



## Key Information Memorandum & Common Application Form - Debt and Fund of Funds Schemes

Continuous Offer of Units at NAV Based Prices

NAME OF MUTUAL FUND	NAME OF THE ASSET MANAGEMENT COMPANY	NAME OF THE TRUSTEE COMPANY
<b>ADITYA BIRLA SUN LIFE MUTUAL FUND</b> (Formerly Known as Birla Sun Life Mutual Fund) One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel. 022 43568000 Fax No. 022 43568110/ 8111 Website <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>	<b>ADITYA BIRLA SUN LIFE AMC LIMITED</b> (Formerly Known as Birla Sun Life Asset Management Company Limited) One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel. 022 43568000 Fax No. 022 43568110/ 8111 CIN: U65991MH1994PLC080811	<b>ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED</b> (Formerly Known as Birla Sun Life Trustee Company Private Limited) One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel. 022 43568000 Fax No. 022 43568110/ 8111 CIN: U74899MH1994PTC166755

Product Labelling

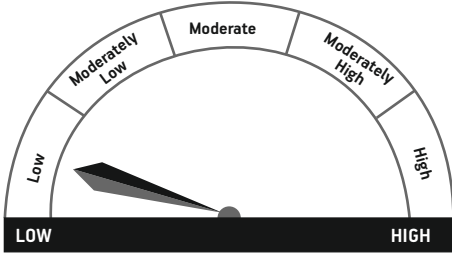
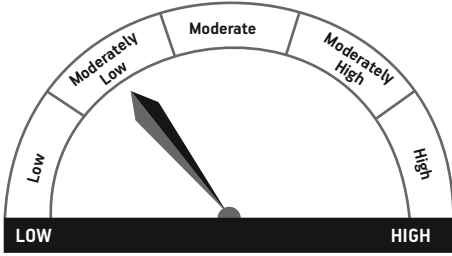
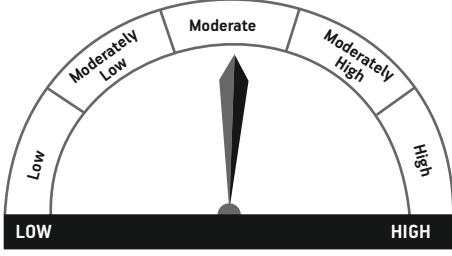

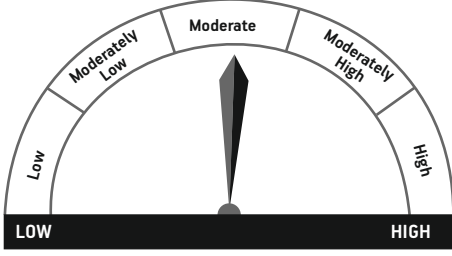

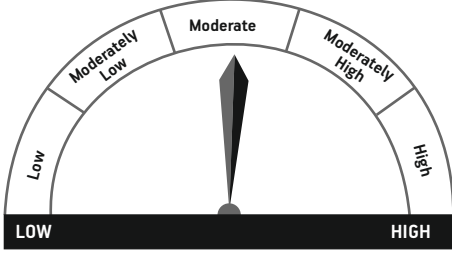

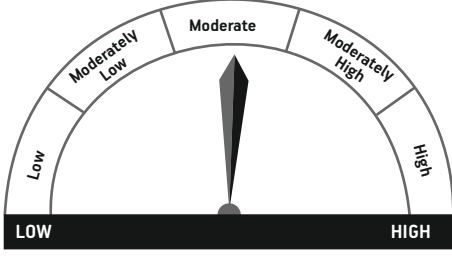

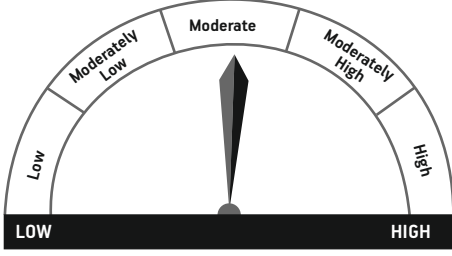

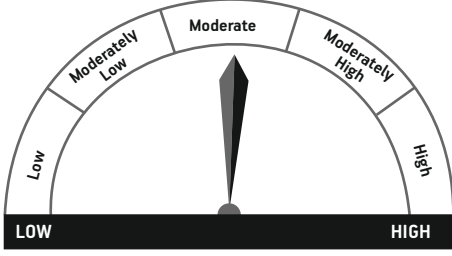
This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations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

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

The Mutual Fund/AMC and its empanelled broker(s) has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.

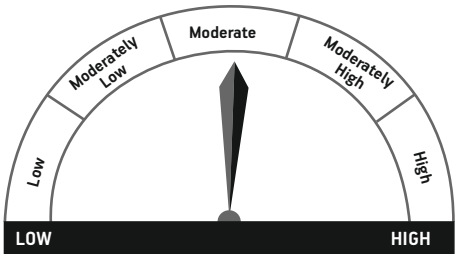
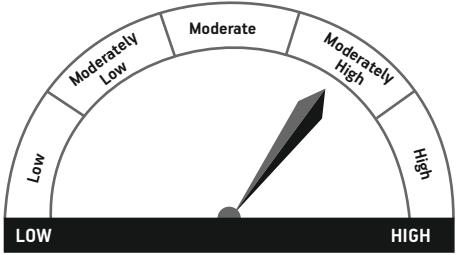
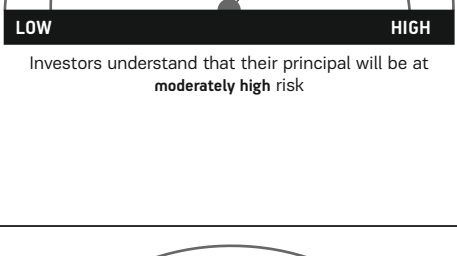
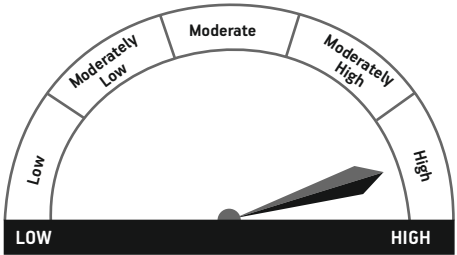
This KIM is dated July 31, 2018.

## PRODUCT LABELLING

Scheme	This product is suitable for investors who are seeking*:	Riskometer
<b>Aditya Birla Sun Life Liquid Fund</b> <i>(formerly known as Aditya Birla Sun Life Cash Plus)</i> (An Open ended Liquid Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with high levels of safety and convenience of liquidity over short term</li> <li>investments in high quality debt and money market instruments with maturity of upto 91 days</li> </ul>	 <p>Investors understand that their principal will be at <b>low risk</b></p>
<b>Aditya Birla Sun Life Money Manager Fund</b> <i>(formerly known as Aditya Birla Sun Life Floating Rate Fund – Short Term Plan)</i> (An open ended debt scheme investing in money market instruments)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market instruments with maturity of upto 1 year</li> </ul>	 <p>Investors understand that their principal will be at <b>low risk</b></p>
<b>Aditya Birla Sun Life Low Duration Fund</b> <i>(formerly known as Aditya Birla Sun Life Cash Manager)</i> (An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months.)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in a basket of debt and money market instruments of short maturities</li> </ul>	 <p>Investors understand that their principal will be at <b>low risk</b></p>
<b>Aditya Birla Sun Life Floating Rate Fund – Long Term Plan</b> (An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives)	<ul style="list-style-type: none"> <li>income with capital growth over short term</li> <li>investments in a mix of fixed and floating rate debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at <b>moderately low risk</b></p>
<b>Aditya Birla Sun Life Banking &amp; PSU Debt Fund</b> <i>(Formerly known as Aditya Birla Sun Life Treasury Optimizer Plan)</i> (An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds)	<ul style="list-style-type: none"> <li>Generation of reasonable returns and liquidity over short term</li> <li>investment primarily in securities issued by Banks, Public Sector Undertakings and Public Financial Institutions in India</li> </ul>	 <p>Investors understand that their principal will be at <b>moderately low risk</b></p>
<b>Aditya Birla Sun Life Savings Fund</b> (An open ended ultra-short term debt scheme investing in instruments such that Macaulay duration of the portfolio is between 3 months and 6 months.)	<ul style="list-style-type: none"> <li>Reasonable returns with convenience of liquidity over short term.</li> <li>Investments in a basket of debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at <b>moderately low risk</b></p>
<b>Aditya Birla Sun Life Corporate Bond Fund</b> <i>(Formerly known as Aditya Birla Sun Life Short Term Fund)</i> (An open ended hybrid scheme investing predominantly in equity and equity related instruments)	<ul style="list-style-type: none"> <li>income with capital growth over short term</li> <li>investments in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at <b>moderately low risk</b></p>
<b>Aditya Birla Sun Life Government Securities Fund</b> <i>(formerly known as Aditya Birla Sun Life Gilt Plus – PF Plan)</i> (An open ended debt scheme investing in government securities across maturity)	<ul style="list-style-type: none"> <li>Income with capital growth over medium to long term</li> <li>investments exclusively in Government Securities</li> </ul>	 <p>Investors understand that their principal will be at <b>moderate risk</b></p>
<b>Aditya Birla Sun Life Short Term Opportunities Fund</b> (An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years.)	<ul style="list-style-type: none"> <li>Income with capital growth over short term</li> <li>investments in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at <b>moderately low risk</b></p>
<b>Aditya Birla Sun Life Medium Term Plan</b> (An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years)	<ul style="list-style-type: none"> <li>income with capital growth over medium term</li> <li>investments in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at <b>moderate risk</b></p>
<b>Aditya Birla Sun Life Income Fund</b> <i>(formerly known as Aditya Birla Sun Life Income Plus)</i> (An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years)	<ul style="list-style-type: none"> <li>Income with capital growth over medium to long term</li> <li>investments in a combination of debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at <b>moderate risk</b></p>
<b>Aditya Birla Sun Life Credit Risk Fund</b> <i>(formerly known as Aditya Birla Sun Corporate Bond Fund)</i> (An open ended debt scheme predominantly investing in AA and below rated corporate bonds)	<ul style="list-style-type: none"> <li>Income with capital growth over short to medium term</li> <li>Investment in portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade.</li> </ul>	 <p>Investors understand that their principal will be at <b>moderate risk</b></p>
<b>Aditya Birla Sun Life Dynamic Bond Fund</b> (An open ended dynamic debt scheme investing across duration)	<ul style="list-style-type: none"> <li>Income with capital growth</li> <li>investments in actively managed portfolio of debt and money market instruments including government securities</li> </ul>	 <p>Investors understand that their principal will be at <b>moderate risk</b></p>

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

## PRODUCT LABELLING

Scheme	This product is suitable for investors who are seeking*:	Riskometer
<b>Aditya Birla Sun Life Financial Planning FOF - Conservative Plan</b> (An open ended fund of funds scheme investing in a portfolio of mutual fund schemes)	<ul style="list-style-type: none"> <li>capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Conservative) of investors in the long term</li> <li>investment in portfolio of mutual fund schemes (predominantly in liquid / money market funds &amp; debt funds)</li> </ul>	 <p>Investors understand that their principal will be at <b>moderate</b> risk</p>
<b>Aditya Birla Sun Life Active Debt Multi Manager FOF Scheme</b> (An open ended fund of funds scheme investing in a dynamically managed portfolio of Debt Funds.)	<ul style="list-style-type: none"> <li>capital appreciation in the long term</li> <li>investment in a dynamically managed portfolio of debt funds</li> </ul>	
<b>Aditya Birla Sun Life Regular Savings Fund</b> <i>(formerly known as Birla Sun Life MIP II – Wealth 25 Plan)</i> (An open ended hybrid scheme investing predominantly in debt instruments)	<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term</li> <li>investments in debt and money market instruments as well as equity and equity related securities [10-15%]</li> </ul>	
<b>Aditya Birla Sun Life Asset Allocator Multi Manager FOF Scheme</b> (An open ended fund of funds scheme investing predominantly in equity funds, debt funds & liquid funds.)	<ul style="list-style-type: none"> <li>capital appreciation in the long term</li> <li>investment in portfolio of equity and debt funds</li> </ul>	 <p>Investors understand that their principal will be at <b>moderately high</b> risk</p>
<b>Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan</b> (An open ended fund of funds scheme investing in a portfolio of mutual fund schemes)	<ul style="list-style-type: none"> <li>capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Aggressive) of investors in the long term</li> <li>investment in portfolio of mutual fund schemes (predominantly in equity funds)</li> </ul>	 <p>Investors understand that their principal will be at <b>high</b> risk</p>
<b>Aditya Birla Sun Life Financial Planning FOF - Prudent Plan</b> (An open ended fund of funds scheme investing in a portfolio of mutual fund schemes)	<ul style="list-style-type: none"> <li>capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Prudent) of investors in the long term</li> <li>investment in portfolio of mutual fund schemes (predominantly in a combination of equity funds, liquid / money market funds &amp; debt funds)</li> </ul>	
<b>Aditya Birla Sun Life Gold Fund</b> (An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF)	<ul style="list-style-type: none"> <li>returns in line with performance of Aditya Birla Sun Life Gold ETF (ABSL GETF) over long terms</li> <li>Investments predominantly in units of Aditya Birla Sun Life Gold ETF. ABSL GETF invests in physical gold of 99.5% purity (fineness)</li> </ul>	
<b>Aditya Birla Sun Global Commodities Fund</b> (An open ended fund of funds scheme investing primarily in units of global mutual funds which invest in commodity related securities.)	<ul style="list-style-type: none"> <li>capital appreciation in the long term</li> <li>investment in units of global mutual funds which invest in commodity related securities</li> </ul>	 <p>Investors understand that their principal will be at <b>high</b> risk</p>
<b>Aditya Birla Sun Life Global Real Estate Fund</b> (An open ended fund of funds scheme investing predominantly in Global mutual funds that invest in real estate securities.)	<ul style="list-style-type: none"> <li>capital appreciation in the long term</li> <li>investment predominantly in units of Global Fund investing in Companies engaged in Real Estate Sector</li> </ul>	

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

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# Mutual Funds

Aditya Birla Sun Life Mutual Fund



**ADITYA BIRLA  
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

## Common Application Form For Resident Indians and NRIs/FIIs/FPIs

(Please read the instructions before filling up the form. All sections to be completed in english in black / blue coloured ink and in block letters.)

Distributor Name & ARN/ RIA No.	Sub Broker Name & ARN/ RIA No.	Sub Broker Code	Employee Unique ID. No. (EUIN)	Application No.

EUIN is mandatory for "Execution Only" transactions. Ref. Instruction No. 9

I/we hereby confirm that the EUIN 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.

First Applicant / Authorised Signatory	Second Applicant	Third Applicant
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### Transaction Charges for Applications routed through Distributors/agents only (Refer Instruction 1 (viii))

In case the subscription (lumpsum) amount is ₹ 10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

Existing Unitholder please fill in your Folio No., Name & Email ID and then proceed to Section 5 (Applicable details and Mode of holding will be as per the existing Folio No.)

Existing Folio No.

### 1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY) (Refer Instruction No. 2,3,4) Fresh / New Investors fill in all the blocks. (1 to 8) In case of investment "On behalf of Minor", Please Refer Instruction no. 2(ii)

Name of First/Sole Applicant (as per PAN/ Aadhaar Card)#

PAN / PEKRN (Mandatory)  Date of Birth\*\*

AADHAR Card Number  CKYC Number  14 digit CKYC Number

Name of the Second Applicant (as per PAN/ Aadhaar Card)#

PAN / PEKRN (Mandatory)  Date of Birth\*\*

AADHAR Card Number  CKYC Number  14 digit CKYC Number

Name of the Third Applicant (as per PAN/ Aadhaar Card)#

PAN / PEKRN (Mandatory)  Date of Birth\*\*

AADHAR Card Number  CKYC Number  14 digit CKYC Number

Name of the Guardian (as per PAN/ Aadhaar Card)# (In case First / Sole Applicant is minor) / Contact Person - Designation - Poa Holder (In case of Non-individual Investors)

PAN / PEKRN (Mandatory)  Date of Birth\*\*

AADHAR Card Number  CKYC Number  14 digit CKYC Number

Relationship of Guardian (Refer Instruction No. 2(ii))

ISD CODE  TEL: OFF.

TEL: RESI  #The application is liable to get rejected if does not match with PAN card/ Aadhar card

Proof of the Relationship with Minor\*\*  \*\* Mandatory in case the First / Sole Applicant is Minor

### Tax Status [Please tick (✓)] (Applicable for First / Sole Applicant)

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> FII	<input type="checkbox"/> NRI - NRO	<input type="checkbox"/> HUF	<input type="checkbox"/> Club / Society	<input type="checkbox"/> PIO	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> Minor	<input type="checkbox"/> Government Body
<input type="checkbox"/> Trust	<input type="checkbox"/> NRI - NRE	<input type="checkbox"/> Bank and FI	<input type="checkbox"/> Sole Proprietor	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> QFI	<input type="checkbox"/> Provident Fund	<input type="checkbox"/> Others	(Please Specify)

### Acknowledgement Slip (To be filled in by the Investor)

Application No.

Received from Mr. / Ms. \_\_\_\_\_ Date : \_\_\_\_/\_\_\_\_/\_\_\_\_

[Please Tick (✓)] Enclosed ☐ PAN/PEKRN Proof ☐ KYC Complied ☐ NECS Form ☐ Yes ☐ No

### Common Application Form

Collection Centre / ABSLAMC Stamp & Signature

### Aditya Birla Sun Life AMC Limited

(Formerly known as Birla Sun Life Asset Management Company Limited)

Regn. No.: 109, Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013

+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com | CIN: U65991MH1994PLC080811

### Contact Us:

1800-270-7000

adityabirlacapital.com



**ADITYA BIRLA  
CAPITAL**

**MODE OF HOLDING** [Please tick (✓)] (Please Refer Instruction No. 2(v)) ☐ Joint ☐ Single ☐ Anyone or Survivor (Default option is Anyone or survivor)

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P. O. Box Address is not sufficient. Please provide full address.)

