributor.</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: Growth and Dividend Option (Payout and Transfer).</p> <p>Default option: Growth Option, Default between Dividend Payout & Transfer Option: Payout Option</p>				
Option to Hold Units in Dematerialised Form	<p>The Unit holders 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 www.nsdl.co.in or www.cdslindia.com. 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>				
Applicable NAV (after the scheme opens for repurchase and sale)	<p>The units of the respective Plan(s) will not be available for Subscriptions/ switch-in after the closure of NFO period.</p> <p>Units of the scheme cannot be redeemed (including switch-outs & switching) by the investors directly with the Fund until the Maturity Date/ Final Redemption Date. Investors wishing to enter/ exit may do so by buying/selling their units through stock exchanges.</p> <p>Redemptions including Switch-outs:</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. 				
Minimum Application Amount/Number of Units	Purchase (During NFO only)	Additional Purchase (Subsequent purchase)	Redemption		
	Rs. 5000 and in multiple of Re. 1 thereafter	Not Applicable	Not Applicable		
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>				

Despatch of Redemption Request	Within 10 working days of the maturity of the scheme.	
Benchmark Index	CRISIL Short Term Bond Fund Index	
Dividend Policy	The Trustee will endeavor 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.	
Name of the Fund Managers	Mr. Puneet Srivastava	
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. SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p>	
Expenses of the Scheme ii. Recurring Expenses (% of the Average Weekly Net Assets)	Expense Head	% of daily Net Assets
	(a) Investment Management and Advisory Fees	Upto 2.25%
	(b) Trustee fee	
	(c) Audit fees	
	(d) Custodian fees	
	(e) RTA Fees	
	(f) Marketing & Selling expense incl. agent commission	
	(g) Cost related to investor communications	
	(h) Cost of fund transfer from location to location	
	(i) Cost of providing account statements and dividend redemption cheques and warrants	
	(j) Costs of statutory Advertisements	
	(k) Cost towards investor education & awareness (at least 2 bps)	
(l) Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.		
(m) Service tax on expenses other than investment and advisory fees		
(n) Service tax on brokerage and transaction cost		
(o) Other Expenses		
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)*	Upto 2.25%	
Additional expenses under regulation 52 (6A) (c)	Upto 0.20%	
Additional expenses for gross new inflows from specified cities**	Upto 0.30%	
<p>The Annual Scheme Recurring Expenses as mentioned in the Table above shall be charged according to the following slabs:</p> <p>On the first Rs. 100 crores of the average weekly net assets 2.75% On the next Rs. 300 crores of the average weekly net assets 2.50% On the next Rs. 300 crores of the average weekly net assets 2.25% On the balance of the assets 2.00%</p> <p>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.indiabullsmf.com within two working days mentioning the effective date of the change.</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"> The Distributor (who have 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. 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. 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. No Transaction charges shall be levied: <ol style="list-style-type: none"> Where the investor purchases the Units directly from the Mutual Fund. Where the amount of investment is below Rs. 10,000/- per subscription. On transactions other than purchases/ subscriptions relating to new in-flows, 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. The terms and conditions relating to transaction charges shall be part of the application form in bold print. 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>The Investor is requested to check the prevailing Load structure and Transaction charges of the Scheme before investing.</p>	
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the paragraph on Taxation in the 'Statement of Additional Information' and to consult their own tax advisors with respect to their tax liability and other implications arising out of their participation in the scheme.	
Daily Net Asset Value (NAV) Publication	The NAV will be declared for all business days and will be published in 2 newspapers, NAV can also be viewed on www.indiabullsmf.com and www.amfiindia.com . You may also call 1-800-200-7777 (toll free no.)	
For Investor Grievances please contact	Name and Address of Registrar Karvy Computershare Private Limited, Karvy Registry House, Road No. 4, Street No 1. Banjara Hills, Hyderabad - 500034. Tel: 040-23312454, Fax: 040-23311968 Website: https://www.karvymfs.com	Mr. Abdul Hamid, Investor Relations Officer Indiabulls House, Indiabulls Finance Centre, 11th Floor, Senapati Bapat Marg, Elphinston (W), Mumbai 400 013. Toll free no. 1-800-200-7777 Investor care number 022- 6189 1327

