

Common Application Form



Investors must read the Key Information Memorandum, the instructions and Product Labeling on cover page before completing this Form.
The application form should be completed in English and in **BLOCK LETTERS** only.

KEY PARTNER / AGENT Information (Investors applying under Direct Plan must mention "Direct" in ARN column). (Refer Instruction 1)

FOR OFFICE USE ONLY
(TIME STAMP)

ARN/RIA Code	ARN/RIA Name	Sub Agent's ARN	Bank Branch Code	Internal Code for Sub-Agent/Employee	Employee Unique Identification Number (EUIIN)
ARN- 146822					

EUIIN Declaration (only where EUIIN box is left blank)
I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

SIGN	First / Sole Applicant / Guardian	Second Applicant	Third Applicant

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY

In case the purchase/subscription amount is Rs. 10,000 or more and your Distributor has opted in to receive Transaction Charges, the same are deductible as applicable from the purchase/subscription amount and payable to the Distributor. Units will be issued against the balance amount invested. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.

1. EXISTING UNIT HOLDER INFORMATION (IF YOU HAVE EXISTING FOLIO, PLEASE FILL IN SECTIONS viz. 1, 5, 6, 10 AND 13 ONLY. Refer instruction 3).

Folio No. The details in our records under the folio number mentioned alongside will apply for this application.

2. MODE OF HOLDING (Please tick (✓))

Single Joint Anyone or Survivor

3. UNIT HOLDER INFORMATION

DATE OF BIRTH@ DD MM YYYY

Proof of date of birth@ Please (✓) Attached

NAME OF FIRST / SOLE APPLICANT (In case of Minor, there shall be no joint holders)

Mr. Ms. M/s.

Nationality PAN#/PEKRN#

AADHAAR No. KYC/CKIN No. [Please tick (✓)] (Mandatory) Proof Attached

Status of First / Sole Applicant [Please tick (✓)] Individual Non - Individual [Please attach FATCA, CRS & Ultimate Beneficial Ownership (UBO) Self Certification Form] (Refer Instruction 4 & 17) (Mandatory)

Resident Individual NRI-Repatriation NRI-Non Repatriation Partnership Trust HUF AOP PIO Company FIIIS Minor through guardian BOI OCI Body Corporate LLP Society / Club Foreign National Resident in India FPI Sole Proprietorship Non Profit Organisation Others (please specify)

NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / NAME OF CONTACT PERSON - DESIGNATION (in case of non-Individual Investors)

Mr. Ms.

Nationality Designation Contact No.

PAN# / PEKRN# KYC/CKIN No. [Please tick (✓)] (Mandatory) Proof Attached

AADHAAR No.

Relationship with Minor@ Please (P) Father Mother Court appointed Legal Guardian Proof of relationship with minor@Please (✓) Attached @ Mandatory

MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory) (Refer Instruction 4a)

CITY STATE PIN CODE

CONTACT DETAILS OF FIRST / SOLE APPLICANT

Country Code

STD Code

Telephone : Off. Res. Fax

Mobile Email^A

^A On providing email-id investors shall receive scheme wise annual report or an abridged summary thereof / account statements / statutory and other documents by email. (Refer Instruction 9)

4. JOINT APPLICANT DETAILS, If any (In case of Minor, there shall be no joint holders)

1. NAME OF SECOND APPLICANT

Mr. Ms. M/s.

Nationality PAN#/PEKRN#

AADHAAR No. KYC/CKIN No. [Please tick (✓)] (Mandatory) Proof Attached

2. NAME OF THIRD APPLICANT

Mr. Ms. M/s.

Nationality PAN#/PEKRN#

AADHAAR No. KYC/CKIN No. [Please tick (✓)] (Mandatory) Proof Attached

5. ADDITIONAL KYC DETAILS Mandatory

Occupation details for	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian	Politically Exposed Person (PEP) details:	Is a PEP	Related to PEP	Not Applicable
Private Sector Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1 st Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public Sector Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2 nd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Government Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3 rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Authorised Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Agriculturist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Promoters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Partners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housewife	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Karta	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Whole-time Directors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proprietorship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Trustee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others (Please specify)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				

Non-Individual Investors involved / providing any of the mentioned services

Foreign Exchange / Money Changer Services Gaming / Gambling / Lottery / Casino Services
 Money Lending / Pawning None of the above

Please attach Proof. Refer instruction No. 14 for PAN/PEKRN and No. 16 for KYC.

ACKNOWLEDEMENT SLIP (To be filled in by the Investor) [For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 1800 2666 002]

INDIABULLS MUTUAL FUND

Indiabulls Finance Centre, Tower-1, 11th Floor, Senapati Bapat Marg,
Elphinstone Road, (West), Mumbai - 400 013.

Date :

Received from Mr. / Ms. / M/s.

an application for Purchase of Units of the Scheme(s) alongwith Cheque / DD / Payment Instrument as detailed overleaf.

ISC Stamp & Signature

... continued overleaf

5. ADDITIONAL KYC DETAILS, If any Contd.

Gross Annual Income Range (in Rs.)	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian	Gross Annual Income Range (in Rs.)	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian
Below 1 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10-25 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-5 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	25 lac - 1 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5-10 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	> 1 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OR Networth in Rs. (Mandatory for Non Individual) (not older than 1 year) _____ as on DD MM YYYY

6. FATCA & CRS INFORMATION (for Individual including Sole Proprietor) (Self Certification) (Refer instruction 4)

The below information is required for all applicant(s) / guardian

Address Type : Residential or Business Residential Business Registered Office (for address mentioned in form/existing address appearing in Folio)

Is the applicant(s) / guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? Yes No

If Yes, please provide the following information [mandatory]

Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

Category	First Applicant (including Minor)	Second Applicant / Guardian	Third Applicant
Place / City of Birth			
Country of Birth			
Country of Tax Residency#			
Tax Payer Ref. ID No.^			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 2			
Tax Payer Ref. ID No. 2			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 3			
Tax Payer Ref. ID No. 3			
Identification Type [TIN or other, please specify]			

#To also include USA, where the individual is a citizen / green card holder of USA. ^ In case Tax Identification Number is not available, kindly provide its functional equivalent.

7. POWER OF ATTORNEY (PoA) HOLDER DETAILS

Name of PoA Mr. Ms. /M/s. _____
 PAN#/PEKRN# _____ KYC/CKIN No. _____ [Please tick (✓)] (Mandatory) Proof Attached
 AADHAAR No. _____ # Please attach Proof. Refer instruction No. 14 for PAN/PEKRN and No. 16 for KYC.