[illegible]**OVERSEAS ADDRESS** (Mandatory for NRI/FII Applicant.)[illegible]

**2. GO GREEN** [Please tick (✓)] (Refer Instruction No. 10)

<input type="checkbox"/> SMS Transact		<input type="checkbox"/> Online Access		<b>Mobile No.</b>		+91																I/ We would like to register for my/our SMS Transact and/ or Online Access	
<b>Email Id</b>																							
Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: [Please tick (✓)] <input type="checkbox"/> Account Statement <input type="checkbox"/> Annual Report <input type="checkbox"/> Other Statutory Information																							
<b>Facebook Id</b>												<b>Twitter Id</b>											

**3. BANK ACCOUNT DETAILS** (Please note that as per SEBI Regulations it is mandatory for investors to provide their bank account details) Refer Instruction No. 3(A)

[illegible]

**4. INVESTMENT DETAILS** [Please tick (✓)] (Refer Instruction No. 5, 9 & 14) (If this section is left blank, only folio will be created)

Separate cheque/ demand draft must be issued for each investment drawn in favour of respective scheme name and the instrument should be crossed "A/c Payee Only". Please write appropriate scheme name as well as the Plan/Option/Sub Option

S. No.	Cheque / DD Favouring Scheme Name* (refer instruction 5)	Plan/Option	Cheque Date	Amount Invested (₹)	DD Charges^	Net Amount Paid (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS)
1.	ABSL						
	Drawn on Bank/Branch: _____ A/c no. _____ A/c Type: _____						
2.	ABSL						
	Drawn on Bank/Branch: _____ A/c no. _____ A/c Type: _____						
3.	ABSL						
	Drawn on Bank/Branch: _____ A/c no. _____ A/c Type: _____						

# (Type of Account : Saving / Current / NRE / NRO / FCNR / NRSR) \*All purchases are subject to realization of funds ^Refer to Instruction No. 5 (vi)

### KYC DETAILS (Mandatory)

**OCCUPATION** [Please tick (✓)]

<b>FIRST APPLICANT</b>	<input type="checkbox"/> Private Sector Service	<input type="checkbox"/> Public Sector Service	<input type="checkbox"/> Government Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Others ..... (please specify)					
<b>SECOND APPLICANT</b>	<input type="checkbox"/> Private Sector Service	<input type="checkbox"/> Public Sector Service	<input type="checkbox"/> Government Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Others ..... (please specify)					
<b>THIRD APPLICANT</b>	<input type="checkbox"/> Private Sector Service	<input type="checkbox"/> Public Sector Service	<input type="checkbox"/> Government Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Others ..... (please specify)					

**GROSS ANNUAL INCOME** [Please tick (✓)]

<b>FIRST APPLICANT</b>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore Net worth (Mandatory for Non - Individuals) Rs. _____ as on <span style="border: 1px solid black; padding: 2px;">D</span> <span style="border: 1px solid black; padding: 2px;">D</span> <span style="border: 1px solid black; padding: 2px;">M</span> <span style="border: 1px solid black; padding: 2px;">M</span> <span style="border: 1px solid black; padding: 2px;">Y</span> <span style="border: 1px solid black; padding: 2px;">Y</span> <span style="border: 1px solid black; padding: 2px;">Y</span> <span style="border: 1px solid black; padding: 2px;">Y</span> [Not older than 1 year]
<b>SECOND APPLICANT</b>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____
<b>THIRD APPLICANT</b>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____



S. No.	Scheme Name	Plan / Option	Net Amount Paid (₹)	Payment Details	
				Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch
1.	ABSL				

For Individuals				For Non-Individual Investors (Companies, Trust, Partnership etc.)	
	I am Politically Exposed Person	I am Related to Politically Exposed Person	Not Applicable	Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company: <input type="checkbox"/> Yes <input type="checkbox"/> No (If No, please attach mandatory UBO Declaration)	
Sole/First Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Foreign Exchange / Money Charger Services <input type="checkbox"/> Yes <input type="checkbox"/> No	
Second Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Gaming / Gambling / Lottery / Casino Services <input type="checkbox"/> Yes <input type="checkbox"/> No	
Third Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Money Lending / Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No	

5. DEMAT ACCOUNT DETAILS (OPTIONAL) (Please ensure that the sequence of names as mentioned in the application form matches with that of the A/c. held with the depository participant.) Refer Instruction No. 3(B)

NSDL: Depository Participant Name: \_\_\_\_\_ DPID No.: 

I	N								
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 Beneficiary A/c No. 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

CDSL: Depository Participant Name: \_\_\_\_\_ Beneficiary A/c No. 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Enclosed: ☐ Client Master ☐ Transaction/ Statement Copy/ DIS Copy

6. NOMINATION DETAILS (Mandatory) (Refer Instruction No. 7)

☐ I/We wish to nominate ☐ I/We DO NOT wish to nominate and sign here ..... 1st Applicant Signature (Mandatory)

	Nominee Name and Address	Applicant's Relationship with the Nominee	Guardian Name (in case of Minor)	Allocation %	Nominee/ Guardian Signature
Nominee 1					
Nominee 2					
Nominee 3					

7. FATCA & CRS INFORMATION [Please tick (✓)] For Individual Investors including Sole Proprietor (Non Individual Investors should mandatorily fill seperate FATCA detail form)

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
Name of 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.



8. DECLARATION(S) & SIGNATURE(S) (Refer Instruction No. 1)

To,  
The Trustee,  
Aditya Birla Sun Life AMC Ltd.

Date	D	D	M	M	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---

Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the Scheme, I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme & I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment.

**For Non-Individual Investors:** I/We hereby confirm that the object clause of the constitution document of the entity (viz. MOA / AOA / Trust Deed, etc.), allows us to apply for investment in this scheme of Aditya Birla Sun Life AMC Ltd. and the application is being made within the limits for the same. I/We are complying with all requirements / conditions of the entity while applying for the investments and I/We, including the entity, if the case may arise so, hereby agree to indemnify ABSLAMC / ABSLMF in case of any dispute regarding the eligibility, validity and authorization of the entity and/or the applicants who have applied on behalf of the entity.

**For NRIs only:** I/We confirm that I am/we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External/Non-Resident Ordinary/FCNR account. (Refer Inst. No. 6)

I/We confirm that details provided by me/us are true and correct.\*\*

I have voluntarily subscribed to the on-line access for transacting through the internet facility provided by Aditya Birla Sun Life AMC Ltd. (Investment Manager of Aditya Birla Sun Life Mutual Fund) and confirm of having read, understood and agree to abide the terms and conditions for availing of the internet facility more particularly mentioned on the website www.adityabirlacapital.com and hereby undertake to be bound by the same. I further undertake to discharge the obligations cast on me and shall not at any time deny or repudiate the on-line transactions effected by me and I shall be solely liable for all the costs and consequences thereof.

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 / We acknowledge that the RIA has entered into an agreement with the AMC / MF for accepting transaction feeds under the code. I / We hereby indemnify, defend and hold harmless the AMC / MF against any regulatory action, damage or liability that they may suffer, incur or become subject to in connection therewith or arising from sharing, disclosing and transferring of the aforesaid information."

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 of my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios.

**FATCA & CRS Declaration:** I/ We have understood the information requirements of this Form (read along with FATCA & CRS Instructions) and hereby confirm that the information provided by me/ us on this Form is true, correct, and complete. I/ We also confirm that I/ We have read and understood the FATCA & CRS Terms and Conditions and hereby accept the same. (Refer Inst. No. 14)

Signature of First Applicant / Authorised Signatory	Signature of Second Applicant	Signature of Third Applicant
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CONFIRMATION CLAUSE

I/We hereby give consent to the Company or its Authorized Agents and third party service providers to use information/data provided by me to contact me through any channel of communication including but not limited to email, telephone, sms, etc. and further authorise the disclosure of the information contained herein to its affiliates/group companies or their Authorized Agents or Third Party Service Providers in order to provide information and updates to me on various financial and investment products and offering of other services. I/We agree that all personal or transactional related information collected/provided by me can be shared/transferred and disclosed with the above mentioned parties including with any regulatory, statutory or judicial authorities for compliance with any law or regulation in accordance with privacy policy as available at the website of the Company. ☐ Yes ☐ No



VALUE ADD

I/We am/are interested in knowing my/our credit score and am/are happy to receive help in this regard.

I / We hereby provide my consent to :-

- Aditya Birla Sun Life AMC Limited and its group companies & associates to conduct check on my/our credit information with any of the credit bureau.
- Aditya Birla Sun Life AMC Limited and its group companies & associates to conduct a background check either by their employees or through any third party vendor. ☐ Yes ☐ No



# Mutual Funds

Aditya Birla Sun Life Mutual Fund



**ADITYA BIRLA  
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

## Common Application Form For Resident Indians and NRIs/FIIs/FPIs

(Please read the instructions before filling up the form. All sections to be completed in english in black / blue coloured ink and in block letters.)

Distributor Name & ARN/ RIA No.	Sub Broker Name & ARN/ RIA No.	Sub Broker Code	Employee Unique ID. No. (EUIIN)	Application No.

EUIIN is mandatory for "Execution Only" transactions. Ref. Instruction No. 9

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.

First Applicant / Authorised Signatory	Second Applicant	Third Applicant
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### Transaction Charges for Applications routed through Distributors/agents only (Refer Instruction 1 (viii))

In case the subscription (lumpsum) amount is ₹ 10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

Existing Unitholder please fill in your Folio No., Name & Email ID and then proceed to Section 5 (Applicable details and Mode of holding will be as per the existing Folio No.)

Existing Folio No.

### 1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY) (Refer Instruction No. 2,3,4) Fresh / New Investors fill in all the blocks. (1 to 8) In case of investment "On behalf of Minor", Please Refer Instruction no. 2(ii)

Name of First/Sole Applicant (as per PAN/ Aadhaar Card)#

PAN / PEKRN (Mandatory)  Date of Birth\*\*

AADHAR Card Number  CKYC Number  14 digit CKYC Number

Name of the Second Applicant (as per PAN/ Aadhaar Card)#

PAN / PEKRN (Mandatory)  Date of Birth\*\*

AADHAR Card Number  CKYC Number  14 digit CKYC Number

Name of the Third Applicant (as per PAN/ Aadhaar Card)#

PAN / PEKRN (Mandatory)  Date of Birth\*\*

AADHAR Card Number  CKYC Number  14 digit CKYC Number

Name of the Guardian (as per PAN/ Aadhaar Card)# (In case First / Sole Applicant is minor) / Contact Person - Designation - Poa Holder (In case of Non-individual Investors)

PAN / PEKRN (Mandatory)  Date of Birth\*\*

AADHAR Card Number  CKYC Number  14 digit CKYC Number

Relationship of Guardian (Refer Instruction No. 2(ii))

ISD CODE  TEL: OFF.

TEL: RESI

#The application is liable to get rejected if does not match with PAN card/ Aadhar card

Proof of the Relationship with Minor\*\*  \*\* Mandatory in case the First / Sole Applicant is Minor

### Tax Status [Please tick (✓)] (Applicable for First / Sole Applicant)

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> FII	<input type="checkbox"/> NRI - NRO	<input type="checkbox"/> HUF	<input type="checkbox"/> Club / Society	<input type="checkbox"/> PIO	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> Minor	<input type="checkbox"/> Government Body
<input type="checkbox"/> Trust	<input type="checkbox"/> NRI - NRE	<input type="checkbox"/> Bank and FI	<input type="checkbox"/> Sole Proprietor	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> QFI	<input type="checkbox"/> Provident Fund	<input type="checkbox"/> Others	(Please Specify)

### Acknowledgement Slip (To be filled in by the Investor)

Application No.

Received from Mr. / Ms. \_\_\_\_\_ Date : \_\_\_\_/\_\_\_\_/\_\_\_\_

[Please Tick (✓)] Enclosed ☐ PAN/PEKRN Proof ☐ KYC Complied ☐ NECS Form ☐ Yes ☐ No

### Common Application Form

Collection Centre / ABSLAMC Stamp & Signature

### Aditya Birla Sun Life AMC Limited

(Formerly known as Birla Sun Life Asset Management Company Limited)

Regn. No.: 109, Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013

+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com | CIN: U65991MH1994PLC080811

### Contact Us:

1800-270-7000

adityabirlacapital.com



**ADITYA BIRLA  
CAPITAL**

**MODE OF HOLDING** [Please tick (✓)] (Please Refer Instruction No. 2(v)) ☐ Joint ☐ Single ☐ Anyone or Survivor (Default option is Anyone or survivor)

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P. O. Box Address is not sufficient. Please provide full address.)

[illegible]**OVERSEAS ADDRESS** (Mandatory for NRI/FII Applicant.)[illegible]

**2. GO GREEN** [Please tick (✓)] (Refer Instruction No. 10)

<input type="checkbox"/> SMS Transact		<input type="checkbox"/> Online Access		<b>Mobile No.</b>		+91														I/ We would like to register for my/our SMS Transact and/or Online Access			
<b>Email Id</b>																							
Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: [Please tick (✓)] <input type="checkbox"/> Account Statement <input type="checkbox"/> Annual Report <input type="checkbox"/> Other Statutory Information																							
<b>Facebook Id</b>												<b>Twitter Id</b>											

**3. BANK ACCOUNT DETAILS** (Please note that as per SEBI Regulations it is mandatory for investors to provide their bank account details) Refer Instruction No. 3(A)

[illegible]

**4. INVESTMENT DETAILS** [Please tick (✓)] (Refer Instruction No. 5, 9 & 14) (If this section is left blank, only folio will be created)

Separate cheque/ demand draft must be issued for each investment drawn in favour of respective scheme name and the instrument should be crossed "A/c Payee Only". Please write appropriate scheme name as well as the Plan/Option/Sub Option

S. No.	Cheque / DD Favouring Scheme Name* (refer Instruction 5)	Plan/Option	Cheque Date	Amount Invested (₹)	DD Charges^	Net Amount Paid (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS)
1.	ABSL						
	Drawn on Bank/Branch: _____ A/c no. _____ A/c Type: _____						
2.	ABSL						
	Drawn on Bank/Branch: _____ A/c no. _____ A/c Type: _____						
3.	ABSL						
	Drawn on Bank/Branch: _____ A/c no. _____ A/c Type: _____						

# (Type of Account : Saving / Current / NRE / NRO / FCNR / NRSR) \*All purchases are subject to realization of funds ^Refer to Instruction No. 5 (vi)

### KYC DETAILS (Mandatory)

**OCCUPATION** [Please tick (✓)]

FIRST APPLICANT	<input type="checkbox"/> Private Sector Service	<input type="checkbox"/> Public Sector Service	<input type="checkbox"/> Government Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Others ..... (please specify)					
SECOND APPLICANT	<input type="checkbox"/> Private Sector Service	<input type="checkbox"/> Public Sector Service	<input type="checkbox"/> Government Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Others ..... (please specify)					
THIRD APPLICANT	<input type="checkbox"/> Private Sector Service	<input type="checkbox"/> Public Sector Service	<input type="checkbox"/> Government Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Others ..... (please specify)					

**GROSS ANNUAL INCOME** [Please tick (✓)]

<b>FIRST APPLICANT</b>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore Net worth (Mandatory for Non - Individuals) Rs. _____ as on <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> [Not older than 1 year]	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		
<b>SECOND APPLICANT</b>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____								
<b>THIRD APPLICANT</b>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____								



S. No.	Scheme Name	Plan / Option	Net Amount Paid (₹)	Payment Details	
				Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch
1.	ABSL				

For Individuals				For Non-Individual Investors (Companies, Trust, Partnership etc.)	
	I am Politically Exposed Person	I am Related to Politically Exposed Person	Not Applicable	Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company: <input type="checkbox"/> Yes <input type="checkbox"/> No (If No, please attach mandatory UBO Declaration)	
Sole/First Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Foreign Exchange / Money Charger Services <input type="checkbox"/> Yes <input type="checkbox"/> No	
Second Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Gaming / Gambling / Lottery / Casino Services <input type="checkbox"/> Yes <input type="checkbox"/> No	
Third Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Money Lending / Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No	

5. DEMAT ACCOUNT DETAILS (OPTIONAL) (Please ensure that the sequence of names as mentioned in the application form matches with that of the A/c. held with the depository participant.) Refer Instruction No. 3(B)

NSDL: Depository Participant Name: \_\_\_\_\_ DPID No.: 

I	N								
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 Beneficiary A/c No. 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

CDSL: Depository Participant Name: \_\_\_\_\_ Beneficiary A/c No. 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Enclosed: ☐ Client Master ☐ Transaction/ Statement Copy/ DIS Copy

6. NOMINATION DETAILS (Mandatory) (Refer Instruction No. 7)

☐ I/We wish to nominate ☐ I/We DO NOT wish to nominate and sign here ..... 1st Applicant Signature (Mandatory)

	Nominee Name and Address	Applicant's Relationship with the Nominee	Guardian Name (in case of Minor)	Allocation %	Nominee/ Guardian Signature
Nominee 1					
Nominee 2					
Nominee 3					

7. FATCA & CRS INFORMATION [Please tick (✓)] For Individual Investors including Sole Proprietor (Non Individual Investors should mandatorily fill seperate FATCA detail form)

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
Name of 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.