**Unitholder's
Information**

Account Statements:

An account statement reflecting the number of Units allotted shall be dispatched to the Unit Holder by ordinary post/courier/electronic mail within the following periods. In case of Unit holder who have provided their e-mail address the Fund will provide the Account Statement only through e-mail message, subject to Regulations and unless otherwise required, not later than 5 business days from the close of the NFO Period.

Consolidated Account Statement:

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

Annual Account Statement:

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

Monthly Portfolio Disclosures:

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

Half - Yearly Portfolio Disclosures:

The Mutual Fund and AMC shall publish the Scheme Portfolio within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the Mutual Fund is located. It will also be displayed on the website of the AMC (www.indiabullsmf.com) and AMFI (www.amfiindia.com).

Half-Yearly Unaudited Scheme Financial Results:

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

It will also be displayed on the website of the AMC (www.indiabullsmf.com) and AMFI (www.amfiindia.com).

Annual Report:

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

It will also be displayed on the website of the AMC (www.indiabullsmf.com).

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

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

Bank Name

Branch City

PIN Code 11 Digit IFSC Code 9 Digit MICR Code

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

6 INVESTMENT & PAYMENT DETAILS (Separate Application Forms are required for investment in each Plan / Option) (Refer instruction no VI) PAYMENT BY CASH IS NOT PERMITTED. Cheque should be made in favour of Indiabulls FMP Series III - 370 Days July 2013 (3)

Scheme: Indiabulls FMP Series III - 370 Days July 2013 (3)

(Please ✓)

Plan: Direct Plan Regular Plan

Option: Growth Dividend (Payout Transfer)

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

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

I / We wish to nominate I / We do not wish to nominate

I / We do hereby nominate the person(s) more particularly described here under / and* / cancel the nomination made by me / us on the _____ day of _____ in respect of the Units under Folio Number _____

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

Sole / 1st Applicant / Guardian / Authorised Signatory

2nd Applicant / Authorised Signatory

3rd Applicant / Authorised Signatory

8 DECLARATION

I/We would like to invest in **Indiabulls FMP Series III - 370 Days July 2013 (3)** subject to terms of the Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including details relating to various services. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act / Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the Government of India or any Statutory Authority. I accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Indiabulls Mutual Funds (IBMF) Limited liability. I understand that the IBMF may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. In event "Know Your Customer" process is not completed by me /us to the satisfaction of the mutual fund. (I/We hereby authorize the mutual fund, to redeem the funds invested in the scheme, in favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the law). I/We hereby declare that I/we do not have any existing Micro SIP's which together with the current application will result in a total investments exceeding Rs 50000/- in a year. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. **APPLICABLE FOR NRI INVESTORS:** I confirm that I am resident of India. I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account.

Sole / 1st Applicant / Guardian / Authorised Signatory

2nd Applicant / Authorised Signatory

3rd Applicant / Authorised Signatory

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

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

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

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

I. GENERAL INSTRUCTION:

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

II. APPLICANT'S INFORMATION:

- In case the application is made under a Power of Attorney (PoA), a duly certified copy thereof, duly notarised should be submitted with the application. The POA document should contain the signatures of both the Applicant & the constituted Attorney.
- Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, along with a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
- In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FIs etc. the name, email-ID and telephone number of the contact person to should be provided.
- Date of Birth of the minor is mandatory while opening the account /folio.
- In case the investment is done on behalf of minor the relationship/status of the guardian as father, mother or legal guardian and Date of birth of minor shall be specified in the application form and following documents shall be submitted along with the application form as evidence:
 - Birth certificate of the minor, or
 - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
 - Passport of the minor, or
 - Any other suitable proof evidencing the date of birth of the minor.
- In case of court appointed legal guardian, supporting documentary evidence shall be provided.
- In case of natural guardian a document evidencing the relationship if the same is not available as part of the documents submitted as per point. i-iv above.
- Permanent Account Number (PAN)**