8. BANK ACCOUNT DETAILS OF THE FIRST / SOLE APPLICANT (For redemption / dividend if any) (refer instruction 5)

(Mandatory to attach proof, in case the pay-out bank account is different from the bank account mentioned under Section 10 below).

For unit holders opting to hold units in demat form, please ensure that the bank account linked with the demat account is mentioned here.

Bank Name _____
 Branch Name _____ Bank City _____
 Account Number _____
 MICR Code _____ (The 9 digit code appears on your cheque next to the cheque number)
 Account Type (Please ✓) Savings Current NRO NRE FCNR Others (please specify) _____
 IFSC Code*** _____ *** Refer Instruction 5C (Mandatory for Credit via NEFT / RTGS) (11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your bank).

9. MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS (refer instruction 10)

Unit holders will receive redemption/dividend proceeds directly into their bank account (as furnished in Section 8) via Direct credit/NEFT/ECS facility

I/We want to receive the redemption / dividend proceeds (if any) by way of a demand draft instead of direct credit / credit through NEFT system / credit through ECS into my / our bank account.

10. INVESTMENTS & PAYMENT DETAILS [Please (✓)] (refer instruction 6, 7 & 8 for Payment Details) The name of the first/sole applicant must be pre-printed on the cheque.

LUMP SUM SIP/STP/SWP (Please also fill attached SIP/STP/SWP Registration Cum Auto Debit Form)

Scheme Name: **Indiabulls** _____

PLAN: Direct Plan Existing/Regular Plan OPTIONS: Growth Dividend (Payout Reinvestment Sweep) (Frequency: _____)

LUMP SUM	Payment Mode: Please (✓) <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/FT No. _____ Cheque / DD / RTGS / NEFT Date DD MM YYYY
	Amount in ₹ (Figures) _____ Amount in ₹ (words) _____
	Source Bank Name _____ Source Branch _____
	Source Bank A/C No. _____ 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 _____ 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	

Particulars			
Scheme Name / Plan / Option / Sub-option / Payout Option	Cheque / DD / Payment Instrument / UTR No. / Date	Drawn on (Name of Bank and Branch)	Amount in figures (Rs.)

Please Note: All Purchases are subject to realisation of cheques / demand drafts / Payment Instrument.

11. UNIT HOLDING OPTION **DEMAT MODE*** **PHYSICAL MODE (Default)** (refer instruction 11)

*Demat Account details are mandatory if the investor wishes to hold the units in Demat Mode

NSDL	DP Name _____	DP ID	I	N						Beneficiary Account No.							
CDSL	DP Name _____	Beneficiary Account No.															

*Investor opting to hold units in demat form, may provide a copy of the DP statement enable us to match the demat details as stated in the application form.

12. NOMINATION (refer instruction 13) (Mandatory for new folios of Individuals where mode of holding is single) (For Units in Non-Demat Form)

[Please (✓) and sign] I/We do not wish to Nominate

First / Sole Applicant / Guardian

Second Applicant

Third Applicant

I/We wish to nominate as under:

Name and Address of Nominee(s)	Relationship with Applicant	Date of Birth	Name and Address of Guardian	Signature of Nominee (Optional)/Guardian of Nominee (Mandatory)	Proportion (%) in which the units will be shared by each Nominee (should aggregate to 100%)
		(to be furnished in case the Nominee is a minor)			
Nominee 1					
Nominee 2					
Nominee 3					

13. DECLARATION & SIGNATURE/S (refer instruction 12)

I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I/We hereby confirm and declare as under:-

- I/We have read, understood and hereby agree to comply with the term and conditions of the scheme related documents and apply for allotment of Units of the Scheme(s) of Indiabulls Mutual Fund ('Fund') indicated above.
- I/We am/are eligible Investor(s) as per the scheme related documents and am/are authorised to make this investment as per the Constitutive documents/authorization(s). The amount invested in the Scheme(s) is through legitimate sources only and is not for the purpose of contravention and/or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India.
- The information given in/with this application form is true and correct and further agree to furnish such other further/additional information as may be required by the Indiabulls Asset Management Company Limited (AMC)/Fund and undertake to inform the AMC/Fund/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time.
- That in the event, the above information and/or any part of it is /are found to be false / untrue/ misleading, I/We will be liable for the consequences arising therefrom.
- I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to the Mutual Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation / submission, any India or foreign statutory, regulatory, judicial, quasi-judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us.
- I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions.
- The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.
- I/We HEREBY CONFIRM THAT I/WE HAVE NOT BEEN OFFERED/COMMUNICATED ANY INDICATIVE PORTFOLIO AND/OR ANY INDICATIVE YIELD BY THE FUND/AMC/ITS DISTRIBUTOR FOR THIS INVESTMENT.**

For Foreign Nationals Resident in India only:

I/We will redeem my/our entire investment/s before I/We change my/our Indian residency status. I/We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status.

For NRIs / PIO/OCIs only:

I/We confirm that my application is in compliance with applicable Indian and foreign laws.

Please (✓) Yes No If Yes, (✓) Repatriation basis Non-repatriation basis

For AADHAAR

Information to Investors

The purpose of collection/usage of Aadhaar number including demographic information is to comply with applicable laws/rules/regulations and provision of the said data is mandatory as per applicable laws/rules/regulations. Post obtaining the Aadhaar number, we shall authenticate the same in accordance with the Aadhaar Act, 2016. We shall receive your demographic information which shall be used only to comply with applicable laws / rules / regulations.

Consent

I/We hereby provide my /our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA.

I/We hereby provide my/our consent for sharing/disclosing my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual funds and their Registrar and Transfer Agents (RTA) for the purpose of updating the same in my/our folios.

SIGN HERE

(Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft/ Payment Instrument.)

First / Sole Applicant / Guardian / POA Holder	SIGN →
Second Applicant	SIGN →
Third Applicant	SIGN →

SIGNATURE(S)

CHECKLIST

☞ Please ensure that your Application Form is complete in all respect and signed by all applicants:

- Name, Address and Contact Details are mentioned in Full. ● Status of First/Sole Applicant is correctly indicated. ● Bank Account Details are entered completely and correctly.
- Permanent Account Number (PAN) of all Applicants is mentioned irrespective of the amount of purchase and proof attached (if not already validated) OR PAN Exempt KYC Reference Number (PEKRN) in case of PAN exempt investment and Aadhar copy of all holders.
- Please attach proof of KYC Compliance status if not already validated. ● Appropriate Plan / Option is selected.
- If units are applied by more than one applicant, Mode of operation of account is indicated.