8. DECLARATION(S) & SIGNATURE(S) (Refer Instruction No. 1)

To,  
The Trustee,  
Aditya Birla Sun Life AMC Ltd.

Date	D	D	M	M	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---

Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the Scheme, I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme & I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment.

**For Non-Individual Investors:** I/We hereby confirm that the object clause of the constitution document of the entity (viz. MOA / AOA / Trust Deed, etc.), allows us to apply for investment in this scheme of Aditya Birla Sun Life AMC Ltd. and the application is being made within the limits for the same. I/We are complying with all requirements / conditions of the entity while applying for the investments and I/We, including the entity, if the case may arise so, hereby agree to indemnify ABSLAMC / ABSLMF in case of any dispute regarding the eligibility, validity and authorization of the entity and/or the applicants who have applied on behalf of the entity.

**For NRIs only:** I/We confirm that I am/we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External/Non-Resident Ordinary/FCNR account. (Refer Inst. No. 6)

I/We confirm that details provided by me/us are true and correct.\*\*

I have voluntarily subscribed to the on-line access for transacting through the internet facility provided by Aditya Birla Sun Life AMC Ltd. (Investment Manager of Aditya Birla Sun Life Mutual Fund) and confirm of having read, understood and agree to abide the terms and conditions for availing of the internet facility more particularly mentioned on the website www.adityabirlacapital.com and hereby undertake to be bound by the same. I further undertake to discharge the obligations cast on me and shall not at any time deny or repudiate the on-line transactions effected by me and I shall be solely liable for all the costs and consequences thereof.

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 / We acknowledge that the RIA has entered into an agreement with the AMC / MF for accepting transaction feeds under the code. I / We hereby indemnify, defend and hold harmless the AMC / MF against any regulatory action, damage or liability that they may suffer, incur or become subject to in connection therewith or arising from sharing, disclosing and transferring of the aforesaid information."

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 of my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios.

**FATCA & CRS Declaration:** I/ We have understood the information requirements of this Form (read along with FATCA & CRS Instructions) and hereby confirm that the information provided by me/ us on this Form is true, correct, and complete. I/ We also confirm that I/ We have read and understood the FATCA & CRS Terms and Conditions and hereby accept the same. (Refer Inst. No. 14)

Signature of First Applicant / Authorised Signatory	Signature of Second Applicant	Signature of Third Applicant
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CONFIRMATION CLAUSE

I/We hereby give consent to the Company or its Authorized Agents and third party service providers to use information/data provided by me to contact me through any channel of communication including but not limited to email, telephone, sms, etc. and further authorise the disclosure of the information contained herein to its affiliates/group companies or their Authorized Agents or Third Party Service Providers in order to provide information and updates to me on various financial and investment products and offering of other services. I/We agree that all personal or transactional related information collected/provided by me can be shared/transferred and disclosed with the above mentioned parties including with any regulatory, statutory or judicial authorities for compliance with any law or regulation in accordance with privacy policy as available at the website of the Company. ☐ Yes ☐ No



VALUE ADD

I/We am/are interested in knowing my/our credit score and am/are happy to receive help in this regard.

I / We hereby provide my consent to :-

- Aditya Birla Sun Life AMC Limited and its group companies & associates to conduct check on my/our credit information with any of the credit bureau.
- Aditya Birla Sun Life AMC Limited and its group companies & associates to conduct a background check either by their employees or through any third party vendor. ☐ Yes ☐ No

## Instructions for filling the Application Form

### 1. GENERAL INSTRUCTIONS

- Please read the terms of the **Key Information Memorandum, the Statement of Additional Information/Scheme Information Document** and addenda issued from time to time carefully before filling the Application Form. Investors should also appraise themselves of the prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- Application form should be completed in English and in BLOCK LETTERS. Please tick in the appropriate boxes wherever applicable.
- The signature should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Applications by minors should be signed by the guardians. In case of H. U. F., the Karta should sign on behalf of the H.U.F.
- The application complete in all respects along with the cheque / demand draft must be submitted to the nearest designated Investor Service Centre. Applications incomplete in any respect or not accompanied by cheque or demand draft of the amount payable are liable to be rejected and the money paid will be refunded without interest.
- No receipt will be issued for the application money. The designated Investors Service Centre will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.
- All cheques and bank drafts must be drawn in favour of "Scheme Name" and crossed "Account Payee Only". A separate cheque or bank draft must accompany each application / each Scheme. In case the Scheme name as provided by investor on the application form and on the payment instrument are different, the application shall be processed and units allotted of the Scheme as mentioned in the application Form duly signed by investor.
- Investors already holding a folio in Aditya Birla Sun Life AMC Ltd. can provide their existing Folio Number and Name of applicants(s) corresponding to the said folio. It is the responsibility of the Investor to ensure correctness of such details provided. The personal details and Bank Account details as registered in the existing folio number as provided would apply to the said investment and the registered details would prevail over any conflicting information furnished in this form. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the AMC from time to time.

#### viii) TRANSACTION CHARGES

SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, has allowed AMCs vide its circular No. Cir/ IMD/ DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹ 10,000/- and above. In accordance with the said circular, if the distributor, through which your application form is being routed, has opted to receive the Transaction Charges, Aditya Birla Sun Life AMC Ltd. shall deduct the Transaction Charge of ₹ 150/- (for First Time Mutual Fund Investor) or ₹ 100/- (for Investor other than First Time Mutual Fund Investor i.e. Existing Mutual Fund Investor) from your subscription amount and pay the same to such distributor. Thereafter, the units shall be allotted against the balance amount invested after deduction of Transaction charges payable to the distributor. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.

Please note that Transaction Charges shall not be deducted in the following cases:

- Purchases / subscriptions for an amount less than ₹ 10,000/-;
- Transaction other than purchases / subscriptions relating to new inflows such as Switches / STPs / Dividend Sweep etc.
- Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent). In case of investments through Systematic Investment Plan (SIP):**

Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- or more. The transaction charges shall be deducted in 3-4 installments. Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.

### 2. INVESTOR PARTICULARS

- Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FI investors an overseas address must be provided.
- "On behalf of Minor" Accounts:** Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.
- In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly notarised copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form.
- Documentation to be submitted by Corporate Investors/Societies / Trusts /Partnership Firms/ FIs

	Corporate Investors	Trusts	Societies	Partnership Firms	FIs	POA
Board/ Committee Resolution/ Authority Letter	✓	✓	✓	✓	✓	
Memorandum & Articles of Association	✓					
Trust Deed		✓				
Partnership Deed				✓		
Bye-laws			✓			
List of authorised Signatories with name, designation & Specimen Signature	✓	✓	✓	✓	✓	
Overseas Auditor's certificate						✓
Power of Attorney						✓

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney. Where only uncertified photocopies of the documents are submitted /

attached to the application form, the onus for authentication of the documents so submitted shall be on investors and the ABSLAMC / ABSLMF will accept and act in good faith on uncertified / not properly authenticated documents submitted/attached with the application form. Submission of such documents by investors shall be full and final proof of the non individual investor's authority to invest and the ABSLAMC/MF shall not be liable under any circumstances for any defects in the documents so submitted. Non-Individual investors are required to ensure that the object clause of the constitution document (viz. MOA / AOA / Trust Deed, etc.) permits investment in the scheme(s) of Aditya Birla Sun Life Mutual Fund. ABSLAMC / ABSLMF shall accept and process the applications made by these entities in good faith by relying on the undertaking given with respect to the authority, validity and compliance with all relevant formalities/conditions etc. in the application for making such investments with Aditya Birla Sun Life Mutual Fund. Further, ABSLAMC/ABSLMF/Trustees or any of its affiliates shall not be liable in case of any dispute arising with respect to eligibility, validity and authorization of the entity and/or the applicants who have applied on behalf of the entity, as applicable.

- Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", redemption and all other request/ transactions would have to be signed by all unit holders. However, in cases of holding specified as "Anyone or Survivor", any one of the unit holders will have the power to make all necessary requests, without it being necessary for all the unit holders to sign. In the event the account has more than one registered unit holders and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor".  
However, in all cases, the proceeds of all dividend/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.
- Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.
- QUALIFIED FOREIGN INVESTOR (QFI):** Qualified Foreign Investor (QFI) can invest in the scheme(s) provided the same is in compliance with SEBI circular CIR/ IMD/ DF / 14 / 2011 dated August 9, 2011 read with SEBI circular CIR/ IMD/ FI&C/13/ 2012 dated June 07, 2012, as applicable.

### 3 (A). BANK AND PERMANENT ACCOUNT NUMBER DETAILS

**Bank Details:** In order to protect the interest of investors from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number.

**Please note that the bank account details of the minor investor/unit holder are required for the purpose of receiving redemption proceeds/dividend payouts and in its absence the payment of redemption/dividend proceeds will be made in the name of the minor Unit holder but with guardian bank account details as provided in the Application Form.**

**PAN Details:** It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Aditya Aditya Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim. Investors (being individuals) applying for Micro SIP registrations are exempt from mandatory requirement of PAN submission. For further details on Micro SIP, documents required etc please refer instructions in SIP Application Form.

### (B). DEMAT ACCOUNT DETAILS: Option to hold Units in dematerialized (demat) form

Pursuant to SEBI Circular no. CIR/IMD/DF/9/2011 dated May 19, 2011, effective October 01, 2011, investors have an option to subscribe to/hold units of Scheme(s)/Plan(s) viz. open ended, close ended, Interval (except for exchange traded fund/s) in dematerialized (demat) form.

Consequently, the Unitholders under the Scheme(s)/Plan(s) shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the provisions laid under the respective Scheme(s)/Plan(s) and in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Units under Plan(s)/Option(s) of all Schemes of Aditya Birla Sun Life Mutual Fund with dividend distribution of daily, weekly or fortnightly frequency, as defined under respective Scheme Information Document, shall be available in physical (non-demat) mode only. Also, various Special Products/Facilities such as Century SIP, Systematic Withdrawal Plan, Systematic Transfer Plan, Switching etc. offered by AMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode.

Investors intending to hold units in electronic (demat) form will be required to have beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate, in the application form, the DP's name, DP ID Number and the Beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the Beneficiary account held with the DP Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records. **If the details mentioned in the application form are found to be incomplete / incorrect or not matching with the depository records, the application shall be treated as application for physical (non-demat) mode and accordingly units will be allotted in physical (non-demat) mode, subject to it being complete in all other aspects.** Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / dividend proceeds into bank account linked to their Demat account.

Units held in electronic (demat) form will be transferable subject to the provisions laid under the respective Scheme(s)/Plan(s) and in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996 as may be amended from time to time.

In case, the Unitholder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account.

### 4. KNOW YOUR CUSTOMER (KYC)

According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Investors can visit branches of ABSLAMC or may visit [www.adityabirlacapital.com](http://www.adityabirlacapital.com), [www.amfiindia.com](http://www.amfiindia.com) and [www.cdslindia.com](http://www.cdslindia.com) to know detailed procedure for KYC compliance.

**Effective January 01, 2011 it is mandatory for all category of investors to be KYC compliant for all investment transactions made on or after January 01, 2011, irrespective of amount of investment.**

To further clarify, the above category of investors shall include:

- their constituted Power of Attorney (PoA) holder, in case of investments through a PoA
- each of the applicants, in case of investments in joint names; and
- Guardian in case of investments on behalf of minor.

Applications without KYC Acknowledgement letter for the specified category of investors are liable to be rejected.

Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the ABSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the ABSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load. Investors should note that on completion of KYC Compliance all details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor. Any change in these details like change of Name / Address / Status /Signature, etc. should be given by Investor directly in the prescribed manner.



Pursuant to SEBI Circular No. MIRSD/ Cir-26/ 2011 dated December 23, 2011, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. MIRSD/SE/Cir-21/2011 dated October 05, 2011, regarding uniformity in the Know Your Customer (KYC) process in the securities market and development of a mechanism for centralization of the KYC records to avoid duplication of KYC Process across the intermediaries in the securities market, the following changes are being made to KYC process w.e.f. January 01, 2012:

- 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. 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.adityabirlacapital.com](http://www.adityabirlacapital.com).
- The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
- Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
- It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f. January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. ABSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
- Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.

## 5. MODE OF PAYMENT

i) Resident investors may make payment by cheque payable locally in the city where the application form is submitted at the local Aditya Birla Sun Life AMC Ltd. (ABSLAMC) Offices / Authorised Collection Centres.

ii) The cheque should be drawn on any bank which is situated at and is a member/sub member of the bankers clearing house or the cheque should be drawn on Bank branch which is participating in 'Speed Clearing' facility made available by Reserve Bank of India (RBI) [i.e. if the presenting bank branch and location is appearing in list of 'Speed Clearing' locations as prescribed by RBI from time to time for Core Banking Solution (CBS) branches]. Investors are requested to note that only cheques of value of upto ₹ 1 lacs shall be accepted under this 'Speed Clearing' facility. Further, the list of Speed Clearing-enabled bank branches are hosted on the website of the RBI under the link [http://www.rbi.org.in/Scripts/bs\\_viewcontent.aspx?id=2016](http://www.rbi.org.in/Scripts/bs_viewcontent.aspx?id=2016).

iii) Payment through Stock invest, outstanding cheques and third party payments will not be accepted.

iv) For all mode of payments, details of source account, source bank name and source branch name should be mentioned.

### v) Restriction on acceptance of Third Party Payment:

a) Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), Aditya Birla Sun Life AMC Ltd. (ABSLAMC)/ **Aditya Birla Sun Life Mutual Fund (ABSLMF) shall not accept applications for subscriptions of units accompanied with Third Party Payments**, except in the cases as enumerated below in para (c).

b) **"Third Party Payment"** means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.

c) ABSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (d) below:

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 ₹ 50,000/- (each regular purchase or per SIP installment) However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio as a guardian.

ii. Payment by Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.

iii. Custodian on behalf of an FII or a client.

d) In case of 'exceptional situations' mentioned above, investors are required to submit following documents/declarations alongwith the application form without which such applications will be rejected/ not processed/refunded:

i. Mandatory KYC for all Investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.

ii. A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of ABSLAMC or visit our website [www.adityabirlacapital.com](http://www.adityabirlacapital.com) for the said Declaration Form.

ABSLAMC/ABSLMF shall verify the source of funds to ensure that funds have come from the drawer's account only.

e) Investors are requested to note that, in case of:

**i. Payment by Cheque:** An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid).

If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

a. a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

b. a letter\* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

# Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of ABSLMF. The copy of such documents will be verified with the original documents to the satisfaction of the ABSLAMC/ABSLMF. The original documents will be returned across the counter to the investor after due verification.

\* In respect of (b) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

## ii. Payment by Prefunded Instrument:

(1) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument.

The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments. Investors may also submit a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder, or a copy of the passbook/bank statement evidencing the debit for issuance of a DD, provided bank account number has to match with the details provided in the application form and name should match with the name of the first named unitholder.

(2) A pre-funded instrument issued by the Bank against Cash shall not be accepted for investments of ₹ 50,000/- or more. This also should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the payment instrument. The name mentioned on the Certificate should match with the name of the first named unitholder and certificate must state such investor's bank account number and PAN as per bank record, if available.

The Certificate(s) mentioned in (1) and (2) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

**iii. Payment by RTGS, NEFT, ECS, NECS, Bank transfer, etc:** A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer Instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

## iv. Cash acceptance towards subscription

In accordance with SEBI circular CIR/IMD/DF/10/2014 dated May 22, 2014, Investors who are KRA-KYC compliant and do not belong to the top 15 cities\* may avail of facility of subscribing to units of the Scheme through cash to the extent of ₹ 50,000/- per investor per financial year. However, repayments in form of redemptions, dividend, etc. with respect to investments through cash, shall be paid only through banking channel. Currently, cash shall be accepted at designated Investor Services Centers of Computer Age Management Services Pvt. Ltd (CAMS) in Guntur, Bhagalpur, Palanpur, Satara, Sangli, Bhatinda, Kota, Namakkal, Bareilly and Haldia. For detailed Address of Investor Services Centers of CAMS, refer address at the end of the document. Also, for the detailed procedures for making cash applications, Investors may enquire at the said designated ISCs for further assistance. \*Top 15 cities shall mean top 15 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year. In case the application for subscription does not comply with the above provisions, ABSLAMC/ABSLMF retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

vi. Investors residing in Centres, where the Investors service Centres of the mutual fund are not located, are requested to make payment by demand drafts payable at the Centre where the application is to be lodged. D.D. charges would be borne by the fund only for the investors residing at places which are not covered by our office / authorised centres & DD Charges are mentioned in the form. The maximum charges so borne by the fund would be restricted to limits as prescribed by State Bank of India.

## 6. NRI INVESTORS

### Repatriation basis:

Payments by NRIs/FIIs may be made by way of Indian rupee drafts purchased abroad or out of funds held in NRE/FCNR account or by way of cheques drawn on non-resident external accounts payable at par and payable at the cities where the Investor Service Centres are located. In case of Indian rupee drafts purchased and subscriptions through NRIs / FCNR account, an account debit certificate from the bank issuing the draft confirming the debit should also be enclosed.

### Non Repatriation basis:

NRIs investing on a non repatriable basis may do so by issuing cheques/ demand drafts drawn on Non-Resident of India (NRO) account payable at the cities where the Investor Service Centres are located.

## 7. NOMINATION

i) Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s) in whom the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly the percentage of allocation / share in favour of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, the AMCs, by invoking default option shall settle the claim equally amongst all the nominees.

ii) Nomination made by unitholder shall be applicable for investments in all the Schemes in the folio or account and every new nomination for a folio or account will overwrite the existing nomination.