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. *Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification *includes fresh/ additional purchase, Systematic Investment. Micro investment (including lumpsum & Micro SIP) & Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission however they are required to mandatorily submit PAN Exempt KYC Reference No (PEKRN) to Indiabulls Mutual Fund. Applications not complying with the above requirement may not be accepted/ processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable

NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres/ Karvy/ Distributors or visit our website www.indiabullsmf.com for further details.

7. Know Your Client (KYC)

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

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

KYC requirements for new / Prospective Investors:

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

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

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

- Transaction Charges (applicable for both existing and new investors)**
In accordance with SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 the following are the terms and conditions relating to Transaction Charges:
 - The Distributor (who has opted in based on the type of product) would be allowed to charge the Mutual Fund Investor a Transaction Charge where the amount of investment is Rs. 10,000/- and above per subscription.
 - 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.
 - 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.
 - No Transaction charges shall be levied:
 - Where the investor purchases the Units directly from the Mutual Fund.
 - Where the amount of investment is below Rs. 10,000/- per subscription.
 - 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.
 - The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment. The transaction charges are in addition to the existing system of commission permissible to the Distributors. The transaction charges will be compliant with SEBI Circular, dated August 22, 2011.

III. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIN) :

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

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

IV. DEMAT/NON-DEMAT MODE:

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

V. BANK DETAILS:

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

Option to register multiple bank accounts

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

VI. INVESTMENT & PAYMENT DETAILS:

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

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

VII. DIRECT PLAN:

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

VIII. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:

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

IX. E-MAIL COMMUNICATION:

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

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

In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

XI. BENEFITS

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

XII. DECLARATION AND SIGNATURES(S)

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

CHECKLIST - PLEASE ENSURE THAT:

- a) Your Application Form is complete in all respect, Name, Address & contact details are mentioned in full, signed by all applicants.
- b) Bank Account Details are entered completely and correctly. Permanent Account Number (PAN) of all the applicants are mandatory.
- c) For PAN and KYC please Refer instruction no. II 6 & 7
- d) Appropriate Scheme Name, Plan & Option is mentioned clearly.
- e) The Cheque / DD is drawn in favour of "Indiabulls FMP Series III - 370 Days July 2013 (3)" dated and duly signed.
- f) Name of the Investor & Application Number is mentioned on the reverse of the Cheque / DD.
- g) Documents as listed alongside are submitted along with the Application (as applicable to your specific case).

CHECKLIST - DOCUMENTS TO SUBMITTED

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

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

Please submit ASBA forms with and authorized branch of designated SCSBs ONLY

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA)

ASBA provides an alternative mode of payment whereby the application money remains in the investor's account till allotment of units. ASBA process facilitates investors to apply through Self Certified Syndicate Banks (SCSBs), in which the investors have their bank accounts. SCSBs are those banks which satisfy the conditions laid by SEBI. SCSBs would accept the applications, verify the application, block the fund to the extent of investment amount, unblock once the allotment is finalized and debit the investor's account.