☞ Your investment Cheque/DD is drawn in favour of **'the Specific Scheme'** dated, signed and crossed 'A/c Payee only'. Application Number / Folio No. is mentioned on the reverse of the Cheque/DD.

☞ Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

	Documents	Individual	Companies / Trusts / Societies / Partnership Firms / LLP / Fils*	FPI	NRI/ OCI/ PIO	Minor	Investments through Constituted Attorney
1.	Board/Committee Resolution/Authority Letter		✓				
2.	List of Authorised Signatories with Specimen Signature(s) @		✓	✓			✓
3.	Notarised Power of Attorney						✓
4.	Account Debit Certificate in case payment is made by DD from NRE / FCNRA/c. where applicable				✓		
5.	PAN Proof		✓	✓	✓	✓ [#]	✓
6.	KYC Acknowledgement Letter / Print out of KYC Compliance Status	✓	✓	✓	✓	✓ [#]	✓
7.	Proof of Date of Birth					✓	
8.	Proof of Relationship with Guardian					✓	
9.	PIO / OCI Card (as applicable)				✓		
10.	Certificate of registration granted by Designated Depository Participant on behalf of SEBI			✓			
11.	Ultimate Beneficial Owner		✓	✓			✓
12.	FATCA & CRS	✓	✓	✓	✓	✓	✓
13.	Aadhar Card	✓	✓			✓	✓

@ Should be original or true copy certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public, as applicable.

* For Fils, copy of SEBI registration certificate should be provided. # If PAN/PEKRN/KYC proof of Minor is not available, PAN/PEKRN/KYC proof of Guardian should be provided.

1. General Instructions

Please read the Key Information Memorandum/Scheme Information Document(s) of the Scheme and Statement of Additional Information and addenda issued from time to time (Scheme Documents) carefully before investing in the Scheme. Investors are requested to read and acquaint themselves about the prevailing Load structure on the date of submitting the Application Form.

Upon signing and submitting the Application Form and tendering payment it will be deemed that the investors have accepted, agreed to and shall comply with the terms and conditions detailed in the Scheme Documents. Applications complete in all respects, may be submitted at the Official Points of Acceptance of Indiabulls Mutual Fund (the Fund).

New investors wishing to make SIP investment will need to complete and submit both the Application Form and the SIP Enrolment Form (for Post Dated Cheques or for Auto Debit/ECS/ Standing Instruction as applicable).

The Application Form should be completed in English and in Block Letters only. Please tick in the appropriate box for relevant options wherever applicable. Do not overwrite. For any details correction / changes if made in the Application Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect details and authenticate the corrected details by counter-signing against the changes.

The Application Form number / Folio number should be written by the Investors on the reverse of the cheques and bank drafts accompanying the Application Form. Applications incomplete in an respect are liable to be rejected. Indiabulls Asset Management Company Limited (the AMC) / Indiabulls Trustee Company Limited (Trustee) have absolute discretion to reject any such Application Forms.

Copies of the supporting documents submitted should be accompanied by originals for verification. In case the original of any document is not produced for verification, Mutual Fund/AMC reserves the right to seek attested copies of the supporting documents.

Investments through distributors

As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and / or through the distributors / employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents/distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

Employee Unique Identification Number (EUIIN)

Every employee/relationship manager/sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee / sales person / relationship manager of the distributor / sub broker with respect to the transaction and EUIIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.

New cadre distributors

Postal agents, retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/the AMC from time to time as new cadre distributors are permitted to sell eligible schemes of the Fund (details of eligible scheme is available on www.indiabullsamc.com). They also hold an EUIIN which must be quoted in the application form. In case your application for subscription through such distributor is not for an eligible scheme, it is liable to be rejected.

These requirements do not apply to Overseas Distributors.

Overseas Distributors

For, overseas Distributors, the ARN Code provided by AMFI is required to be incorporated in the space provided. Overseas Distributors are required to comply with the laws, rules and regulations of jurisdiction where they carry out their operations in the capacity of distributors.

2. Transaction Charges

In accordance with SEBI circular No. Cir / IMD / DF / 13 / 2011 dated August 22, 2011, as amended from time to time the AMC / the Fund will deduct Transaction Charges from the purchase / subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted-in to receive the Transaction Charges). The Distributor may opt to receive transaction charges based on the type of product.

Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.

Transaction charges in case of investments through SIP:

Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP instalment x No. of instalments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 instalments.

Transaction Charges shall not be deducted:

- where the Distributor of the investor has not opted to receive any Transaction Charges;
- for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000;
- for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / dividend Transfers / dividend Reinvestment, etc.;
- for purchases / subscriptions made directly with the fund (i.e. not through any Distributor); and
- for purchases / subscriptions routed through Stock Exchanges(s)

First/Sole Applicant/Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. The AMC/Fund will endeavour to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN)/PAN exempt KYC Reference Number (PEKRN) at the First/Sole Applicant/Guardian level. If the PAN/PEKRN details are available then the First/Sole Applicant/Guardian will be treated as existing investor (i.e. Rs. 100 will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. Rs. 150 for first time investors or Rs. 100 for other than first time investors will be deducted as Transaction charge, as applicable). However, if an investor has not provided any declaration, he will be considered as an "existing" investor.

3. Existing Unit holder Information

Investors/Unit holders already having a folio with the Fund should fill in section 1, section 4, section 6, section 10 and section 13 only. The personal and the Bank Account details as they feature in the existing folio would apply to this investment and would prevail over any conflicting information, if any, furnished in this form. In case the name of the Unit holder as provided in this application does not correspond with the name appearing in the existing folio, the application form may be rejected, at the discretion of the AMC/Fund.

4. Unit holder information

- Name, address and contact details like telephone, mobile and email address must be written in full. On successful validation of the investor's PAN for KYC, the address provided in the KYC form will override the address mentioned in this form.

Applications under a Power of Attorney or by a limited company or a body corporate or an eligible institution or a registered society or a trust or limited liability partnership (LLP) or partnership must be accompanied by the original Power of Attorney/board resolution or a certified true copy/duly notarized copy if the same. Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorised officials, duly certified/attested should also be attached to the Application Form.

All communication and payments shall be made by the Fund in the name of and favouring the first/sole applicant. In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'Joint' and processed accordingly.

In case an investor opts to hold the Units in demat form, the applicant(s) details mentioned in Section 3, should be the same as appearing in demat account held with a Depository Participant.

- In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/networth and Politically Exposed Person (PEP)* status mentioned under section 4 which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the detail of nature of services viz. Foreign Exchange/Gaming/Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

The said details are mandatory for both individual and Non Individual applicants.

*PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

c. Account of Minors

The minor shall only be the sole Unit holder in a folio. Joint holding is not allowed. Details of the natural parent viz., father or mother or court appointed legal Guardian must be mentioned for investments made on behalf of a minor.

Date of birth of the minor along with photocopy of supporting documents (i.e. Birth certificate, School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., Passport, or any other suitable proof evidencing the date of birth of the minor) should be provided while opening the folio. In case of a natural parent, documents evidencing the relationship of the natural parent with the minor, if the same is not available as part of the documents mentioned above should be submitted. In case of court appointed legal guardian, supporting documentary evidence should be provided.

Further, in case of SIP/STP/SWAP registration requests received on/after April 1, 2011, the Mutual Fund/the AMC will register SIP/STP/SWAP in the folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date.

The folio(s) held on behalf of a minor Unit holder shall be frozen for operation by the natural parent/legal guardian on the day the minor attains majority and no transactions henceforth shall be permitted till requisite documents evidencing change of status from 'minor' Unit holder are received.

- Details under FATCA & CRS:** The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income Tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit holders. In relevant cases, information will have to be reported to tax authorities/appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the folio(s) or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may require more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. Further if you are a citizen or resident or green resident country information field along with your Tax Identification Number or any other relevant reference ID/Number. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

e. Who cannot invest?

- United States Person (U.S. person*) as defined under the extant laws of the United States of America, except the following:

- a. NRIs/PIOs may invest/transact, in the Scheme, when present in India, as lump sum subscription and/or switch transaction (other than systematic transactions) only through physical form and upon submission of such additional documents/undertakings, etc., as may be stipulated by AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations prior to investing in the Scheme.
- b. FII/FPIs may invest in the Scheme as lump sum subscription and/or switch transaction (other than systematic transactions) through submission of physical form in India, subject to compliance with all applicable laws and regulations and the terms, conditions, and documentation requirements stipulated by the AMC/Trustee from time to time, prior to investing in the Scheme.

The Trustee/AMC reserves the right to put the transaction requests received from such U.S. person on hold/reject the transaction request/redeem the units, if allotted, as the case may be, as and when identified by the AMC that the same is not in compliance with the applicable laws and/or the terms and conditions stipulated by Trustee/AMC from time to time. Such redemptions will be subject to applicable taxes and exit load, if any.

The physical applications form(s) for transactions (in non-demat mode) from such U.S. person will be accepted ONLY at the Investor Service Centres (ISCs) of Indiabulls Asset Management Company Limited (Indiabulls AMC). Additionally, such transactions in physical application form(s) will also be accepted through Distributors and other platforms subject to receipt of such additional documents/undertakings, etc., as may be stipulated by AMC/Trustee from time to time from the Distributors/Investors.

2. Residents of Canada;
3. NRIs residing in any Financial Action Task Force (FATC) declared non-compliant country or territory

*The term "U.S. person" means any person that is a U.S. person within the meaning of Regulation S under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc, as may be in force from time to time."

5. Bank Details

A. Bank Account Details (for redemption/ dividend if any):

An investor at the time of purchase of units must provide the details of the pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid) in Section 8 in the application form. The same is mandated to be provided under SEBI Regulations.

In case pay-out bank account is different from pay-in bank account mentioned under Section 10 in the application form, the investor subscribing under a new folio is required to submit any one of the following as a documentary proof along with the application form validating that pay-out bank account pertain to the sole/first Applicant.

- (i) Cancelled original cheque leaf of the pay-out bank account (where the account number and first applicant name is printed on the case of the cheque.) Applicants should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse;
- (ii) Self attested copy of the bank pass book or a statement of bank account with current entries not older than 3 months having the name and address of the first applicant and account number;
- (iii) A letter from the bank on its letterhead certifying that the applicant maintains an account with the bank, the bank account information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

Note : The above documents shall be submitted in Original. If copies are furnished, the same must be submitted at the Official Point of Acceptance (OPAs) of the Fund where they will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the applicant after due verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

Further, in exceptional cases where Third Party Payments [as stated under Section 9 (2a) below] are accepted, the investor is required to submit any one of the documentary proofs as stated in (i), (ii) and (iii) above for the pay-out bank account. Investors are requested to note that applications for new folio creation submitted (wherein pay-out bank details is different from pay-in bank details) without any of the above mentioned documents relating to pay-out bank account details will be treated as invalid and liable to be rejected.

B. Multiple Bank Account Registration:

An investor may register multiple bank accounts (currently upto 5 for individuals and 10 for Non-Individuals) for receiving redemption/dividend proceeds etc. by providing necessary documents and filing up of Multiple Bank Accounts Registration form.

C. Indian Financial System Code (IFSC)

IFSC is a 11 digit number given by some of the banks on the cheques. IFSC will help to secure transfer of redemption and dividend payouts via the various electronic mode of transfers that are available with the banks.

6. Investment Details

Please mention the Option (Dividend/Growth) and Sub-Option (Payout/Reinvestment) you would like to invest in. In case you do not mention the Option, Growth Option will be deemed to be the default Option and units will be allotted to you under this Option. In case you chose Dividend Option, but do not specify the Sub-Option, Reinvestment will be deemed to be the default Sub-Option and units will be allotted to you under this Sub-Option.

7. Payment Details

• Pay-In Bank Account

An Investor at the time of his/her purchase of units must provide the details of his/her pay-in bank account (i.e. account from which a subscription payment is being made) in Section 10 in the application Form.

• Resident Investors

- (a) Payment may be made by MICR cheque/ DD drawn on/made payable at all such places where Investor Service Centers ("ISC") are located and mailed to the nearest ISC. The Cheque/ DD must be drawn in the **name of the scheme** and crossed "**ACCOUNT PAYEE & NOT NEGOTIABLE**". Further, in order to avoid fraud and prevent misuse of payment instruments, investors are advised to draw payment instrument (i.e. cheque, demand draft, pay order etc.) favouring either **name of scheme - <Name of the First Investor>** or **name of scheme - <Permanent Account Number of the First investor>** or **name of scheme - <Folio number>**". Application Form (duly completed), along with a cheque (drawn on the nearest ISC/ transaction acceptance centre)/DD (payable at the nearest ISC / transaction acceptance centre) may be sent by mail directly to the nearest ISC / transaction acceptance centre, or DD payable at Hyderabad may be sent to the Registrar, viz. Karvy Computershare (Pvt.) Ltd., Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032.