Thus, a new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.

iii) The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly in favour of one or more persons. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination form cannot be signed by Power of attorney (PoA) holders.

iv) In case a folio has joint holders, all joint holders should sign the request for nomination/ cancellation of nomination, even if the mode of holding is not "joint".

v) A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. The Applicant is advised that, in case of Single Holding, the Guardian to a Minor Nominee should be a person other than the Applicant.

vi) Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.

vii) The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.

viii) Nomination shall not be allowed in a folio/account held on behalf of a minor.

ix) Nomination in respect of the units stands rescinded upon the transfer of units.

x) Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.

xi) The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.

xii) On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.

xiii) The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.

xiv) Nomination shall be mandatory for new folios/accounts opened by individuals especially with sole/single holding and no new folios/accounts for individuals in single holding shall be opened without nomination. However, in case investors do not wish to nominate must sign separately confirming their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Mutual Fund.

## 8. ELECTRONIC PAYOUT OF REDEMPTION/DIVIDEND

ABSLAMC will endeavor to credit the redemptions/dividend payouts directly to the designated Bank A/c of the unitholders of Aditya Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS/ NEFT/ Direct Credit/ NECS/ ECS). ABSLAMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is

available. **The Mutual Fund, however, reserves the right to issue a cheque / demand draft inspite of an investor opting for Electronic Payout.**

#### 9. DIRECT APPLICATIONS AND EUIN

- a. **Investment in Direct Plan:** Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/agent/ broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. **Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.**
- b. Employee Unique Identification Number (EUIIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. **Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, investors are requested to also provide the EUIIN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor.** Providing appropriate EUIIN in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.

#### 10. E-MAIL COMMUNICATION

Account Statements, Quarterly Newsletter, Annual Reports and Transaction Confirmation can be sent to Unit holders by post / email. Should the Unit holder experience any difficulty in accessing in the electronically delivered documents, the unit holder shall promptly inform the same to the Mutual Fund. 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.

#### 11. TERMS AND CONDITIONS FOR ON-LINE ACCOUNT ACCESS

- i) User of Customer Identification PIN (CIP) facility in the parlance of Aditya Birla Sun Life AMC Ltd. (ABSLAMC) means a Unitholder being serviced by ABSLAMC.
- ii) A CIP will enable the user to view the Account Statement on the Aditya Birla Sun Life website (www.adityabirlacapital.com) and other services mentioned herein aer.
- iii) The user shall have no objection to ABSLAMC verifying the identity before allotting the CIP.
- iv) The CIP allotted to the user is confidential in nature and the user confirms that he/she will keep the CIP confidential and will not divulge it to anybody else. The user also agrees to take all possible care to prevent discovery of the CIP by any person. The responsibility for misuse of the CIP of the User is solely of the user and ABSLAMC shall not be responsible for the use/misuse of the CIP in any manner whatsoever.
- v) The User shall inform ABSLAMC immediately in case the CIP becomes known to any other person. ABSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as ABSLAMC may deem fit.
- vi) ABSLAMC will take reasonable efforts to keep its website updated so as to provide most current information to the user. The user acknowledges that ABSLAMC expressly disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it is possible that the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the sware used by the user to browse the site. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site.
- vii) ABSLAMC may, in the interest of the user request a fax confirmation of the Instructions and any additional information that ABSLAMC may require. ABSLAMC shall not be bound to act on instructions/ requests received until the said fax confirmation and additional information is received from the user.
- viii) The user shall be fully liable to ABSLAMC for eve transaction entered into using the CIP facility, whether with or without the knowledge of the user and consequences thereof.
- ix) The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person's or, as the case may be, his/her employer's previous written permission. ABSLAMC will not be responsible for any harm or loss caused to any person as a result of the user not complying with this condition. The user indemnifies and agrees to keep ABSLAMC at all times saved, defended, harmless and indemnified from and against any and all loss, costs, outgoing, expenses, claims, damages or consequences whatsoever that ABSLAMC may suffer as a result of the user using any PC or Internet device without the permission of the owner thereof and he/she shall be bound to compensate. ABSLAMC shall not be liable for the non-suitability thereof or if any other data or sware contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.
- x) The user is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties. The user accepts that the use of online services is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information by any third party will be to his/her account and ABSLAMC shall, in no way, be held responsible for the same and this shall not be considered as a breach of its or its constituent company – user confidentiality.
- xi) The user agrees that the use and storage of any information including without limitation, the CIP, account information, transaction activity, account balances and any other information available on the user personal computer is at his/her own risk and is his/her sole responsibility.
- xii) The user shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he / shall be liable in damages to ABSLAMC.
- xiii) In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate ABSLAMC thereof in writing within 10 (ten) days of receipt of the Statement of Account / policy document in respect of the user, failing which the statement / policy will be deemed to be correct and accepted by the user.

- xiv) ABSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent/ statutory authority or as is required under applicable law.
- xv) The user hereby acknowledges that he/she is utilizing this facility at his/her own risk. These risks would, among others, include the following:
- a) Misuse of Password: The user acknowledges that if any third person obtains access to his/her password such third person would be able to provide transaction request to ABSLAMC. The user shall ensure that the terms and conditions applicable to the use of the password as contained herein are complied with at all times.
- b) Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect Instructions to ABSLAMC. Whilst ABSLAMC shall aim to provide security to prevent the same, there cannot be any guarantee from such Internet frauds, hacking and other actions, which could affect Instructions to ABSLAMC. The user shall separately evaluate all risks arising out of the same.
- c) The technology for enabling the services offered by ABSLAMC could be affected by virus or other malicious, destructive or corrupting code, programme or macro. This could result in delays in the processing of Instructions or failure in the processing of instructions and other such failures and liabilities. The user understands that ABSLAMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by ABSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that ABSLAMC shall not be responsible for any of the aforesaid risks. The user also accepts that ABSLAMC shall disclaim all liability in respect of the said risks.
- xvi) The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding ABSLAMC's liability.
- xvii) The user understands that ABSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.
- xviii) The user agrees that at present online services are offered as a privilege services to the users without any charge. However, ABSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility.
- xix) ABSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users witho any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.
- xx) In consideration of ABSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified ABSLAMC, its constituent companies, their officers, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which ABSLAMC or its constituent companies may at any time incur, sustain, suffer or be put to as a consequence of or arising out of the user' use of the said online services.
- xxi) The user hereby indemnifies and agrees to keep ABSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages and expenses which ABSLAMC may sustain or incur either directly or indirectly as a result of: a) Illegal, unauthorized, fraudulent usage or misuse of the user's CIP to access ABSLAMC's Website; all requests carrying the user's CIP as evidenced by electronic records available at ABSLAMC will be the user's sole responsibility b) Non-compliance of the terms and conditions relating to online services on ABSLAMC's website.
- xxii) The Courts in Mumbai alone shall have jurisdiction over all disputes arising out of or in respect of this arrangement.

#### 12. RTGS/ NEFT

Funds Transfer shall be effected only if the recipient/destination Bank/Branch is participating in RTGS/ NEFT.

It is the responsibility of the Investor to ensure the correctness of the message especially the IFSC code of the recipient / destination branch & account number. The collecting bank as well as ABSLMF will get valid discharge if the amount is credited to the account number mentioned in the Application even if the name of the Investor account holder differs. ABSLMF shall not assume any liability or responsibility arising out of or made liable for any incorrect request or message.

If the date of payment happens to be a holiday at the centre where the recipient branch is situated, the credit will be passed on to the Investor on next working day.

ABSLMF shall not be liable for delay in payments to the Investor if:

- a. Incorrect and insufficient details are provided.
- b. If there is dislocation of work due to circumstances beyond the control of Remitting/ Destination Banks including but not limited to circumstances like non-functioning of computer system, disruption of work due to natural calamities, strike, riot etc or Network or internet problem or other causes beyond the control of the Branch/bank resulting in disruption of communication, such cases will be settled on the next working day when RTGS/NEFT is functioning properly.

The Investor hereby agrees and undertakes that he is aware of all the RTGS/NEFT rules set by RBI & to abide by all the rules, terms, conditions and administrative guidelines issued or which may be issued by the RBI or any other regulatory authorities applicable to the transactions relating to RTGS/ NEFT whether directly or/and indirectly.

#### 13. 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 Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account 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 account 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 receive more than one request for information if you have multiple relationships with (Insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

14. In case 3 (three) consecutive instalments are not honoured/ failed on account of reasons attributable to the investors like insufficient balance etc. Aditya Birla Sun Life AMC Limited shall discontinue SIP, SWP and STP registrations

**APPLICATION NOT COMPLETE IN ANY RESPECT ARE LIABLE TO BE REJECTED.**

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# Mutual Funds

## Aditya Birla Sun Life Mutual Fund



ADITYA BIRLA  
CAPITAL

PROTECTING INVESTING FINANCING ADVISING

## Request For Online Account Access (For Existing Investors)

To

Aditya Birla Sun Life AMC Limited (ABSLAMC)

Customer Service Group

One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013

I/We request you to provide me/us the facility to access my/our account over the internet. I/We give below the Ten Digit Folio Number under which I/we hold the investments

Ten Digit Folio Number	<input type="text"/>	Ten Digit Folio Number	<input type="text"/>
Ten Digit Folio Number	<input type="text"/>	Ten Digit Folio Number	<input type="text"/>
Ten Digit Folio Number	<input type="text"/>	Ten Digit Folio Number	<input type="text"/>
Mobile Number	<input type="text"/>	Email Id	<input type="text"/>

I/We authorize ABSLAMC to change the mode of holding in the listed folios to Anyone or Survivor in case the current holding nature is found to be JOINT.

I/We have read and understood the terms and conditions, and agree to abide by the same.

Thanking you,

Yours faithfully,

First Account Holder

Second Account Holder

Third Account Holder

Kindly sign as per the mode of holding. If mode of holding is "Joint" all unitholders should sign

# Mutual Funds

## Aditya Birla Sun Life Mutual Fund



ADITYA BIRLA  
CAPITAL

PROTECTING INVESTING FINANCING ADVISING

## Form for Nomination/ Cancellation of Nomination (to be filled by individual(s) applying singly or jointly)

To,

Aditya Birla Sun Life Mutual Fund, One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013.

I/We request Aditya Birla Sun Life AMC Limited (AMC) / Aditya Birla Sun Life Mutual Fund (Mutual Fund) to update the Nomination in the folio as per details mentioned below.

Folio Number	<input type="text"/>	Application Number	<input type="text"/>
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**NOMINATION DETAILS** (Please tick appropriately) (Individuals are advised to avail of Nomination Facility, whether investing singly or jointly.)

- ☐ I/We do hereby nominate the person/s more particularly described hereunder / and cancel the nomination made by me/us earlier, if any, in respect of account (folio) held by me/us as provided herein.  
I/We also understand that all payments and settlements made to such Nominee (upon such documentation) shall be a valid discharge by the AMC / Mutual Fund.
- ☐ I/We hereby DO NOT wish to nominate. (Please sign in the box below, if you do not wish to nominate)

Name and Address of Nominee

To be furnished in case Nominee is a Minor (strike out if not applicable)

Name & Address of the Nominee (s)	Nominee's relationship with the unitholder	Date of Birth (in case nominee is minor)	Percentage (%)* of Allocation (*should not be in decimals)	Name & Address of the Guardian (in case nominee is minor)	Signature of Nominee/Guardian (Guardian, in case nominee is a Minor)
1.					
2.					
3.					

Unit holder (s): (To be signed by all joint holders, even if the mode of holding is not "joint")

Name	Signature
1. First Account Holder	
2. Second Account Holder	
3. Third Account Holder	

Witness (es) - could be the same for all unit holders:

Name & Address	Signature
1.	
2.	
3.	

### TERMS & CONDITIONS

- Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s) in whom the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly the percentage of allocation / share in favour of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, the AMCs, by invoking default option shall settle the claim equally amongst all the nominees.
- Nomination made by unitholder shall be applicable for investments in all the Schemes in the folio or account and every new nomination for a folio or account will overwrite the existing nomination. Thus, a new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.
- The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly in favour of one or more persons. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination form cannot be signed by Power of attorney (PoA) holders.
- In case a folio has joint holders, all joint holders should sign the request for nomination / cancellation of nomination, even if the mode of holding is not "joint".
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. The Applicant is advised that, in case of Single Holding, the Guardian to a Minor Nominee should be a person other than the Applicant.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination shall not be allowed in a folio/account held on behalf of a minor.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.
- Nomination shall be mandatory for new folios/accounts opened by individuals especially with sole/single holding and no new folios/accounts for individuals in single holding shall be opened without nomination. However, in case investors do not wish to nominate must sign separately confirming their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Mutual Fund.

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# Special Products Application Form (STP / SWP)

☐ STP ☐ SWP

(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM)

Distributor Name & ARN/ RIA No.	Sub Broker Name & ARN/ RIA No.	Employee Unique ID. No. (EUIN)	Official Acceptance Point Stamp & Sign

**EUIN is mandatory for "Execution Only" transactions**

<b>Request for</b>	<input type="checkbox"/> <b>Fresh Registration</b>	<input type="checkbox"/> <b>Renewal</b>									
<b>Application / Folio No.</b>			<b>Date</b> <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; text-align: center;">D</td> <td style="width: 20px; text-align: center;">D</td> <td style="width: 20px; text-align: center;">M</td> <td style="width: 20px; text-align: center;">M</td> <td style="width: 20px; text-align: center;">Y</td> <td style="width: 20px; text-align: center;">Y</td> <td style="width: 20px; text-align: center;">Y</td> <td style="width: 20px; text-align: center;">Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y				

**1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY)**[illegible]

NAME OF THE GUARDIAN (In case First / Sole Applicant is minor) / CONTACT PERSON - DESIGNATION / PoA HOLDER (In case of Non-individual Investors)									
Mr.	Ms.	M/s.							

[illegible]

Applicant	PAN/PEKRN* (Mandatory)	CKYC Number	Date of birth**
Sole / First Applicant	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div>(14 digit CKYC No.)<div></div><div></div><div></div><div></div><div></div></div> <div>Prefix if any</div>	<div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div></div>
Second Applicant	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div>(14 digit CKYC No.)<div></div><div></div><div></div><div></div><div></div></div> <div>Prefix if any</div>	<div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div></div>
Third Applicant	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div>(14 digit CKYC No.)<div></div><div></div><div></div><div></div><div></div></div> <div>Prefix if any</div>	<div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div></div>
Guardian	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div>(14 digit CKYC No.)<div></div><div></div><div></div><div></div><div></div></div> <div>Prefix if any</div>	<div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div></div>

\*Ref. Instruction No. B-6

\*\*Mandatory in case the First / Sole applicant is a Minor

## 2. SYSTEMATIC WITHDRAWAL PLAN (SWP)

SCHEME										PLAN										OPTION									
Withdrawal Option <b>[Please tick(✓)]</b> <input type="checkbox"/> FIXED           Amount (₹) (in figures) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> or <input type="checkbox"/> APPRECIATION WITHDRAWAL																													
Withdrawal Frequency <b>Please[tick(✓)]</b> <input type="checkbox"/> DAILY <input type="checkbox"/> WEEKLY <input type="text"/> <input type="checkbox"/> MONTHLY <input type="checkbox"/> QUARTERLY <input type="checkbox"/> HALF YEARLY <input type="checkbox"/> YEARLY										(Please mention any day between Monday to Friday) (Default day is Wednesday)										(Only Monthly, Quarterly, Half Yearly and Yearly option available for Appreciation Withdrawal)									
Dates (Only one date) <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 14th <input type="checkbox"/> 20th <input type="checkbox"/> 21st <input type="checkbox"/> 28th           Withdrawal Period From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>																													
(Please select 4 dates in case of Fast Forward SWP. Applicable only for monthly SWP.)																				(Please attach cancelled cheque / cheque copy to opt for electronic payout.)									

### 3. SYSTEMATIC TRANSFER PLAN (STP) (Refer to Instruction No. D)

FROM SCHEME (SOURCE)		PLAN	OPTION																																
TO SCHEME (TARGET)		PLAN	OPTION																																
(For Daily STP and Value STP Target schemes, investor may choose only Growth Option)																																			
<input type="checkbox"/> STP Frequency [Please tick (✓)] <input type="checkbox"/> DAILY <input type="checkbox"/> WEEKLY _____ (Please mention any day between Monday to Friday, default day is Wednesday) <input type="checkbox"/> MONTHLY (max 4 STP dates in a months) <input type="checkbox"/> Quarterly Amount per transfer: _____ Transfer Period From <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> No of Transfers _____ OR <input type="checkbox"/> Till Further Instruction In case of Daily STP minimum no of transfers is 20		D	D	M	M	Y	Y	Y	Y	<input type="checkbox"/> Value STP Frequency [Please tick (✓)] <input type="checkbox"/> MONTHLY <input type="checkbox"/> Quarterly Amount per transfer: _____ Transfer Period From <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> No of Transfers _____ OR <input type="checkbox"/> Till Further Instruction	D	D	M	M	Y	Y	Y	Y	<input type="checkbox"/> Capital Appreciation Transfer Plan Frequency [Please tick (✓)] <input type="checkbox"/> MONTHLY <input type="checkbox"/> Quarterly Transfer Period From <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Transfer Period To <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> OR <input type="checkbox"/> Till Further Instruction	D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y
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D	D	M	M	Y	Y	Y	Y																												
Dates [Please tick (✓)] <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 14th <input type="checkbox"/> 20th <input type="checkbox"/> 21st <input type="checkbox"/> 28th (Please select 4 dates in case of Fast Forward STP. Applicable only for Monthly STP)																																			

### Acknowledgement Slip (To be filled in by the Investor)

[illegible]

Received from Mr. / Ms. \_\_\_\_\_ Date :        /        /

## SPECIAL PRODUCTS APPLICATION FORM

Collection Centre / ABSLAMC Stamp & Signature	
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4. DECLARATION AND SIGNATURES

Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the scheme(s), I/We hereby apply to the Trustee of Aditya Birla Sun Life Mutual Fund for units of scheme(s) of Aditya Birla Sun Life Mutual Fund as indicated above and agree to abide by the terms, conditions, rules and regulations of the scheme (s). I/We hereby declare that the particulars given herein are correct and complete. I/We confirm that I/we have not received and will not receive any commission or brokerage or any other incentive in any form, directly or indirectly, for subscribing to units issued under any of the scheme(s).