ASBA Facility in brief: Investor shall submit his Bid through an ASBA cum Application Form, either in physical or electronic mode, to the SCSB with whom the bank account of the ASBA Investor or bank account utilized by the ASBA Investor ("ASBA Account") is maintained. The SCSB shall block an amount equal to the NFO application Amount in the bank account specified in the ASBA cum Application Form, physical or electronic, on the basis of an authorization to this effect given by the account holder at the time of submitting the Application. The Bid Amount shall remain blocked in the aforesaid ASBA Account until the Allotment in the New fund Offer and consequent transfer of the Application Amount against the allocated Units to the Issuer's account designated for this purpose, or until withdrawal/failure of the Offer or until withdrawal/rejection of the ASBA Application, as the case may be. The ASBA data shall thereafter be uploaded by the SCSB in the electronic IPO system of the Stock Exchanges. Once the Allotment is finalized, the RTA to the NFO shall send an appropriate request to the Controlling Branch of the SCSB for unblocking the relevant bank accounts and for transferring the amount allocable to the successful ASBA Bidders to the AMC account designated for this purpose. In case of withdrawal/Rejection of the Offer, the RTA to the Offer shall notify the SCSBs to unblock the blocked amount of the ASBA Bidders within one day from the day of receipt of such notification.

INSTRUCTION FOR FILLING ASBA APPLICATION FORM

GENERAL INSTRUCTIONS

1. An Investor shall be eligible to apply through ASBA process, if he /she (i) is a Resident Retail Individual Investor, Non Institutional Investor, QIBs, Eligible NRIs applying on non-repatriation basis, Eligible NRIs applying on repatriation basis i.e. any investor, (ii) is applying through blocking of funds in a bank account with the SCSB; Such investors are hereinafter referred as "ASBA Investors".
 2. ASBA Facility is currently available only to those investors who wish to hold the units in dematerialized form. Investors are requested to check with their respective banks about the availability of the ASBA facility.
 3. The Bank Account Number in the form should necessarily be of the first applicant only. In case where the bank account is jointly held, the first applicant should be one of the joint holders.
 4. Investor shall ensure that the bank account details mentioned in the ASBA application form is correct and the funds are available in the account for the SCSB to block the amount.
 5. Upon submission of an ASBA form with the SCSB, investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the designated branch to block such amount in the Bank account.
 6. During processing of the application by RTA, if the applications are found to be incomplete or incorrect, the SCSB will be informed on the same who will than unblock the investor account with appropriate remarks in the investor's account.
 7. The investors should check their demat account for allotment of units within 5 working days of the NFO closure. No physical account statement will be sent to the investors by RTA.
 8. All grievances relating to ASBA facility may be addressed to the SCSB, giving full details such as name, address of the applicants, subscription amount blocked on application, bank account number and the designated branch or the collection centre of the SCSB where the ASBA form was submitted by the investor.
 9. The AMC Trustee or its Registrar, KARVY shall not be liable for any negligence or mistake committed by the SCSBs.
- Exchange(s) unless (i) it has received the ASBA in a physical or electronic form; and (ii) it has blocked the application money in the bank account specified in the ASBA or has systems to ensure that Electronic ASBAs are accepted in the system only after blocking of application money in the relevant bank account opened with it.
4. SCSB shall ensure that complaints of ASBA investors arising out of errors or delay in capturing of data, blocking or unblocking of bank accounts, etc. are satisfactorily redressed.
 5. SCSB shall be liable for all its omissions and commissions in discharging responsibilities in the ASBA process.

GROUND FOR REJECTION OF ASBA APPLICATIONS

ASBA application forms can be rejected by the AMC/Registrar/SCSBs, on the following technical grounds:

1. Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane persons etc.
2. Mode of ASBA i.e. either Physical ASBA or Electronic ASBA not selected or ticked.
3. ASBA Application Form without the stamp of the SCSB.
4. Application by any person outside India if not in compliance with applicable foreign and Indian laws.
5. Bank account details not given/incorrect details given.
6. Duly certified Power of Attorney, if applicable, not submitted along with the ASBA application form.
7. No corresponding records available with the Depositories matching the parameters namely (a) Names of the ASBA applicants (including the order of names of joint holders) (b) DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account.
8. Insufficient funds in the investor's account.
9. Application accepted by SCSB and not uploaded on/with the Exchange /RTA.