(b) For other investors not covered by (a) above:

Payment may be made by cheque or bank draft drawn on any bank, which is a member of the Bankers' Clearing House and is located at the place where the application is submitted. No money orders, post-dated cheques [except through Systematic Investment Plan (SIP) and postal orders will be accepted. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for investors.

The AMC will not accept any request for refund of demand draft charges.

• NRIs, PIOs, FIIs, OCIs, FPI

- In the case of NRIs/PIOs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in the NRE/FCNR in the case of Purchased on a repatriation basis or out of funds held in the NRE/FCNR/NRO account, in the case of Purchases on a non-repatriation basis. In case India rupee drafts are purchased abroad or payments from FCNR or NRE account, an account debit certificate from the Bank issuing the draft confirming the debit and/or foreign inward remittance certificate (FIRC) by Investor's banker shall also be enclosed.
- FIIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-Resident Rupee Account maintained by the FII will a designated branch of an authorised dealer.
- FPIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Special Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer.

In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument i.e. cheque, demand draft, pay order, etc. favouring either of the following given below and crossed "Account Payee only". Investors are urged to follow the order of preference in making the payment instrument favouring as under:

1. 'the Specific Scheme A/c

e.g. The cheque should be drawn in favour of "Indiabulls Liquid Fund". A separate cheque or bank draft must accompany each Scheme / each Plan. Returned cheque(s) are liable not to be presented again for collection, and the accompanying Application Form is liable to be rejected. In case the returned cheque(s) are presented again, the necessary charges are liable to be debited to the investor.

■ Cash

Pursuant to SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 read with SEBI Circular No. CIR/IMD/DF/10/2014 dated May 22, 2014 the Fund will accept subscription applications with payment mode as 'Cash' ("Cash Investments") at select Investor Service Centres (ISCs) to the extent of Rs. 50,000 per investor, per financial year as follows:

1. Only resident individuals, sole proprietorships and minors (through natural parent/legal guardians), who are KYC compliant (with or without PAN), have a bank account and who submit applications in physical mode at select ISCs can avail this facility.
2. Procedure to undertake Cash Investments:
 - a. Deposit slips for making Cash Investments may be obtained from ISCs which accept Cash Investment applications. The deposit slip must be filled with the scheme name and the amount of cash to be deposited. The deposit slip will be verified by the ISC officials.
 - b. Investors must then deposit the cash along with the verified deposit slip at any of the nearest designated branches of the Bank accepting cash under this facility.
 - c. Acknowledged copy of the deposit slip received from the Bank along with the Scheme application form/transaction slip must be submitted at the same ISC (i.e. from where the deposit slip was obtained) for time stamping. Investors must mention their name and folio number/application number on the reverse of the Bank-acknowledged deposit slip. The pay-out bank account details are also required to be specified in the application form by the investors.
3. If the amount of subscription (together with the investments already made through cash in the same financial year) exceeds Rs. 50,000/-, the application will be rejected.
4. Payment of proceeds towards redemptions, dividend, etc. with respect to Cash Investments shall be made only through the pay-out bank account mentioned in the application form or as registered in the folio (as applicable) as Bank mandate.
5. Acceptance of Cash Investments will be subject to compliance with applicable laws pertaining to prevention of money laundering.
6. Application for Cash Investment not satisfying the above conditions may be rejected.

For details on procedure and conditions for making 'Cash Investments', refer section 'How to Apply' appearing in SAI or contact any our ISCs or visit our website www.indiabullsamc.com

8. Third Party Payments

1. The AMC/Fund shall not accept applications for subscriptions of units accompanied with Third Party Payments except in cases as enumerated in para 8.2a below.

"Third Party Payment" means payment made through an instrument issued from a bank account other than that of the first named applicant/investor mentioned in the application form. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued to consider the payment as a non-Third Party Payment.

- 2a. As referred to in para 9.1 above, following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation/declarations.
 - (i) Payment by Parents/Grand-Parents/Related Persons* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- for each regular Purchase or per SIP instalment. However, this restriction of Rs. 50,000/- will not be applicable for payment made by a Guardian whose name is registered in the records of Mutual Fund in that folio (i.e. father, mother or court appointed Legal Guardian).

* 'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.
 - (ii) Payment by an Employer on behalf of employees under Systematic Investment Plans (SIP) or lump sum/one-time subscription, through Payroll deductions or deductions out of expense reimbursements.
 - (iii) Custodian on behalf of an FII or a Client.
 - (iv) Payment by the AMC to an empanelled Distributor on account of commission/incentive etc. in the form of the Mutual Fund units of the Schemes managed by the AMC through SIP or lump sum / one-time subscription.
 - (v) Payment by a Corporate to its Agen/Distributor/Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through SIP or Lump sum / One-time subscription.
 - (vi) For investments through third party payments, investors must attach the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website www.indiabullsamc.com) along with the Application Form for subscription of units.

9. E-mail Communication

If the investor has provided an email address, the same will be registered in our records and will be treated as your consent to receive, Allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory/other information as permitted via electronic mode/email. These documents shall be sent physically in case the Unit holder opts/request for the same.

Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

The AMC/Trustee reserve the right to send any communication in physical mode.

10. Mode of Payment to Redemption / Dividend Proceeds-via Direct Credit/NEFT/ECS

- Real Time Gross Settlement (RTGS)/National Electronic Funds Transfer (NEFT)
The AMC provides the facility of 'Real Time Gross Settlement (RTGS)' and 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and dividend payouts (if any) directly into the bank account of the Unit holder maintained with the banks (Participating in the RTGS/NEFT System).
NEFT is electronic fund transfer modes that operate on a deferred net settlement (DNS) basis which settles transactions in batches. Contrary to this, in RTGS, transactions are processed continuously throughout the RTGS business hours. The minimum amount to be remitted through RTGS is Rs. 2 lakhs. There is no upper ceiling for RTGS transactions. No minimum or maximum stipulation has been fixed for NEFT transactions.
Unit holders can check the list of banks participating in the RTGS/NEFT System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Services Centres. However, in the event of the name of Unit holder's bank not appearing in the 'list of Banks participating in RTGS/NEFT' updated on RBI website www.rbi.org.in, from time to time, the instructions of the unit holder for remittance of redemption/dividend (if any) proceeds via RTGS/NEFT System will be discontinued by Fund/AMC without prior notice to the Unit holder and the payouts of redemption / dividend (in any) proceeds shall be effected by sending the Unit holder(s) a cheque/demand draft.