I/We hereby declare that the amount invested in the scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the provisions of Income Tax Act, 1961, Prevention of Money Laundering Act, 2002, Prevention of Corruption Act, 1988 or any other applicable laws enacted by the Government of India from time to time.

**For NRIs/Fils only:** I/We confirm that I am/we are Non Residents of Indian Nationality/origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our Non-resident External Account/FCNR account/NRO/NRNR Account.

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.

Signature(s)

Sole / Unit Holder / First Applicant

Second Unit Holder / Second Applicant

Third Unit Holder/ Third Applicant

(To be signed by All Applicants if mode of operation is Joint)

A. SCHEMES AVAILABLE UNDER THE SPECIAL PRODUCTS (SWP / STP)

**SWP** All the Open-ended Scheme(s) of Aditya Birla Sun Life Mutual Fund (subject to completion of lock-in period of units in Aditya Birla Sun Life Tax Relief '96 and Aditya Birla Sun Life Tax Plan)

**STP** Investors Can transfer "OUT" investment from any of the Open-ended Scheme(s) offered under this common KIM of Aditya Birla Sun Life Mutual Fund and transfer "IN" to any of the Open-ended Scheme(s) offered under this common KIM (except Aditya Birla Sun Life Gold ETF, Aditya Birla Sun Life Nifty ETF and subject to completion of lock-in period of units in Aditya Birla Sun Life Tax Relief '96 and Aditya Birla Sun Life Tax Plan at the time of registration).

Please note that daily STP is not available under Aditya Birla Sun Life Gold Fund.

B. INSTRUCTIONS - COMMON TO SWP / STP

- New investors who wish to enrol for the special products should fill this form in addition to the Common Application Form. Please complete all details in the Common Application Form. Details of the Special Products should be provided on this form. Existing investors need to fill up only this form.
- For multiple transactions under more than 1 scheme, separate forms need to be utilised.
- This form should be submitted at least 5 business days before the commencement date.
- The investor has the right to discontinue SWP / STP at any time he/she so desires by sending a written request at least 5 business days in advance of the immediate next due date to any of the offices of Aditya Birla Sun Life Mutual Fund or its Authorised Collection Centres. On receipt of such request the SWP /STP will be terminated.
- Units will be Allotted / Redeemed / Transferred at the NAV related prices of the 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month / quarter and Monday and/or Tuesday and/or Wednesday and/or Thursday and/or Friday of every week (or next business day, if 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th or the day of the week is a non business day). An updated account statement will be sent after each transaction under the special products wherever, e-mail address has been provided, the account statement will be sent through e-mail only. Else, the transaction would reflect as a part of the monthly CAS.
- It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Aditya Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim.
- DIRECT APPLICATIONS AND EUIN :**
  - Investment in Direct Plan: Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/ agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor Code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
  - Employee Unique Identification Number (EUIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUIN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor. Providing appropriate EUIN in the application/transaction forms would assist in tackling the problem of misselling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.
- KNOW YOUR CLIENT (KYC)**

According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Investors can visit branches of ABSLAMC or may visit [www.birlasunlife.com](http://www.birlasunlife.com), [www.amfiindia.com](http://www.amfiindia.com) and [www.cdslindia.com](http://www.cdslindia.com) to know detailed procedure for KYC compliance.

Effective January 01, 2011 it is mandatory for all category of investors to be KYC compliant for all investment transactions made on or after January 01, 2011, irrespective of amount of investment.

To further clarify, the above category of investors shall include:

  - their constituted Power of Attorney (PoA) holder, in case of investments through a PoA
  - each of the applicants, in case of investments in joint names; and
  - Guardian in case of investments on behalf of minor.

Applications without KYC Acknowledgment letter for the specified category of investors are liable to be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the ABSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the ABSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the

investors at the applicable NAV, subject to payment of exit load. Investors should note that on completion of KYC Compliance all details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor Any change in these details like change of Name /Address / Status /Signature, etc. should be given by Investor directly in the prescribed manner.

Pursuant to SEBI Circular No. MIRSD/ Cir-26/ 2011 dated December 23, 2011, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. MIRSD/SE/Cir-21/2011 dated October 05, 2011, regarding uniformity in the Know Your Customer (KYC) process in the securities market and development of a mechanism for centralization of the KYC records to avoid duplication of KYC Process across the intermediaries in the securities market, the following changes are being made to KYC process w.e.f. January 01, 2012:

- 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. 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.birlasunlife.com](http://www.birlasunlife.com).
- The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors.
- The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
- Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
- It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f. January 01, 2012.
- The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. ABSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
- Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.
- "On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.
- STP / SWP offered by AMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode only.
- The registration would stand terminated automatically under the following scenarios:
  - When balance in the Source scheme is less than the registered STP/SWP Amount
    - Available Units would be switched / redeemed.
    - STP/SWP would stand terminated if the available balance during the immediate next instalment continues to be insufficient or nil
  - When balance in Source scheme is nil the registration would stand terminated

C. INSTRUCTIONS - SYSTEMATIC WITHDRAWAL PLAN (SWP)

- Options available and Minimum Amount: :
  - Fixed withdrawal:** Investors can withdraw fixed amount of Rs. 500/- each and above at regular intervals.
  - Appreciation withdrawal:** Investors can withdraw appreciation of Rs. 500/- and above at regular intervals. If the appreciation amount is less than Rs. 500/- or the specified amount there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs. 500/-.
- SWP is not available for investments under lock-in period and for investments which are pledged.
- Unitholders can avail Daily/Weekly SWP only where the registered bank details enable an electronic mode of payment for the SWP amount. A cancelled cheque/cheque copy to be attached to opt for electronic payout.
- ABSLAMC will endeavour to credit the redemptions payouts directly to the designated Bank A/c of the unitholders of Aditya Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit/ NECS). ABSLAMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available.
- The Mutual Fund, however, reserves the right to issue a cheque / demand draft inspite of an investor opting for Electronic Payout.
- In case of Fixed Withdrawal, if the amount of instalment is more than the amount available in that account for redemption, the entire available amount will be redeemed and the SWP will terminate automatically.
- In case of Appreciation Withdrawal, appreciation will be calculated on the units available for redemption at the time of the SWP instalment. The capital appreciation, if any, will be calculated from the registration date of the Appreciation Withdrawal under the folio, till the first redemption date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous Appreciation withdrawal date (where Appreciation withdrawal has been processed and paid) and the next Appreciation withdrawal.
- Withdrawal Dates:**
  - Fixed Withdrawal**
    - Daily**- Investors can withdraw fixed amount on every Business Day.
    - Weekly**- Investor can select any day between Monday, Tuesday, Wednesday, Thursday and Friday as the withdrawal day.

- Monthly/Quarterly Withdrawal**- Investors can withdraw fixed amount on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month / quarter for minimum 6 months/ 4 quarter.
- Appreciation Withdrawal**
  - Monthly/Quarterly Withdrawal**- Investors can withdraw fixed amount on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month/quarter for minimum 6 months/ 4 quarter.
  - Half Yearly/Yearly Withdrawal**- Investors can withdraw amount on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each Half Yearly/Yearly for minimum 4 half yearly/ 2 yearly instalments.
- Default Dates:**

In case of ambiguity in selection of Fixed or Appreciation withdrawal facility, then default option selected will be Fixed Withdrawal facility.

In case of any ambiguity in selection of withdrawal frequency for Fixed/Appreciation withdrawal facility, the withdrawal frequency will be 'Monthly' and the withdrawal date will be 7 of each month.

In case of any ambiguity in selection of withdrawal frequency of Monthly/Quarterly Fixed and Appreciation withdrawal facility, the SWP date will be 7 of each month in case of Monthly/Quarterly/Half Yearly/Yearly withdrawal and Wednesday in case of Fixed Weekly withdrawal facility.
- SWP will be available at Daily, Weekly, Monthly, Quarterly, Half Yearly and Yearly intervals. (Only Monthly, Quarterly, Half Yearly and Yearly withdrawal available for Appreciation withdrawal)
- Fast Forward Facility:** Investors availing only for monthly SWP facility can opt for multiple dates, maximum upto any four dates within a month and in this case the dates can be dated 1st and / or 7th and / or 10th and/or 14th and/or 20th and/or 21st and/or 28th of each month.
- Unitholders can enroll themselves for the facility by submitting the duly completed enrolment Form along with cancelled cheque copy to enable electronic payout at the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs).

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

SPECIAL PRODUCTS APPLICATION FORM

An application for SYSTEMATIC WITHDRAWAL PLAN / SYSTEMATIC TRANSFER PLAN

Scheme Name \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

To Scheme Name \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

Amount (₹) \_\_\_\_\_

Request for

☐ Fresh Registration

☐ Renewal

## D. INSTRUCTIONS - SYSTEMATIC TRANSFER PLAN (STP)

- Minimum Amount:  
**A) Daily Plan** : Minimum 20 Transfers of ₹ 500/- each and in multiples of ₹ 100/- thereafter.  
**B) Weekly / Monthly / Quarterly Plan** : For STP installments greater than ₹ 500 but less than ₹ 999, Investors are required to instruct for minimum 12 transfers of ₹ 500 and in multiples of ₹ 1 thereafter.  
For STP installments greater than ₹ 1000 and above, Investors are required to instruct for minimum 6 transfers of ₹ 1000 and in multiples of ₹ 1 thereafter.
- Minimum balance in the Scheme at the time of enrolment for any STP Facility: Daily STP ₹ 10,000/-, Weekly STP ₹ 6,000/-, Monthly STP ₹ 6,000/- Quarterly STP ₹ 8,000/-
- STP is not available for investments under lock-in period.
- Transfer Frequency available for STP are Daily, Weekly, Monthly and Quarterly
- Transfer Dates :  
**Daily STP:** The commencement date for transfers shall be the 5th business day (or the next business day, if that day is a non business day) from the date of receipt of a valid request. STP transfers shall be effected on all business days at NAV based prices, subject to applicable load. Thus, in the event of an intervening non-business day STP triggers will take place to the next business day and accordingly the end date to trigger all installment mentioned by the investor shall be extended i.e., For e.g. if the investor has opted for 100 installments and if 3 non-business days happen to occur in the intervening period, then STPs will be triggered for all the 100 installments.  
**Weekly Systematic Transfer Plan:** Transfers shall be on Monday, Tuesday, Wednesday, Thursday or Friday of each week.  
**Monthly Systematic Transfer Plan:** Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month for minimum 6 transfers.  
**Quarterly Systematic Transfer Plan:** Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each quarter for minimum 4 quarters.
- Fast Forward Facility:** Investors availing monthly STP facility can opt for multiple dates, maximum upto any four dates within a month and in this case the dates can be dated 1st and /or 7th and /or 10th and/or 14th and/or 20th and/ or 21st and/ or 28th of each month.
- Default Dates:**  
**Monthly/Quarterly:** In case of any ambiguity in selection of transfer frequency, the STP date will be 7 of each month / quarter. In case where more than 4 dates are specified, default dates will be 7, 14, 21 & 28 of each month.  
**Weekly:** In case of any ambiguity in selection of transfer frequency, the STP day will be as 'Wednesday'.
- Minimum Application Amount' specified in the SID(s) of the respective designated Transferee Scheme(s) will not be applicable for STP registration.
- Daily STP  
a) There will be no maximum limit on number of transfers/duration for Daily STP enrolment. In case, the investor fails to specify the number of transfers/duration under Daily STP, transfers shall continue to be triggered perpetually or until further valid instructions from the investor until the outstanding balance in "Out" scheme does not cover the Daily STP transfer amount. The minimum amount for fresh/additional purchases as per subscription rules of "In" scheme shall not be applicable to Daily STP triggers.  
b) Daily STP shall not be available under Monthly Systematic Transfer Facility (STP) For Aditya Birla Sun Life Century SIP.  
c) Only one Daily STP would be allowed per Plan/Option of the Source Scheme into a distinct Target Scheme. For e.g.: In case Daily STP exists from 'Scheme A-Growth option' into 'Scheme B-Growth
- Value STP**  
a. Value STP is a facility wherein Unit holder(s) can opt to transfer variable amounts into the Transferee Scheme from the Transferor Scheme on the date of transfer at predetermined intervals. The amount to be transferred will be arrived at on the basis of the difference between the Investment Value [(first installment amount) X (number of installments; including the current installment)] and the actual Market Value of the holdings in the Transferee Scheme on the date of transfer.  
b. The first Value STP installment will be processed for the first installment amount specified by the Unitholder at the time of enrolment. From the second Value STP installment onwards, the transfer amount may be higher or lower than the first installment amount, as derived by the formula stated below:  
[(First installment amount) X (Number of installments including the current installment)] - (Market Value of the investments through Value STP in the Transferee Scheme on the date of transfer)  
c. On the date of transfer, if the market value of the investments in the Transferee Scheme through Value STP is higher than the Investment Value for that month [(first installment amount) X (number of installments; including the current installment)], then there would be no transfer effected from the Transferor Scheme.  
d. If the amount of transfer as calculated by the above formula is less than Rs.500, then the default amount of Rs. 500 will be transferred to the Transferee Scheme. However, in case of redemption or switch-out of Units allotted under Value STP in the Transferee Scheme, the balance installments under Value STP will be processed for the fixed installment amount only as specified by the Unitholder at the time of enrolment.
- Minimum balance in the Scheme at the time of enrolment for any STP Facility: Daily STP ₹ 10,000/-, Weekly STP ₹ 6,000/-, Monthly STP ₹ 6,000/- Quarterly STP ₹ 8,000/-
- STP is not available for investments under lock-in period.
- Transfer Frequency available for STP are Daily, Weekly, Monthly and Quarterly
- Transfer Dates :  
**Daily STP:** the commencement date for transfers shall be the 5th business day (or the next business day, if that day is a non business day) from the date of receipt of a valid request. Thereafter, transfers shall be effected on all business days at NAV based prices, subject to applicable exit load. Thus, in the event of an intervening non-business day STP triggers will not take place and consequently the total number of Daily STP installments opted by the investor will be adjusted to that extent i.e., For eg. if the investor has opted for 100 installment and if 3 non-business days happen to occur in the intervening period, then only 97 Daily STP installments shall be triggered.  
**Weekly Systematic Transfer Plan:** Transfers shall be on Monday, Tuesday, Wednesday, Thursday or Friday of each week.  
**Monthly Systematic Transfer Plan:** Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month for minimum 6 transfers.

### Illustration:

Transferor Scheme:	BSL Cash Manager Fund- Growth
Transferee Scheme:	BSL Front Line Equity- Growth
Date & Frequency of Value STP :	14th of every month, Monthly

Date	NAV of ABSL Cash Manager Fund	No. Of Units Transferred from ABSL Cash Manager Fund	No. Of Units Outstanding in ABSL Cash Manager Fund	NAV of ABSL Front Line Equity- Growth	Market Value of Prev Units (Rs)	Value STP Amount (Rs.)	No. of Units to be switched to ABSL Front Line Equity- Growth	Outstanding Units in ABSL Front Line Equity- Growth	First Installment Amount X No of installment
14-Jan-15	330.0127	30.3019	3008.5246	157.73	10000.00	10000.00	63.3995	63.3995	10,000.00
16-Feb-15	332.1741	28.1598	2980.3648	167.92	10646.04	9,353.96	55.7049	119.1043	20,000.00
16-Mar-15	334.3433	30.8035	2949.5613	165.41	19701.05	10,298.95	62.2632	181.3675	30,000.00
15-Apr-15	336.9915	28.1082	2921.4531	168.32	30527.78	9,472.22	56.2751	237.6426	40,000.00
14-May-15	338.796	35.6188	2885.8343	159.62	37932.51	12,067.49	75.6014	313.2440	50,000.00
15-Jun-15	341.4352	31.9854	2853.8490	156.68	49079.06	10,920.94	69.7022	382.9461	60,000.00
14-Jul-15	343.6009	18.5268	2835.3221	166.17	63634.16	6,365.84	38.3092	421.2553	70,000.00
14-Aug-15	345.9945	25.5784	2809.7437	168.9	71150.03	8,849.97	52.3977	473.6530	80,000.00
14-Sep-15	347.8153	44.9699	2764.7739	156.99	74358.79	15,641.21	99.6319	573.2849	90,000.00
14-Oct-15	350.6926	22.7444	2742.0294	160.52	92023.70	7,976.30	49.6904	622.9753	1,00,000.00
16-Nov-15	352.8977	35.7511	2706.2783	156.32	97383.50	12,616.50	80.7094	703.6847	1,10,000.00
14-Dec-15	354.4235	34.2108	2672.0675	153.3	107874.87	12,125.13	79.0941	782.7789	1,20,000.00

### Calculation of Value STP amount of the second installment i.e. 16-Feb-15:

- First Installment Amount- Rs. 10000/-
  - Number of installments including the current installment is 2
  - Total of 63.3995 units allotted up to the date of last installment i.e. January 2015 in ABSL Front Line Equity- Growth. The NAV of ABSL Front Line Equity- Growth on February 16, 2015 is 167.92/- per unit. Hence the market value of the investment in ABSL Front Line Equity- Growth on the date of transfer is Rs. 1,0646.04 [167.92 X 63.3995].
  - Amount Derived from second installment Amount from the formula - [(First installment amount) X (Number of installments including the current installment)] - (Market Value of the investments through Value STP in the Transferee Scheme on the date of transfer) is - [(Rs 10000) X 2] - Rs. 10,646.04 = Rs. 9,353.96
- Capital Appreciation Transfer Plan**  
Capital Appreciation Transfer Plan is a facility wherein the Unitholders can opt for the Systematic Transfer Plan by providing instruction to transfer capital appreciation at regular intervals - Monthly or Quarterly under the open-ended Scheme(s) of the fund (except Aditya Birla Sun Life Gold ETF and Aditya Birla Sun Life Nifty ETF).  
a. Capital Appreciation Transfer Plan is a facility wherein the Unitholders can opt for the Systematic Transfer Plan by providing instruction to transfer capital appreciation at regular intervals - Monthly or Quarterly under the open-ended Scheme(s) of the fund (except Aditya Birla Sun Life Gold ETF and Aditya Birla Sun Life Nifty ETF).  
b. The transfer shall take place at a defined time on a periodic basis.  
c. The minimum amount required to trigger instalment under Capital Appreciation Transfer Plan is Re. 1 and in multiples of Re.1 thereafter  
d. The capital appreciation, if any, will be calculated from the registration date of the Capital Appreciation Transfer under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous successful Capital Appreciation Transfer date (where Capital Appreciation Transfer has been processed and paid) and the next Capital Appreciation Transfer date. Appreciation will be calculated on the units available for transfer at the time of the STP instalment.  
e. Capital Appreciation Transfer Plan is offered at Monthly and Quarterly intervals. In case none of the frequencies have been selected or in case of any ambiguity, Monthly frequency shall be treated as the default Frequency. If STP date is not specified or in case of any ambiguity then 7th Business Day of the month will be treated as default date. In case the date of transfer falls on a Non-Business Day, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.  
f. A Single Capital Appreciation Transfer Enrolment Form can be filled for transfer into only one Scheme/Plan/Option.  
g. Unitholder has the right to discontinue Cap STP at any time he/ she so desires by sending a written request at least 7 (seven) days in advance to any of the offices of the Fund or its Authorised Collection Centres.  
h. Capital Appreciation Transfer Plan will be terminated / not processed under the following circumstances: (i) On marking of lien or pledge of Units in the Transferor Scheme (ii) On receipt of intimation of death of the Unitholder.