OBLIGATIONS OF THE AMC

The AMC shall ensure that adequate arrangements are made by the RTA for the NFO to obtain information about all ASBAs and to treat these applications similar to non-ASBA applications while allotment of Units, as per the procedure specified in the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009.

OTHERS INFORMATION FOR ASBA INVESTORS

1. SCSB shall not accept any ASBA after the closing time of acceptance on the last day of the NFO period.
2. SCSB shall give ASBA investors an acknowledgment for the receipt of ASBAs.
3. SCSB shall not upload any ASBA in the electronic system of the Stock

**KEY CONTACT
COLLECTION BANKER
(DURING NEW FUND OFFER PERIOD)**

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

**LIST OF COLLECTION CENTRES
(DURING NEW FUND OFFER PERIOD)**

AMC Investor Service Centres

• **Mumbai:** Indiabulls House, Indiabulls Finance Centre, 11th Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400 013. Tel: 022 6189 1328 • **New Delhi:** M- 61 & 62, 1st Floor, Middle Circle, Connaught Place, New Delhi - 110 001. Tel: 011 3025 2916 • **Kolkatta:** Constantia Building, Ground Floor, 11, Dr. U.N.Brahmchari Street, Kolkata - 700017. Tel: 033 3997 4716 • **Bangalore:** Plot No. 87/6, Richmond Road, Richmond Town, Bangalore - 560025, Karnataka. Tel: 080 3014 1868

KARVY Investor Service Centres

• **Ahmedabad:** 201, Shail Building, Opposite Madhusudhan House, Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006 • **Bangalore:** No : 51/25, 1 St Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025 • **Chandigarh:** Sco - 371-372, First Floor, Above HDFC Bank, Sector 35B, Chandigarh - 160 022 • **Chennai:** Flat No F11, First Floor, Akshya Plaza, Erstwhile Harris Road, Opposite Chief City Metropolitan Court, #108, Adhithanar Salai, Egmore, Chennai - 600 002 • **Cochin:** Building Nos.39 Ali Arcade, 1st Floor, Near Atlantis Junction, Kizhvana Road, Panampili Nagar, Ernakulum District, Cochin - 682 036 • **Hyderabad:** 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034 • **Jaipur:** S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C-Scheme, Jaipur - 302 001 • **Kanpur:** 15/46, Opposite Muir Mills, Civil Lines, Kanpur - 208001 • **Kolkata:** 166A, Rashbehari Avenue, 2nd Floor, Near Adi Dhakerhwari Bastralaya, Opposite Fortis Hospital, Kolkata - 700 029 • **Lucknow:** Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226 001 • **Mangalore:** Mahendra Arcade, Opposite Court Road, Karangal Padi, Mangalore - 575 003 • **Mumbai:** Office No. 01/04, 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai - 400 001 • **New Delhi:** 305, 3rd Floor, New Delhi House, Bara Khamba Road, Connaught Place, New Delhi - 110 001 • **Pune:** Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dyaneshwar Paduka Chowk, F C Road, Pune - 411 004

Additional Contact Centres of AMC

• **Ahmedabad:** Radhika House, 1st Floor, Opp. Mayor Bungalow, Near law Garden, Cross Road, Netaji Marg, Mithakhali, Ellisbridge, Ahmedabad- 380006. (Tel) 079-30484634. • **Chandigarh:** SCO-337- 338, Sector-35B, Chandigarh, Punjab - 160035. • **Chennai:** 20, Apex Chambers, 3rd Floor, Sir Thyagaraya Road, T. Nagar, Chennai - 600017. • **Jaipur:** O-12B, Ground Floor, Ashok Marg, C-Scheme, Jaipur - 302001. • **Lucknow:** Saran Chamber-2, Ground Floor, 5 Park Road, Lucknow - 226001. • **Pune:** Vardhaman Height, 2nd Floor, 201, S. No. 1328/29, Shukrawar Peth, Bajirao Road, Pune - 411002. (Tel) 020-30560107.

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.



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