11. Unit Holding Option

Investors are provided two options to hold their Units viz. Physical mode and Demat mode. For Units in Physical mode (non-demat), an account statement will be issued. For Units held in demat mode, Units shall be directly credited to the investor's demat account after the realization of payment funds and depositories will issue a statement. Demat facility is not available in case of units offered under the Daily/Weekly/Fortnightly Dividend Option(s). Please refer to the list of all the schemes/plans/options on the website of the Fund, viz. www.indiabullsamc.com which offer the facility of holding the units in demat mode.

Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).

If PAN is not mentioned by applicants, the application is liable to be rejected. Investors may attach a copy of the Client Master Form / DP statement showing active demat account details for verification.

Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account

only after successful verification with the depository records and realization of payment. In case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat from i.e. in physical mode if the application is otherwise valid.

All details such as address, bank details, nomination etc. will be applicable as available in the depositories records. For effecting any subsequent changes to such information, Investors should approach their DP. Redemption requests for unit held in demat mode must be submitted to DP or through Stock Exchange Platform, as applicable.

Holding/transacting of unit held in demat mode shall be in accordance with the procedures/requirements laid down by the Depositories, viz. NSDL/DCSL in accordance with the provisions under the Depositories Act, 1996 and the regulations thereunder.

12. Signatures

Signature(s) should be in English or in any Indian Language. Applications on behalf of minors should be signed by their natural parent/legal Guardian. In case of a HUF, the Karta should sign the Application Form on behalf of the HUF.

In case of an application through a constituted Attorney, the power of Attorney should be signed by the investor and the constituted Attorney. The Application Form should be signed in such cases by such constituted Attorney.

13. Nomination

Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future. Through this facility the AMC is not in any way attempting to grant any rights other than those granted by law to the nominee(s). A nomination in respect of the Units does not create an interest in the property after the death of the Unit holder. The nominee(s) shall receive the Units only as an agent and trustee for the legal heirs or legatees of the deceased Unit holder as the case may be.

Minor(s) can be nominated and in such cases, the name, address and signature of the natural parent/legal guardian representing such minor nominee(s) shall be provided by the Unit holder. Nomination can also be made in favour of the Central Government, State Government, local authority, any person designated by virtue of his office or a religious or charitable trust.

The terms and conditions for registration of nominee(s) are as under:

- i. Nomination by a Unit holder shall be applicable for all the investments in all schemes held in a particular folio.
- ii. In case a folio has joint holders, all joint holders should sign the request for nomination/cancellation of nomination, even if he mode of holding is 'either or survivor'.
- iii. Every New nomination for a folio will over write the existing nomination. Nomination will be subject to the provisions of the respective Scheme information Document.
- iv. Nomination shall not be allowed in a folio held on behalf of a minor Unit holder.
- v. Nominated shall be mandatory for all new singly held folios of individual investors. Investor who do not wish to nominate are required to sign a declaration separately, confirming their non-intention to nominate. In case nomination/non-intention to nominate is not provided by sole holder, the application is liable to be rejected.
- vi. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in whole numbers and without decimals in favour of each of the nominees should be indicated against the name of the nominees. Such allocation/share should total to 100 percent. In the event of the Unit holder(s) fail to indicate the percentage of allocation/share for each of the nominees, the Fund/AMC, by invoking default option shall settle the claim equally amongst all the nominees.
- vii. In case of multiple nominees, on the death of one or more nominee, the transmission of units shall be made in favour of the remaining nominee(s).
- viii. Cancellation of nomination can be made only by those Unit holder(s) who hold Units on their own behalf either singly or jointly and who made the original nomination. On cancellation of nomination, the nomination shall stand rescinded and the Fund/AMC shall not be under any obligation to transmit the Units in favour of the nominee(s).
- ix. In case of investors opting to hold the Units in demat form, the nomination details provided by the investor to the depository participant will be applicable.
- x. Transmission of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs.

14. Permanent Account Number

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention the permanent account number (PAN) irrespective of the amount of investment [Except as given below]. Where the applicant is a minor, and does not possess his/her own PAN, he/she shall quote the PAN of his/her natural parent/legal guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (Under the category of Government) for transacting in the securities market. PAN card copy is not required separately if KYC acknowledgement letter is made available. The Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed.

For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.indiabullsamc.com.

• PAN Exempt Investments

SEBI vide its circular dated July 24, 2012 has clarified that investments in mutual funds schemes (including investments in SIPs) of upto Rs. 50,000 per investor per year across all schemes of the Fund shall be exempt from the requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, NRIs but not PIOs, Minors) and Sole proprietary firms who do not possess a PAN ("Eligible Investors")* are exempt from submission of PAN for investments upto Rs. 50,000 in a rolling 12 month period or in a financial year i.e. April to March. However, Eligible investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA).

Eligible investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form and submit a copy thereof along with the application form. In case the applicant is a minor, PAN/PEKRN details of the Guardian shall be submitted, as applicable. Eligible investors (i.e. the First Holder) must not possess a PAN at the time of submission of application form. Eligible investors must hold only one PEKRN issued by any one of the KRAs.

If an application for investment together within investments made in a rolling 12 month period or in a financial year exceeds Rs. 50,000, such an application will be rejected.

Fresh/Additional Purchase and Systematic Investment Plans will be covered in the limit of per switch transaction is Rs. 50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

The detailed procedures/requirements for accepting applications shall be as specified by the AMC/Trustee from time to time and their decision in this behalf will be final and binding.

* HUFs and other categories are not eligible for such investments.

15. Prevention of Money Laundering

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 and other circulars issued from time to time, mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) Policy.

The Investor(s) should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the government of India from time to time or any rules, regulations, notifications or directions issued there under.

To ensure appropriate identification of the investor(s) and with a view to monitor transactions for the prevention of money laundering, the AMC/Fund reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity or the investor(s) their beneficial ownership, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

The Fund AMC, Trustee and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account or freezing the folios/rejection of any application/allotment of units or mandatory redemption of Units due to non compliance with the provisions of the PMLA, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the PMLA and SEBI/AMFI circular(s) and reporting the same to FIU-IND.

For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website www.indiabullsamc.com.

16. Know Your Customer (KYC) Compliance

Units held in account statement (non-demat) form

It is mandatory for the Investors to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC acknowledgement Letter for all purchases / Switches / registrations for Systematic Investment Plan (SIP) Systematic Transfer Plan (STP) / Flex STP / Flex index Plan / Dividend Transfer Plan (DTP). Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment.

SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New Investors are therefore 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 also available on our website www.indiabullsamc.com. Existing KYC compliant investors of the Fund can continue the practice of providing KYC Acknowledgement Letter/Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website (www.cvlindia.com) using the PAN at the time of investment.

Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with the Fund. However, the fund reserves the right to carry out fresh KYC of the investor in its discretion.

Units held in electronic (demat) form

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee/AMC.

In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

For further details, please refer Section 'Know Your Customer (KYC) Compliance' under Statement of Additional Information available on our website www.indiabullsamc.com.

17. Ultimate Beneficial Owners(s)

Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its circular No. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))'. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided.

Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'. Please contact the nearest investor Service Centre (ISC) of Indiabulls Mutual Fund or log on to our website www.indiabullsamc.com for the Declaration Form.

AMC Investor Service Centres

- **Ahmedabad:** Radhika House, 1st Floor, C/o. Indiabulls Housing Finance Co Ltd., Opp. Mayor Banglow, Law Garden, Navrangpura, Ahmedabad - 380 006. Tel: (079) 6682 2236 • **Bangalore:** Plot No.87/6, Richmond Road, Richmond Town, Bangalore - 560 025. Tel: (080) 30141857 • **Chandigarh:** SCO-347-348, Sector-35 B, Chandigarh - 160 035. Tel: 0172-5051344
 - **Chennai:** No. 20, Apex Chambers, 3rd Floor, Sir They agaraya Road, Pondy Bazaar, T Nagar, Chennai - 600 017. Tel: (044) 3007 0779
 - **Gurugram:** 448-451, Udyog Vihar, Phase V, Gurugram - 122 001. Tel: 0124-6681199. • **Hyderabad:** Park City Plaza, 3rd Floor, Road No. 1, Banjara Hills, Hyderabad - 500 034. Tel: (040) 47579911. • **Indore:** 101, 2nd Floor, Corporate House, R&T Marg, Indore - 452001. Tel: 0731-3925104. • **Jalandhar:** SCO 8-9, 1st Floor, Crystal Plaza Market, Chotti Baradari Part - 1, Garha Road, Jalandhar- 144 001. Tel: 0181- 5094606. • **Kolkata:** 31, Chowringhee Road, 3 Floor, Park Street Junction, Kolkata - 700 016, Phone No. 033 3997417 Fax No. 033 39974716. • **Mumbai:** Indiabulls Finance Centre, Tower-1, 11th Floor, Senapati Bapat Marg, Elphinstone Road, (West), Mumbai - 400 013. Tel: (022) 6189 1300. • **New Delhi:** M - 62 & 63, 1st Floor, Connaught Place, New Delhi - 110 001. Tel: (011) 3015 6974.
 - **Noida:** 1st Floor, B 4/5, Sector 63, Noida - 201 301. Tel: 0120-3309771. • **Pune:** No. 115, City Mall, 1st Floor, University Road, Opp. Pride House, Shivaji Nagar, Pune - 411 007. Tel: (020) 3018 6714. • **Surat:** D119, ITC Building, Majuragate, Surat, Gujarat - 395002. Tel: 0261-3920566. • **Vadodara:** 102, Soho Complex, Near Malhar Point, O. P. Road, Vadodara - 390 015. Tel: 0265-3026550.
- Toll Free Number :** 1800 2666 002 **Email :** customercare@indiabullsamc.com **Website :** www.indiabullsamc.com