**Quarterly Systematic Transfer Plan:** Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each quarter for minimum 4 quarters.

- Fast Forward Facility:** Investors availing monthly STP facility can opt for multiple dates, maximum upto any four dates within a month and in this case the dates can be dated 1st and /or 7th and /or 10th and/or 14th and/or 20th and/ or 21st and/ or 28th of each month.
- Default Dates:**  
**Monthly/Quarterly:** In case of any ambiguity in selection of transfer frequency, the STP date will be 7 of each month / quarter. In case where more than 4 dates are specified, default dates will be 7, 14, 21 & 28 of each month.  
**Weekly:** In case of any ambiguity in selection of transfer frequency, the STP day will be as 'Wednesday'.
- Minimum Application Amount' specified in the SID(s) of the respective designated Transferee Scheme(s) will not be applicable for STP registration.
- Daily STP  
a) There will be no maximum limit on number of transfers/duration for Daily STP enrolment. In case, the investor fails to specify the number of transfers/duration under Daily STP, transfers shall continue to be triggered perpetually or until further valid instructions from the investor until the outstanding balance in "Out" scheme does not cover the Daily STP transfer amount. The minimum amount for fresh/additional purchases as per subscription rules of "In" scheme shall not be applicable to Daily STP triggers.  
b) Daily STP shall not be available under Monthly Systematic Transfer Facility (STP) For Aditya Birla Sun Life Century SIP.  
c) Only one Daily STP would be allowed per Plan/Option of the Source Scheme into a distinct Target Scheme. For e.g.: In case Daily STP exists from 'Scheme A-Growth option' into 'Scheme B-Growth
- Value STP**  
a. Value STP is a facility wherein Unit holder(s) can opt to transfer variable amounts into the Transferee Scheme from the Transferor Scheme on the date of transfer at predetermined intervals. The amount to be transferred will be arrived at on the basis of the difference between the Investment Value [(first installment amount) X (number of installments; including the current installment)] and the actual Market Value of the holdings in the Transferee Scheme on the date of transfer.  
b. The first Value STP installment will be processed for the first installment amount specified by the Unitholder at the time of enrolment. From the second Value STP installment onwards, the transfer amount may be higher or lower than the first installment amount, as derived by the formula stated below:  
[(First installment amount) X (Number of installments including the current installment)] - (Market Value of the investments through Value STP in the Transferee Scheme on the date of transfer)  
c. On the date of transfer, if the market value of the investments in the Transferee Scheme through Value STP is higher than the Investment Value for that month [(first installment amount) X (number of installments; including the current installment)], then there would be no transfer effected from the Transferor Scheme.  
d. If the amount of transfer as calculated by the above formula is less than Rs.500, then the default amount of Rs. 500 will be transferred to the Transferee Scheme. However, in case of redemption or switch-out of Units allotted under Value STP in the Transferee Scheme, the balance installments under Value STP will be processed for the fixed installment amount only as specified by the Unitholder at the time of enrolment.  
e. The total amount invested through Value STP over its tenure in the Transferee Scheme, may be higher or lower than the Total Investment Value of the investment i.e. the [(first installment amount) X (total number of installments specified by the Unitholder)]. This may be on account of fluctuations in the market value of the Units of the Transferee Scheme.  
f. The maximum amount of transfer under this option would be limited to twice the amount per transfer specified in the application form.  
g. The frequencies available under this facility are as follows: Monthly & Quarterly  
h. The minimum number of installments and amount for enrollment to avail Value STP are as below:

Frequency	Trigger Dates	Minimum Value STP amount (Rs.)
Monthly	1 <sup>st</sup> , 7 <sup>th</sup> , 10 <sup>th</sup> , 14 <sup>th</sup> ,	For STP installments greater than ₹ 500 but less than ₹ 999, Unitholders are required to instruct for minimum 12 transfers of ₹ 500 and in multiples of ₹ 1 thereafter.
Quarterly	20 <sup>th</sup> , 21 <sup>st</sup> , 28 <sup>th</sup>	For STP installments of ₹ 1000 and above, Unitholders are required to instruct for minimum 6 transfers of ₹ 1000 and in multiples of ₹ 1 thereafter.

- In case none of the frequencies have been selected or in case of any ambiguity, Monthly frequency shall be treated as the default Frequency. If STP date is not specified or in case of any ambiguity then 7th Business Day of the month will be treated as default date.
- In case the date of transfer falls on a Non-Business Day, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.
- In case of valid enrolment forms received, indicating choice of option other than the Growth Option in the Transferee Scheme, it will be deemed as the Growth Option in Transferee Scheme and processed accordingly.
- A Single Value STP Enrolment Form can be filled for transfer into one Scheme/Plan/Option only
- Unitholder has the right to discontinue Value STP at any time he/ she so desires by sending a written request at least 7 (seven) in advance to any of the offices of the Fund or its Authorised Collection Centres.
- Value STP will be terminated / not processed under the following circumstances: (i) On marking of lien or pledge of Units in the Transferor Scheme (ii) On receipt of intimation of death of the Unitholder

Amount of Transfer per Installment:	10,000
Number of Installments:	12
Enrolment Period :	January 2015- December 2015

## E. LOAD STRUCTURE

SWP	As applicable to respective schemes at the date of withdrawal.
STP	Exit Load at time of transfer OUT; Exit Load as applicable to respective schemes. Entry Load at time of transfer IN: Nil Exit Load at time of redemption: Exit Load as applicable to respective schemes.

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## Multi Scheme SIP Facility Application Form

(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM.)

Distributor Name & ARN/ RIA No.	Sub Broker Name & ARN/ RIA No.	Sub Broker Code	Employee Unique ID. No. (EUIN)

EUIN is mandatory for "Execution Only" transactions. Ref. Instruction No. C-3

I/we hereby confirm that the EUIN 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.

First Applicant / Authorised Signatory	Second Applicant	Third Applicant
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## Transaction Charges for Applications routed through Distributors/agents only (Refer Instruction C-7)

In case the subscription (lumpsum) amount is ₹ 10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

Existing Investor Folio No.		Application No.		Date	D	D	M	M	Y	Y	Y	Y
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## 1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY)

NAME OF FIRST / SOLE APPLICANT	Mr. Ms. M/s.	
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## 2. INVESTMENT DETAILS (Refer Instruction B)

(\*MANDATORY)

	SCHEME 1	SCHEME 2	SCHEME 3
SCHEME NAME	ABSL	ABSL	ABSL
PLAN			
OPTION			
SIP Frequency	<input type="checkbox"/> Monthly OR <input type="checkbox"/> Weekly SIP Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (any date between 1-28) (Please mention any day between Monday to Friday)	<input type="checkbox"/> Monthly OR <input type="checkbox"/> Weekly SIP Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (any date between 1-28) (Please mention any day between Monday to Friday)	<input type="checkbox"/> Monthly OR <input type="checkbox"/> Weekly SIP Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (any date between 1-28) (Please mention any day between Monday to Friday)
Tenure	From: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: <input type="checkbox"/> 5 years <input type="checkbox"/> 10 years <input type="checkbox"/> 15 years <input type="checkbox"/> 31/12/99 <input type="checkbox"/> Others <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	From: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: <input type="checkbox"/> 5 years <input type="checkbox"/> 10 years <input type="checkbox"/> 15 years <input type="checkbox"/> 31/12/99 <input type="checkbox"/> Others <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	From: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: <input type="checkbox"/> 5 years <input type="checkbox"/> 10 years <input type="checkbox"/> 15 years <input type="checkbox"/> 31/12/99 <input type="checkbox"/> Others <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
SIP Installment Amount			
Step Up (OPTIONAL - and available only for SIP Investments through NACH)	Step Up Amount: <input type="checkbox"/> 500/- <input type="checkbox"/> 1000/- <input type="checkbox"/> Other (In multiple of 500/-) Step Up Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly *Step Up Max Amount:	Step Up Amount: <input type="checkbox"/> 500/- <input type="checkbox"/> 1000/- <input type="checkbox"/> Other (In multiple of 500/-) Step Up Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly *Step Up Max Amount:	Step Up Amount: <input type="checkbox"/> 500/- <input type="checkbox"/> 1000/- <input type="checkbox"/> Other (In multiple of 500/-) Step Up Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly *Step Up Max Amount:
First Installment	Cheque Date	Cheque No.	Amount
Drawn on Bank and Branch			
<input type="checkbox"/> Use existing One Time Mandate (To be filled in case of more than one OTM registration)			
Bank Name	A/c No.		

## 3. DECLARATION(S) &amp; SIGNATURE(S)

I/We hereby authorise Aditya Birla Sun Life Mutual Fund and their authorised service provider to debit the above bank account by NACH/ Auto Debit Clearing for collection of SIP payments. I/We understand that the information provided by me/us may be shared with third parties for facilitating transaction processing through NACH/ Auto Debit Clearing or for compliance with any legal or regulatory requirements. I/We hereby declare that the particulars given above are correct and complete and express my/our willingness to make payments referred above through participation in NACH/ Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We will not hold ABSLAMC/MF or their appointed service providers or representatives responsible. I/We will also inform, about any changes in my bank account immediately. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have read and agreed to the terms and conditions mentioned overleaf. 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 / We acknowledge that the RIA has entered into an agreement with the AMC / MF for accepting transaction feeds under the code. I / We hereby indemnify, defend and hold harmless the AMC / MF against any regulatory action, damage or liability that they may suffer, incur or become subject to in connection therewith or arising from sharing, disclosing and transferring of the aforesaid information."

**For Micro SIP only:** I hereby declare that I do not have any existing Micro SIPs which together with the current application in rolling 12 month period or in financial year i.e. April to March will result in aggregate investments exceeding ₹ 50,000 in a year. (refer Instruction no: B-16).

Signature(s)	Name of First Unit Holder	Name of Second Unit Holder	Name of Third Unit Holder
	First Applicant	Second Applicant	Third Applicant
(To be signed by All Applicants if mode of operation is Joint)			



CHECKLIST		
Particulars	Regular SIP	Micro SIP (Upto ₹ 50,000 Investment in a year)
First Purchase through cheque	Recommended	Recommended
Different amount for first cheque and subsequent installment	Allowed	Allowed
Minimum Amount Criteria (For list of eligible schemes please refer the SIP instructions.)	Aditya Birla Sun Life Tax Relief '96, ABSL Frontline Equity Fund, ABSL Equity Fund, Aditya Birla Sun Life Equity Hybrid '95 Fund, ABSL Low Duration Fund, Aditya Birla Sun Life Regular Savings Fund - ₹ 500 / each, Other eligible Schemes - ₹ 1000/ each.	Aditya Birla Sun Life Tax Relief '96, ABSL Frontline Equity Fund, ABSL Equity Fund, Aditya Birla Sun Life Equity Hybrid '95 Fund, ABSL Low Duration Fund, Aditya Birla Sun Life Regular Savings Fund - ₹ 500 / each, Other eligible Schemes - ₹ 1000/ each.
Application with Minor as first applicant	Allowed	Allowed

A. SCHEMES AVAILABLE UNDER SIP

Aditya Birla Sun Life Equity Advantage Fund (Formerly known as Aditya Birla Sun Life Advantage Fund) / Aditya Birla Sun Life Dividend Yield Fund (Formerly known as Aditya Birla Sun Life Dividend Yield Plus) / Aditya Birla Sun Life MNC Fund (Formerly known as Aditya Birla Sun Life MNC Fund) / Aditya Birla Sun Life Midcap Fund / Aditya Birla Sun Life India GenNext Fund / Aditya Birla Sun Life Equity Fund / Aditya Birla Sun Life Digital India Fund (Formerly known as Aditya Birla Sun Life New Millennium Fund) / Aditya Birla Sun Life Frontline Equity Fund / Aditya Birla Sun Life Tax Relief '96 / Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan / Aditya Birla Sun Life Equity Hybrid 95 Fund (Formerly known as Aditya Birla Sun Life Balanced '95 Fund) / Aditya Birla Sun Life Focussed Equity Fund (Formerly known as Aditya Birla Sun Life Top 100 Fund) / Aditya Birla Sun Life Infrastructure Fund / Aditya Birla Sun Life Small Cap Fund (Formerly known as Aditya Birla Sun Life Small & Midcap Fund) / Aditya Birla Sun Life International Equity Fund / Aditya Birla Sun Life Index Fund / Aditya Birla Sun Life Pure Value Fund / Aditya Birla Sun Life Savings Fund / Aditya Birla Sun Life Short Term Opportunities Fund / Aditya Birla Sun Life Dynamic Bond Fund / Aditya Birla Sun Life Floating Rate Fund - Long Term Plan / Aditya Birla Sun Life Government Securities Fund (Formerly known as Aditya Birla Sun Life Gilt Plus - PF Plan) / Aditya Birla Sun Life Income Fund (Formerly known as Aditya Birla Sun Life Income Plus) / Aditya Birla Sun Life Low Duration Fund (Formerly known as Aditya Birla Sun Life Cash Manager) / Aditya Birla Sun Life Banking & PSU Debt Fund (Formerly known as Aditya Birla Sun Life Treasury Optimizer Plan) / Aditya Birla Sun Life Corporate Bond Fund (Formerly known as Aditya Birla Sun Life Short Term Fund) / Aditya Birla Sun Life Medium Term Plan / Aditya Birla Sun Life Arbitrage Fund (Formerly known as Aditya Birla Sun Life Enhanced Arbitrage Fund) / Aditya Birla Sun Life Gold Fund / Aditya Birla Sun Life Banking and Financial Services Fund / Aditya Birla Sun Life Manufacturing Equity Fund / Aditya Birla Sun Life Equity Savings Fund / Aditya Birla Sun Life Credit Risk Fund (Formerly known as Aditya Birla Sun Life Corporate Bond Fund) / Aditya Birla Sun Life Regular Savings Plan (Formerly known as Aditya Birla Sun Life MIP II - Wealth 25 Plan)

B. GENERAL INSTRUCTIONS FOR SIP

General Instructions

- New investors who wish to enroll for SIP should fill this form in addition to the Common Application Form. Please quote the application number of the Common Application Form on this SIP Form. Details of the SIP should be provided on this form. Both Forms should be submitted together.
- Existing investors needs to fill up only this form and first purchase cheque with existing folio details. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the AMC from time to time.  
  
Note: Investors can also start a SIP without any initial Investment. New investors need to submit this application form along with Common Application Form, whereas existing investors can start SIP without initial investment by submitting this form along with existing folio details.
- The name of the bank provided for OTM/ NACH/ Auto Debit should participate in local MICR clearing.
- The investor hereby agrees to abide by the terms and conditions of OTM/ NACH/ Auto Debit facility of Reserve Bank of India (RBI).
- SIP form should be submitted 30 days before the first Debit through NACH/ Auto Debit. In case the auto debit start date as mentioned in the form does not satisfy this condition, the first date shall be rolled over to begin from the immediately following month.
- In case the application is accompanied with a cheque for the first SIP transaction, it should be drawn on the same bank account which is to be registered for NACH/ Auto Debit.
- Investor should provide 9 digit MICR code and complete bank address for SIP auto debit transactions. MICR starting with 000 and end with 000 will not be acceptable.

Default Details

- Default Dates:**  
**Monthly SIP:** In case of any ambiguity in selection of investment dates, the SIP date will be 7 of each month.  
**Weekly SIP:** In case of any ambiguity in selection of investment day, the SIP day will be as 'Wednesday'.
- Default Frequency:**  
If investor fails to mention frequency the same shall be considered as 'Monthly' as default option.
- For Regular SIP - "Default end date is December 31, 2099. In case the 'End Date' is not mentioned by the investor in the Form, the same would be considered as 31st December, 2099 by default".
- Minimum Amount**  
**For Monthly and Weekly SIP:**
  - Aditya Birla Sun Life Tax Relief '96, ABSL Frontline Equity Fund, ABSL Equity Fund, Aditya Birla Sun Life Equity Hybrid '95 Fund, ABSL Low Duration Fund, Aditya Birla Sun Life Regular Savings Fund: Minimum 6 cheques/ Instalments of ₹ 500/- each and above.
  - Other Schemes: Minimum 6 Cheques/ Instalments of ₹ 1,000/- each and above.
- 12a. The first investment cheque amount shall be considered as the first installment
- 12b. The initial/ first SIP investment amount can be different from the subsequent SIP amount provided the initial/ first SIP investment amount also confirms to the minimum SIP amount criteria of the respective scheme.
- Cheques should be drawn payable at locations of Aditya Birla Sun Life AMC Limited branches & authorised centres. Non MICR / outstation post dated cheques will not be accepted for SIP.
- Allotment of Units**  
**Monthly SIP:** Incase, the SIP transaction date is a non-business day the SIP will be processed on the immediate next business day.  
**Weekly SIP:** Units will be Allotted at the NAV related prices of the Monday and/or Tuesday and/or Wednesday and/or Thursday and/or Friday of every week (or next business day, if Monday and/or Tuesday and/ or Wednesday and/or Thursday and/ or Friday is a non business day).
- Discontinue / Cancellation of SIP**  
The investor has the right to discontinue SIP at any time he/she so desires by sending a written request 30 calendar days in advance of the immediate next due date to any of the offices of Aditya Birla Sun Life Mutual Fund or its Authorized Collection Centres. On receipt of such request SIP will be terminated.
- MICRO SIP :-**
  - As per AMFI notification and Guidelines issued on July 14, 2009, SIPs or lumpsum by eligible investors where aggregate (under all schemes of Mutual Fund) in a rolling 12 month period or in a financial year i.e. April to March does not exceed ₹ 50,000 (known as "Micro SIP") shall be exempted from the requirement of PAN.
  - This exemption of PAN requirement is only available to individuals (including Joint Holders, NRIs but not PIOs), Minors and Sole proprietary firms who do not possess PAN\*. HUFs and other categories will not be eligible for this exemption.  
*\* In case of joint holders, first holder must not possess a PAN.*
  - Please note that for availing Micro SIP, investor have to submit KYC/ KRA acknowledgement/confirmation quoting PAN Exempt KYC Reference No. (PEKRN) obtained from KYC Registration Agency (KRA) along with the application form for such investments. Eligible investors must hold only one PEKRN.
  - Please note that investors holding a valid permanent Account Number (PAN) issued by Income tax Department are mandatorily required to be KYC compliant and submit the KYC/KRA acknowledgement/confirmation.

- Additional Micro SIP in same folio: For Subsequent Micro SIP applications, investor can quote the existing folio number where a Micro SIP has been registered and need not resubmit the supporting document.
  - In case of any deficiencies in the supporting documents or in case of the aggregate of SIP investments exceeding Micro SIP threshold, the Mutual Fund reserves the right to reject the applications.
  - In case the first Micro SIP installment is processed, and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refund shall be made for the units already allotted and the investors may redeem their investments.
  - "On behalf of Minor" Accounts:** Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder, Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.
  - STEP-UP SIP**
    - Frequency for Step-Up SIP:**
      - Half Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 6th (sixth) SIP installment.
      - Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 12th (twelfth) SIP installment.
    - Minimum Step-Up SIP Amount:** ₹ 500 and in multiples of ₹ 500 thereafter.
    - Default Step-Up SIP Frequency and amount:** In case the investor fails to specify any frequency or amount for Step-Up SIP, the same shall be deemed as Yearly Step-Up SIP and ₹ 500 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Step-Up SIP and amount for Step-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.
    - SIP application form has "Max Cap Amt", Step up will be registered till each SIP amount reaches max cap amt. Further max cap amount would remain constant for continuing future instalments till its SIP End date.
      - OTM max amt and Cap amt should be same, if it is different then which ever is less would be considered as Cap amt.
      - If investor fails to mention the "Max Cap Amt" then step up would continue as per the frequency/step up amt mentioned on the application form considering the OTM max amt.
  - In case 3 (three) consecutive instalments are not honoured/failed on account of reasons attributable to the investors like insufficient balance etc. Aditya Birla Sun Life AMC Limited shall discontinue SIP registrations.
  - Multi SIP Investment Details:**
    - Please mention the names of the Schemes where you plan to make your investment and your preferred options. If you do not indicate your preferred options, your application would be processed based on the terms & conditions set out in the Scheme Information Document.
    - The SIP frequency for Multi Scheme SIP Investment is Monthly and Weekly.
    - If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
    - Currently, the maximum number of Schemes in which investments can be made using a single SIP application Form shall be 3 (three). Aditya Birla Sun Life AMC Limited reserves right to extend the facility to more than 3 (three) schemes in future.
    - Third Party Payments for investments are not accepted except in the below cases :
      - Payments made by Parents/Grand Parents/related persons on behalf of a minor in consideration of natural love and affection for value not exceeding ₹ 50,000
      - Payment by employer on behalf of employees under SIP or lump sum subscription through Pay Roll deductions or deductions out of expense re-imbursements.
      - Custodian on behalf of an FPI or Client made by Custodian.
      - Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
      - Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.
- In the above cases, necessary declaration/banker's certificate needs to be provided confirming the source of funds for the investment. Please refer the SAI for more details.

- First Installment Details:**
  - Single investment cheque should be submitted, crossed "Account Payee only" and drawn favoring "Aditya Birla Sun Life Mutual Fund".
  - Please ensure that the investment cheque issued by you complies with CTS 2010 requirement Stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.  
  
Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted.



## C. COMMON INSTRUCTIONS FOR SIP

### 1. DISCLAIMER

- (i) Investors will not hold Aditya Birla Sun Life Mutual Fund, its Registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of OTM/ NACH/ Auto Debit.
- (ii) Aditya Birla Sun Life Mutual Fund, its Registrars and other service providers shall not be responsible and liable for any damages/ compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- (iii) Aditya Birla Sun Life Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- (iv) Investors shall not hold the AMC/ Registrar/Service Providers and/or the Bank/s liable for any failure or delay in completion of its obligations where such failure or delay is caused, in whole or in part, by any Force Majeure event including acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, war, earthquake, or any other cause of peril which is beyond the AMC/ Registrar/Service Provider's and/or the Bank's/s' reasonable control. Further no separate intimation will be received from AMC/ It's Registrar/ Bank and/or Service Providers in case of non-execution of the instructions in case of such Force Majeure events.

2. It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Aditya Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim. Investors (being individuals) applying for Micro SIP registrations are exempt from mandatory requirement of PAN submission. For further details on Micro SIP, please refer instructions (E-23) in SIP Application Form.

### 3. DIRECT APPLICATIONS AND EUIN

- a. **Investment in Direct Plan:** Investors applying under Direct Plan, are advised to write the word "DIRECT" in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/swiches in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. **Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or 'Direct' mentioned in the ARN Column, the application will be processed under Direct Plan.**
- b. Employee Unique Identification Number (EUIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. **Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, investors are requested to also provide the EUIN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor.** Providing appropriate EUIN in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.

### 4. KNOW YOUR CUSTOMER (KYC)

According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Investors can visit branches of ABSLAMC or may visit [www.adityabirlacapital.com](http://www.adityabirlacapital.com), [www.amfiindia.com](http://www.amfiindia.com) and [www.cdslindia.com](http://www.cdslindia.com) to know detailed procedure for KYC compliance.

**Effective January 01, 2011 it is mandatory for all category of investors to be KYC compliant for all investment transactions made on or after January 01, 2011, irrespective of amount of investment.**

To further clarify, the above category of investors shall include:

- i. their constituted Power of Attorney (PoA) holder, in case of investments through a PoA
- ii. each of the applicants, in case of investments in joint names; and
- iii. Guardian in case of investments on behalf of minor.

Applications without KYC Acknowledgement letter for the specified category of investors are liable to be rejected.

Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the ABSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the ABSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load. Investors should note that on completion of KYC Compliance all details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor. Any change in these details like change of Name / Address / Status / Signature, etc. should be given by Investor directly in the prescribed manner.

Pursuant to SEBI Circular No. MIRSD/ Cir-26/ 2011 dated December 23, 2011, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. MIRSD/SE/Cir-21/2011 dated October 05, 2011, regarding uniformity in the Know Your Customer (KYC) process in the securities market and development of a mechanism for centralization of the KYC records to avoid duplication of KYC Process across the intermediaries in the securities market, the following changes are being made to KYC process w.e.f. January 01, 2012:

1. 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. 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.adityabirlacapital.com](http://www.adityabirlacapital.com).
2. The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
3. Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
4. It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f. January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. ABSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
5. Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.

### 5. RESTRICTION ON ACCEPTANCE OF THIRD PARTY PAYMENT:

- a) Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), Aditya Birla Sun Life AMC Ltd. (ABSLAMC)/ Aditya Birla Sun Life Mutual Fund (ABSLMF) shall not accept applications for subscriptions of units accompanied with Third Party Payments, except in the cases as enumerated below in para (c).
- b) "Third Party Payment" means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
- c) ABSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (d) below:
  - 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 ₹ 50,000/- (each regular purchase or per SIP installment). However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio as a guardian.
  - ii. Payment by Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.
  - iii. Custodian on behalf of an FII or a client.
- d) In case of 'exceptional situations' mentioned above, investors are required to submit following documents/declarations alongwith the application form without which such applications will be

(Contd on Page 4)

**DEBIT MANDATE-ONE TIME MANDATE / NACH / AUTO DEBIT** [Applicable for Lumpsum Additional Purchases as well as SIP Registrations] Please attach a cancelled cheque/cheque copy.

(tick✓) <input checked="" type="checkbox"/> CREATE <input checked="" type="checkbox"/> MODIFY <input checked="" type="checkbox"/> CANCEL	UMRN <span style="border: 1px solid black; padding: 2px;">  </span>	Date <span style="border: 1px solid black; padding: 2px;">DDMMYY</span>	Sponsor Bank Code <span style="border: 1px solid black; padding: 2px;">  </span> Office use only Utility Code <span style="border: 1px solid black; padding: 2px;">  </span> Office use only I/We hereby authorize: <b>ADITYA BIRLA SUN LIFE MUTUAL FUND</b> to debit (tick✓) <b>SB / CA / CC / SB-NRE / SB-NRO / Other</b>
Bank A/c No.: <span style="border: 1px solid black; padding: 2px;">  </span>			
With Bank: <span style="border: 1px solid black; padding: 2px;">Bank Name &amp; Branch</span> IFSC <span style="border: 1px solid black; padding: 2px;">  </span> OR MICR <span style="border: 1px solid black; padding: 2px;">  </span>			
an amount of Rupees <span style="border: 1px solid black; padding: 2px;">  </span> ₹ <span style="border: 1px solid black; padding: 2px;">  </span>			
FREQUENCY <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-Yearly <input type="checkbox"/> Yearly <input checked="" type="checkbox"/> As & when presented			
Reference 1 <span style="border: 1px solid black; padding: 2px;">Folio No:</span>		DEBIT TYPE <input type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount	
Reference 2 <span style="border: 1px solid black; padding: 2px;">Appln No:</span>		Mobile <span style="border: 1px solid black; padding: 2px;">  </span>	
Email: <span style="border: 1px solid black; padding: 2px;">  </span>			
I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of bank.			
PERIOD From <span style="border: 1px solid black; padding: 2px;">  </span> to <span style="border: 1px solid black; padding: 2px;">31122099</span> or <input type="checkbox"/> Until-Cancelled			
1. Sign <span style="border: 1px solid black; padding: 2px;">  </span>		2. Sign <span style="border: 1px solid black; padding: 2px;">  </span>	
3. Sign <span style="border: 1px solid black; padding: 2px;">  </span>		3. Sign <span style="border: 1px solid black; padding: 2px;">  </span>	
Name as in bank records (mandatory)		Name as in bank records (mandatory)	
Name as in bank records (mandatory)		Name as in bank records (mandatory)	

**Declaration:** This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing Aditya Birla Sun Life Mutual Fund to debit my account based on the instructions as agreed and signed by me. I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to Aditya Birla Sun Life Mutual Fund or the bank where I have authorised the debit.

### Acknowledgement Slip (To be filled in by the Investor)

### MULTI SCHEME SIP FACILITY APPLICATION FORM

Application No.   

Collection Centre /  
ABSLAMC Stamp & Signature

Received from Mr. / Ms. \_\_\_\_\_ Date : \_\_\_\_/\_\_\_\_/\_\_\_\_

**Aditya Birla Sun Life AMC Limited** (Investment Manager to Aditya Birla Sun Life Mutual Fund)  
 (Formerly known as Birla Sun Life Asset Management Company Limited)

Regn. No.: 109, Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound,  
 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013

+91 22 43556 7000 | [care.mutualfunds@adityabirlacapital.com](mailto:care.mutualfunds@adityabirlacapital.com) | [www.adityabirlasunlifemf.com](http://www.adityabirlasunlifemf.com) | CIN: U65991MH1994PLC080811

**Contact Us:**  
**1800-270-7000**

[adityabirlacapital.com](http://adityabirlacapital.com)



## C. COMMON INSTRUCTIONS FOR SIP (Contd...)

rejected/ not processed/refunded:

i. Mandatory KYC for all Investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.

ii. A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of ABSLAMC or visit our website [www.adityabirlacapital.com](http://www.adityabirlacapital.com) for the said Declaration Form.

ABSLAMC/ABSLMF shall verify the source of funds to ensure that funds have come from the drawer's account only.

e) Investors are requested to note that, in case of:

i. **Payment by Cheque:** An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid).

If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

a. a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

b. a letter\* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

# Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of ABSLMF. The copy of such documents will be verified with the original documents to the satisfaction of the ABSLAMC/ABSLMF. The original documents will be returned across the counter to the investor after due verification.

\* In respect of (b) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

ii. **Payment by Prefunded Instrument:**

(1) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument.

The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments. Investors may also submit a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder, or a copy of the passbook/bank statement evidencing the debit for issuance of a DD, provided bank account number has to match with the details provided in the application form and name should match with the name of the first named unitholder.

(2) A pre-funded instrument issued by the Bank against Cash shall not be accepted for investments of ₹ 50,000/- or more. This also should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the payment instrument. The name mentioned on the Certificate should match with the name of the first named unitholder and certificate must state such investor's bank account number and PAN as per bank record, if available.

The Certificate(s) mentioned in (1) and (2) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

iii. **Payment by RTGS, NEFT, ECS, NECS, Bank transfer, etc:** A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

### iv. Cash acceptance towards subscription

In accordance with SEBI circular CIR/IMD/DF/10/2014 dated May 22, 2014, Investors who are KRA-KYC compliant and do not belong to the top 15 cities\* may avail of facility of subscribing to units of the Scheme through cash to the extent of ₹ 50,000/- per investor per financial year. However, repayments in form of redemptions, dividend, etc. with respect to investments through cash, shall be paid only through banking channel. Currently, cash shall be accepted at designated Investor Services Centers of Computer Age Management Services Pvt. Ltd (CAMS) in Guntur, Bhagalpur, Palanpur, Satara, Sangli, Bhatinda, Kota, Namakkal, Bareilly and Haldia. For detailed Address of Investor Services Centers of CAMS, refer address at the end of the document. Also, for the detailed procedures for making cash applications, investors may enquire at the said designated ISCs for further assistance. \*Top 15 cities shall mean top 15 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year. In case the application for subscription does not comply with the above provisions, ABSLAMC/ABSLMF retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

vi. Investors residing in Centres, where the Investors service Centres of the mutual fund are not located, are requested to make payment by demand drafts payable at the Centre where the application is to be lodged. D.D. charges would be borne by the fund only for the investors residing at places which are not covered by our office / authorised centres & DD Charges are mentioned in the form. The maximum charges so borne by the fund would be restricted to limits as prescribed by State Bank of India.

### 6. EMAIL COMMUNICATION

Account Statements, Quarterly Newsletter, Annual Reports and Transaction Confirmation can be sent to Unit holders by post / email. Should the Unit holder experience any difficulty in accessing in the electronically delivered documents, the unit holder shall promptly inform the same to the Mutual Fund. 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.

### 7. TRANSACTION CHARGES

SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, has allowed AMCs vide its circular No. Cir/ IMD/ DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹ 10,000/- and above. In accordance with the said circular, if the distributor, through which your application form is being routed, has opted to receive the Transaction Charges, Aditya Birla Sun Life AMC Ltd. shall deduct the Transaction Charge of ₹ 150/- (for First Time Mutual Fund Investor) or ₹ 100/- (for Investor other than First Time Mutual Fund Investor i.e. Existing Mutual Fund Investor) from your subscription amount and pay the same to such distributor. Thereafter, the units shall be allotted against the balance amount invested after deduction of Transaction charges payable to the distributor. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.

Please note that Transaction Charges shall not be deducted in the following cases:

a. Purchases / subscriptions for an amount less than ₹ 10,000/-;

b. Transaction other than purchases / subscriptions relating to new inflows such as Switches / STPs / Dividend Sweep etc.

c. **Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent). In case of investments through Systematic Investment Plan (SIP):**

Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- or more. The transaction charges shall be deducted in 3-4 installments. Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.