* Non time stamping branch

KARVY Investors Service Centers

- **Agra:** 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra - 282 002. Tel: 7518801801, 0562-2526663. • **Ahmedabad:** 201/202, Shail Complex, Opp. Madhusudan House, B/H Girish Cold Drink, Off. C G Road, Navrangpura, Ahmedabad - 380006. Tel: 079-65445550, 079-26402967. • **Ajmer:** 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer - 305 001. Tel: 0145-5120725. • **Allahabad:** Rsa Towers, 2Nd Floor, Above Sony Tv Showroom, 57, S P Marg, Civil Lines, Allahabad - 211 001. Tel: 7518801803, 0532- 2260291. • **Alwar:** 101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Road No.2, Alwar - 301001, Tel : 0144-2335550 / 0144-2335551. • **Amritsar:** 72-A, Taylor's Road, Opp. Aga Heritage Club, Amritsar - 143001, Tel : 0183-5053802. • **Ananthapur:** #15/149, 1st Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur - 515 001. Tel: 08554-244449. • **Asansol:** 114/71 G T Road, Near Sony Centre, Bhangra Pachil Near Nokia Care, Asansol - 713303, Tel : 0341-2220077. • **Bangalore:** 59, Skanda puttanna Road, Basavanagudi, Bangalore 560004, Tel: 080-26602852, 080-26609625 • **Baroda:** 203, Corner point, Jetalpur Road, Baroda, Gujarat, Baroda - 390007, Tel : 0265-2353506, 0265-2353507. • **Belgaum:** CTS No 3939/ A2 A1, Above Raymonds Show Room | Beside Harsha Appliances, Club Road, Belgaum - 590 001. Tel: 0831 2402544. • **Bikaner:** 70-71, 2Nd Floor | Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner - 334 003. Tel: 0151-2200014. • **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001, Tel : 7518801808 • **Bhilai:** Shop No-1, First Floor Plot No-1, Commercial Complex Nehru Nagar - East, Bhilai - 490020, Tel : 0788-2289499 / 2295332. • **Bhubaneswar:** A/181 , Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007, Tel : 0674-2548981, 0674-2360334. • **Bokaro:** B-1, 1st Floor, City Centre, Sector- 4, Near Sonu Chandi Jewellers, Bokaro - 827004, Tel : 9204061959, 06542-335616 • **Calicut:** 2nd Floor Soubhagya Shopping Complex, Arayidathpalam, Mavoor Road, Calicut - 673 004. Tel: 0495 - 4022480. • **Chandigarh:** Sco- 2423-2424, Above Mirchi Red Restaurant, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh - 160022, Tel: 0172-5101342 • **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp. To Chief Metropolitan Court, Chennai - 600002, Tel: 044-42028512, 044-42028513, 044-42028858. • **Coimbatore:** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018, Tel : 0422 - 4388011, 0422 - 4388013 / 0422 - 4388451/0422 - 4388012/0422 - 4388014. • **Cochin:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 682 036. Tel: 0484 - 4025059. • **Cuttack:** Opp. Dargha Bazar Police Station, Dargha Bazar, Po - Buxi Bazar, Cuttack - 753001, Tel : 0-9238102118 (Tata Basephone) • **Darbhanga:** Jaya Complex, 2nd Floor, Above Furniture Planet, Donar, Chowk, Darbhanga - 846003, Tel : 7518801809 • **Dehradun:** Kaulagarh Road, Near Sirmaur Margabow, Reliance Webworld, Dehradun- 248001, Tel : 7518801810. • **Dhanbad:** 208 New Market 2nd Floor, Bank More, Dhanbad - 826001, Tel : 0326-6452027. • **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor City Centre, Dist. Burdwan, Durgapur-16 , Durgapur - 713216, Tel : 0343-6512111. • **Erode:** No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638 003. Tel: 0424-4021212. • **Faridabad:** A-2B, 3rd Floor, Neelam Bata Road, Peer ki Mazar, Nehru Groundnit, Faridabad - 121001, Tel : 7518801812. • **Gaya:** 54 Lal Kothi Compound, Shree Krishna Road, 2nd Floor, North Side, Near Royal Surya Hotel, Tel : 0631-2220065. • **Ghaziabad:** 1st Floor C-7, Lohia Nagar, Ghaziabad - 201001, Tel : 7518801813. • **Gorakhpur:** Above V.I.P. House Adjacent, A.D. Girls College, Bank Road, Gorakpur - 273001, Tel : 7518801816, 0551 - 2333825 • **Gurgaon:** Shop No.18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon - 122001, Tel: 7518801817. • **Guntur:** D No 6-10-27, Srinilayam, Arundelpet 10/1 Guntur 5220020863-2339094. • **Guwahati:** 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati - 781007, Tel : 8811036746, 0361-2203324. • **Hubli:** CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580 029. Tel: 0836 - 2252444. • **Hyderabad:** Karvy House, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad-500 034. • **Indore:** 2nd floor, 203-205 Balaji Corporate House, Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square Indore, Indore - 452001, Tel : 0731-4266828 / 4218902 • **Jaipur:** S16/A IIIrd Floor, Land Mark Building Opp. Jai Club, Mahaver Marg C Scheme, Jaipur - 302001, Tel : 01414167715/17. • **Jalandhar:** 1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar-144001, Tel : 0181-5094410. • **Jamshedpur:** 2nd Floor, R R Square, SB Shop Area, Near Reliance Foot Print & Hotel - BS Park Plaza, Main Road, Bistupur, Jamshedpur - 831001, Tel : 0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007. • **Kanpur:** 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur - 208001, Tel : 7518801824. • **Kolkata:** Apeejay House (Beside Park Hotel), C Block, 3rd Floor, 15 Park Street, Kolkata - 700016, Tel : 033 66285900. • **Kolhapur:** 605/1/4 E Ward, Shahupuri 2Nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. Tel: 0231 2653656. • **Kota:** 29, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota - 324 007. Tel: 0744-5100964. • **Lucknow:** 1st Floor, A. A. Complex, 5 Park Road, Hazratgani, Thaper House, Lucknow - 226001, Tel: 7518801830, 0522-2236819 / 3213115. • **Ludhiana:** Sco - 136 , 1st Floor Above Airtel Showroom, Feroze Gandhi Market , Ludhiana - 141001, Tel : 0161-4648747. • **Malda:** Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda - 732101, Tel : 03512-223763. • **Madurai:** Rakesh towers, 30-C, 1st Floor, Bye pass Road, Opp Nagappa Motors, Madurai - 625 010. Tel: 0452-2605856. • **Mangalore:** Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore - 575 003. Tel: 0824-2496289. • **Mathura:** Ambey Crown, 2nd Floor, In Front of Bsa College, Gaushala Road, Mathura - 281001. Tel: 7518801834. • **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort - 400001, Tel : 022-66233535. • **Muzaffarpur:** First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur - 842001, Tel : 7518801839. • **Mysore:** L-350, Silver Tower, Ashoka Road, Opp. Clock Tower, Mysore - 570001, Tel : 0821-2438006. • **Nagpur:** Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Apartment Opp. Khandelwal Jewelers, Dharampeth, Nagpur - 440010, Tel : 0712-2533040. • **Nasik:** S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan, Nasik-422002, Tel : 0253-6608999, 0755-3010732. • **New Delhi:** 305 New Delhi House , 27 Barakhamba Road, New Delhi - 110001, Tel : 011- 43681700. • **Noida:** 405, 4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida - 201301, Tel : 7518801840. • **Panjim:** Flat No.1-A, H. No. 13/70, Timotio Bldg, Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area), Panjim- 403001, Tel : 0832-2426873, 0832-2426874. • **Patna:** 3A, 3rd Floor Anand Tower, Exhibition Road, Opp. ICICI Bank, Patna - 800001, Tel : 0612-4323066. • **Pondicherry:** Building No:7, 1st Floor, Thiayagaraja Street, Pondicherry - 605 001. Tel: 0413 2220640. • **Pune:** Mozaic Bldg, CTS No.1216/1, Final, Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune - 411004, Tel : 020-66496700 /66496701, 9833067872. • **Raipur:** Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur - 492001, Tel : 0771-4912611. • **Rajkot:** 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360 001. Tel: 2816545888. • **Ranchi:** Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834001, Tel : 0651-2331320. • **Salem:** NO 3/250, Brindavan Road, 6th Cross, Perumal Kovil Back Side, Fairland's, Salem - 636 016. Tel: 0427-4020300. • **Sikar:** First Floor, Super Tower, Behind Ram Mandir Near Taparya Bagichi, Sikar - 332 001. Tel: 01572-250398. • **Siliguri:** Nanak Complex, Sevoke Road, Siliguri - 734001, Tel : 0353-2522579. • **Surat:** G-5 Empire State Building, Nr Udha Darwaja, Ring Road, Surat - 395002, Tel : 0261-2311100 / 2339100, 0261-2339100. • **Tirupathi:** H.No:10-13-425, 1st Floor, Tilak Road, Opp: Sridevi Complex, Tirupathi - 517 501. Tel: 9885955544 / 0877-2255797. • **Trivandrum:** 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum - 695 010. Tel: 0471 - 2725728. • **Trichy:** 60, Sri Krishna Arcade, Thennur High Road, Trichy - 620017, Tel : 0431- 4020227 • **Udaipur:** 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur - 313 001. Tel: 0294 2429370. • **Varanasi:** D-64/1321st Floor, Anant Complex, Sigra, Varanashi - 221010, Tel : 7518801855. • **Vijayawada:** 39-10-7, Opp : Municipal Water Tank, Labbipet, Vijayawada - 520 010. Tel: 0866-6604032/39/40. • **Visakhapatnam:** Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016, Tel : 0891-2714125.

Indiabulls
MUTUAL FUND

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