## INSTRUCTIONS FOR ONE TIME MANDATE FORM

- Investors who have already submitted an NACH/AUTO DEBIT form or already registered for NACH/AUTO DEBIT facility should not submit NACH/AUTO DEBIT form again as NACH/AUTO DEBIT registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
- Investors, who have not registered for NACH/AUTO DEBIT facility, may fill the NACH/AUTO DEBIT form and submit duly signed with their name mentioned.
- Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
- Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
- Investors are deemed to have read and understood the terms and conditions of NACH/AUTO DEBIT Facility, SIP registration through NACH/AUTO DEBIT facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Aditya Birla Sun Life Mutual Fund.
- Date and the validity of the mandate should be mentioned in DD/MM/YYYY format
- Please mention the amount in figures and words.
- Please fill all the required details in the Debit Mandate Form for NACH/Auto Debit. The sole/first holder must be one of the holders in the bank account.
- The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled by the investors.
- The 9 digit MICR and the 11 digit IFSC are mandatory requirements without which your SIP applications will be rejected. You should find these codes on your cheque leaf.

Website : [www.adityabirlasunlifemf.com](http://www.adityabirlasunlifemf.com) | E-mail : [care.mutualfunds@adityabirlacapital.com](mailto:care.mutualfunds@adityabirlacapital.com) | Contact Centre : 1-800-270-7000

### Acknowledgement Slip (To be filled in by the Investor)

### MULTI SCHEME SIP FACILITY APPLICATION FORM

Scheme Name _____	Plan _____	Option _____	Amount (₹) _____
Scheme Name _____	Plan _____	Option _____	Amount (₹) _____
Scheme Name _____	Plan _____	Option _____	Amount (₹) _____

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## Multi Scheme Century SIP (CSIP) Facility Application Form

(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM.)

Distributor Name & ARN/ RIA No.	Sub Broker Name & ARN/ RIA No.	Sub Broker Code	Employee Unique ID. No. (EUIN)

EUIN is mandatory for "Execution Only" transactions. Ref. Instruction No. B-3

I/we hereby confirm that the EUIN 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 other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

First Applicant / Authorised Signatory	Second Applicant	Third Applicant
--	------------------	-----------------

## Transaction Charges for Applications routed through Distributors/agents only (Refer Instruction B-7)

In case the subscription (lumpsum) amount is ₹ 10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

Existing Investor Folio No.	Application No.	Date
		D D M M Y Y Y Y

## 1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY)

NAME OF FIRST / SOLE APPLICANT	Mr. Ms. M/s
--------------------------------	-------------

## 2. INVESTMENT DETAILS (Refer Instruction A - 2)

(\*MANDATORY)

	SCHEME 1	SCHEME 2	SCHEME 3
SCHEME NAME	ABSL	ABSL	ABSL
PLAN			
OPTION			
CSIP Frequency	<input type="checkbox"/> Monthly CSIP Date <input type="text"/> <input type="text"/> (any date between 1-28)	<input type="checkbox"/> Monthly CSIP Date <input type="text"/> <input type="text"/> (any date between 1-28)	<input type="checkbox"/> Monthly CSIP Date <input type="text"/> <input type="text"/> (any date between 1-28)
Tenure	From: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: 60 years - Your Current Age <input type="text"/> <input type="text"/> Years = <input type="text"/> <input type="text"/> Years OR <input type="checkbox"/> Till Further Instruction (Refer Instruction A - 6)	From: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: 60 years - Your Current Age <input type="text"/> <input type="text"/> Years = <input type="text"/> <input type="text"/> Years OR <input type="checkbox"/> Till Further Instruction (Refer Instruction A - 6)	From: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: 60 years - Your Current Age <input type="text"/> <input type="text"/> Years = <input type="text"/> <input type="text"/> Years OR <input type="checkbox"/> Till Further Instruction (Refer Instruction A - 6)
CSIP Installment Amount			
Step Up (OPTIONAL - and available only for CSIP Investments through NACH)	Step Up Amount: <input type="checkbox"/> 500/- <input type="checkbox"/> 1000/- <input type="checkbox"/> Other (In multiple of 500/-) _____ Step Up Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly *Step Up Max Amount: _____	Step Up Amount: <input type="checkbox"/> 500/- <input type="checkbox"/> 1000/- <input type="checkbox"/> Other (In multiple of 500/-) _____ Step Up Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly *Step Up Max Amount: _____	Step Up Amount: <input type="checkbox"/> 500/- <input type="checkbox"/> 1000/- <input type="checkbox"/> Other (In multiple of 500/-) _____ Step Up Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly *Step Up Max Amount: _____
First Installment*			
Drawn on Bank and Branch	Cheque Date	Cheque No.	Amount
<input type="checkbox"/> Use existing One Time Mandate (To be filled in case of more than one OTM registration)			
Bank Name	A/c No.		

## 3. FOR CENTURY SIP (Please read detailed Terms &amp; Conditions for availing CSIP)

Date of Birth*	D D M M Y Y Y Y	GENDER*	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE
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## NOMINATION DETAILS (Refer Instruction No. A - 15)

I/We do hereby nominate the undermentioned Nominee to receive Insurance Coverage benefit to my / our credit in this folio no. in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee (upon such documentation) shall be a valid discharge by the AMC / Mutual Fund / Trustees.

Nominee Name : \_\_\_\_\_ Date Of Birth (in case of minor): \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Relationship : \_\_\_\_\_ Guardian / Parent Name (in case of minor): \_\_\_\_\_

Address : \_\_\_\_\_ Signature of Nominee or Parent / Guardian

Note: Nomination as stated above, shall be considered to avail Insurance coverage benefit In case Nominee details are not provided the single/multiple nominee detail, if available in the Common Application Form (CAF) or in the registered folio would be considered as a nominee for insurance. For the purpose of insurance coverage, nominee would remain same across all CSIP schemes registered in the folio. (For complete details refer to terms &amp; conditions - Century SIP point A - 15). Aditya Birla Sun Life AMC Limited would intimate the above nomination to Aditya Birla Sun Life Insurance for the purpose of insurance cover.

## 4. DECLARATION(S) &amp; SIGNATURE(S)

I/We hereby authorise Aditya Birla Sun Life Mutual Fund and their authorised service provider to debit the above bank account by NACH/ Auto Debit Clearing for collection of CSIP payments. I/We understand that the information provided by me/us may be shared with third parties for facilitating transaction processing through NACH/ Auto Debit Clearing or for compliance with any legal or regulatory requirements. I/We hereby declare that the particulars given above are correct and complete and express my/our willingness to make payments referred above through participation in NACH/ Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We will not hold ABSLAMC/MF or their appointed service providers or representatives responsible. I/We will also inform, about any changes in my bank account immediately. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have read and agreed to the terms and conditions mentioned overleaf. 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 / We acknowledge that the RIA has entered into an agreement with the AMC / MF for accepting transaction feeds under the code. I / We hereby indemnify, defend and hold harmless the AMC / MF against any regulatory action, damage or liability that they may suffer, incur or become subject to in connection therewith or arising from sharing, disclosing and transferring of the aforesaid information.\*

Signature(s)	Name of First Unit Holder	Name of Second Unit Holder	Name of Third Unit Holder
	First Applicant	Second Applicant	Third Applicant

(To be signed by All Applicants if mode of operation is Joint)

CHECKLIST	
Particulars	Century SIP (with Life Insurance)
First Purchase through cheque	Mandatory Requirement
Different amount for first cheque and subsequent installment	Not allowed
Minimum Amount Criteria (For list of eligible schemes please refer the CSIP instructions.)	₹ 1000 per month for all eligible schemes
Application with Minor as first applicant	Not allowed

## A. TERMS & CONDITIONS FOR CENTURY SIP

### 1. DESIGNATED SCHEMES FOR ADITYA BIRLA SUN LIFE CENTURY SIP (HEREINAFTER REFERRED TO AS CENTURY SIP)

Aditya Birla Sun Life Century SIP as an add-on, optional feature will be available under the following Designated Schemes and such other schemes as may be decided by ABSLAMC from time to time in compliance with SEBI (Mutual Funds) Regulations 1996.

ABSL Frontline Equity Fund ABSL Midcap Fund ABSL Digital India Fund (Erstwhile ABSL New Millennium Fund) ABSL Tax Relief '96 Fund ABSL Focused Equity Fund (Erstwhile ABSL Top 100 Fund) ABSL Banking & Financial Services Fund ABSL MNC Fund ABSL Medium Term Plan ABSL India GenNext Fund	ABSL Dividend Yield Fund (Erstwhile ABSL Dividend Yield Plus) ABSL Pure Value Fund ABSL Equity Hybrid '95 Fund (Erstwhile ABSL Balanced '95 Fund) ABSL Equity Advantage Fund (Erstwhile ABSL Advantage Fund) ABSL International Equity Fund - Plan B	ABSL Equity Fund ABSL Index Fund ABSL Small-cap Fund (Erstwhile ABSL Small & Midcap Fund) ABSL Regular Savings Fund (Erstwhile ABSL MIP II Wealth 25 Plan) ABSL Credit Risk Fund (Erstwhile ABSL Corporate Bond Fund)
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\*ABSL Special Situations Fund merged into ABSL Equity Fund

\*ABSL India Reforms Fund merged into ABSL Infrastructure Fund

\*ABSL India Opportunities Fund merged into ABSL Digital India Fund

### 2. General Instructions

- New investors who wish to enroll for CSIP should fill this form in addition to the Common Application Form. Please quote the application number of the Common Application Form on this CSIP Form. Details of the CSIP should be provided on this form. Both Forms should be submitted together.
- Existing investors needs to fill up only this form and first purchase cheque with existing folio details. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the AMC from time to time.
- The name of the bank provided for OTM/ NACH/ Auto Debit should participate in local MICR clearing.
- The investor hereby agrees to abide by the terms and conditions of OTM/ NACH/ Auto Debit facility of Reserve Bank of India (RBI).
- CSIP form should be submitted 30 days before the first Debit through NACH/ Auto Debit. In case the auto debit start date as mentioned in the form does not satisfy this condition, the first date shall be rolled over to begin from the immediately following month.
- In case the application is accompanied with a cheque for the first CSIP transaction, it should be drawn on the same bank account which is to be registered for NACH/ Auto Debit.
- Investor should provide 9 digit MICR code and complete bank address for CSIP auto debit transactions. MICR starting with 000 and end with 000 will not be acceptable.

#### Default Details

- Default Dates:**  
**Monthly CSIP:** In case of any ambiguity in selection of investment dates, the CSIP date will be 7 of each month.
- Default Frequency:**  
*If investor fails to mention frequency the same shall be considered as 'Monthly' as default option.*
- Default end date is December 31, 2099. In case the 'End Date' is not mentioned by the investor in the Form, the same would be considered as 31st December, 2099 by default.
- The first investment cheque amount shall be considered as the first installment
- Cheques should be drawn payable at locations of Aditya Birla Sun Life AMC Limited branches & authorised centres. Non MICR / outstation post dated cheques will not be accepted for CSIP.
- Allotment of Units**  
**Monthly CSIP:** In case, the CSIP transaction date is a non-business day the CSIP will be processed on the immediate next business day.
- Discontinue / Cancellation of CSIP**  
The investor has the right to discontinue CSIP at any time he/she so desires by sending a written request 30 calendar days in advance of the immediate next due date to any of the offices of Aditya Birla Sun Life Mutual Fund or its Authorized Collection Centres. On receipt of such request CSIP will be terminated.
- MICRO SIP :-**  
Micro SIP facility is not available under CSIP.
- STEP-UP SIP**
  - Frequency for Step-Up SIP:**
    - Half Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 6th (sixth) SIP installment.
    - Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 12th (twelfth) SIP installment.
  - Minimum Step-Up SIP Amount:** ₹ 500 and in multiples of ₹ 500 thereafter.
  - Default Step-Up SIP Frequency and amount:** In case the investor fails to specify any frequency or amount for Step-Up SIP, the same shall be deemed as Yearly Step-Up SIP and ₹ 500 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Step-Up SIP and amount for Step-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.
  - SIP application form has "Max Cap Amount", Step up will be registered till each SIP amount reaches max cap amount. Further max cap amount would remain constant for continuing future instalments till its SIP End date.
    - OTM max amount and Cap amt should be same, if it is different then which ever is less would be considered as Cap amount.

- If investor fails to mention the "Max Cap Amount" then step up would continue as per the frequency/step up amt mentioned on the application form considering the OTM max amount.
- For Century Step up - Insurance coverage amount would be calculated basis the 1st installment amount.

### 17. Multi CSIP Investment Details:

- Please mention the names of the Schemes where you plan to make your investment and your preferred options. If you do not indicate your preferred options, your application would be processed based on the terms & conditions set out in the Scheme Information Document.
- The frequency for Multi Scheme CSIP Investment is Monthly.
- If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
- Currently, the maximum number of Schemes in which investments can be made using a single CSIP application Form shall be 3 (three). Aditya Birla Sun Life AMC Limited reserves right to extend the facility to more than 3 (three) schemes in future.
- Third Party Payments for investments are not accepted except in the below cases :
  - Payment by employer on behalf of employees under CSIP or lump sum subscription through Pay Roll deductions or deductions out of expense re-imbursements.
  - Custodian on behalf of an FPI or Client made by Custodian.
  - Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through CSIP or lump sum/one time subscription.
  - Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through CSIP or lump sum/one time subscription.

In the above cases, necessary declaration/banker's certificate needs to be provided confirming the source of funds for the investment. Please refer the SAI for more details.

### 18. First Installment Details:

- Single investment cheque should be submitted, crossed "Account Payee only" and drawn favoring "Aditya Birla Sun Life Mutual Fund".
- Please ensure that the investment cheque issued by you complies with CTS 2010 requirement Stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.  
Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted.

### 3. ELIGIBILITY CRITERIONS

Only individual investors whose age is 18 years and above years but less than 51 years, at the time of the first investment.

- Provided,
- Investors enroll for investments through Century SIP, in Designated Schemes.

Investors should provide their Date of Birth, Gender and Nominee details at the specified places in the application form

In case of joint unit holders in the scheme, only the first unit holder would be eligible for the insurance cover.

Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) are eligible to invest in Aditya Birla Sun Life Century SIP subject to fulfillment of certain additional criteria refer "Additional Criteria for availing Aditya Birla Sun Life Century SIP (CSIP) for NRI and PIOs" given below

### 4. INVESTMENT AMOUNT IN CENTURY SIP

- Minimum: ₹ 1000 per month
- Maximum: No upper limit
- Change of CSIP amount is not applicable. Investors should note that once CSIP is availed, CSIP amount cannot be changed.

### 5. MODE OF PAYMENT

- Payment of Century SIP can be through Direct Debit/NACH
- Resident investors may make payment by cheque payable locally in the city where the application form is submitted at the local Aditya Birla Sun Life AMC Limited (ABSLAMC) Offices / Authorised Collection Centres.
- The cheque should be drawn on any bank which is situated at and is a member of the bankers clearing house. Cheque drawn on the bank not participating in the clearing house will not be accepted.

### 6. TENURE OF CENTURY SIP

60 Years less the current completed age of the investor e.g. eligible investor may avail of the Century SIP for such period (in years and whole of months) as may be remaining for the attainment of 60 years of age. Thus, for an investor at the age of 40 years 5 months tenure of Century SIP shall be a period of 19 years and 7 months i.e. period remaining for the attainment of 60 years of age. If investor has chosen an end date which is beyond 60 years of age the SIP will continue beyond the age of 60, however without any insurance benefits.

### 7. DISCONTINUATION OF CENTURY SIP

- Investor intimates the AMC to discontinue Century SIP, or
- Investor defaults Century SIP installments for two consecutive months during the tenure of the Century SIP, or
- Investor defaults Century SIP installments for four separate occasions (months) during the tenure of the Century SIP

There shall be no provision to revive the Century SIP, once discontinued

### 8. LOAD STRUCTURE

Load Structure under Century SIP would be:

Entry Load	Nil
Exit Load**	Load structure for units allotted under CSIP would be as per the existing load structure of the designated scheme.

\*In the unfortunate event of death of the investor, no exit load on redemption/switching out of units by the nominee/joint holder, as the case may be.



## A. TERMS & CONDITIONS FOR CENTURY SIP (Contd...)

### 9. GROUP LIFE INSURANCE

Amount of Life Insurance Cover:

If Century SIP continues, the insurance cover would be as follows

- Year 1 : 10 times the monthly Century SIP installment
- Year 2 : 50 times the monthly Century SIP installment
- Year 3 onwards : 100 times the monthly Century SIP installment

All the above mentioned limits are subject to maximum cover of ₹ 50 lacs per investor across all schemes/plans/folios.

If Century SIP discontinues, the insurance cover would be as follows:

- Century SIP discontinues before 3 years : Insurance cover stops immediately
- Century SIP discontinues after 3 years : Insurance cover equivalent to the value of units allotted under Century SIP investment at the start of the each policy year, subject to a maximum of 100 times the monthly installment.
- To avail the Insurance benefit investor has to stay invested for atleast 36 installments

### 10. COMMENCEMENT OF INSURANCE COVER

The Insurance cover will start from the transaction receipt date before cut off of Century SIP. However, only accidental deaths will be covered for the first 45 days.

### 11. CESSATION OF INSURANCE COVER

The insurance cover shall cease upon occurrence of any of the following:

- At the end of the tenure. i.e., upon completion of 60 years of age.
- Discontinuation of Century SIP installments within 3 years from the commencement of the same.
- Redemption/ Switch-out (fully or partial) of units purchased under Century SIP before the completion of the Century SIP tenure.

### 12. REVIVAL OF INSURANCE COVER

There shall be no provision for revival of insurance cover, once the insurance cover ceases as stated above.

### 13. EXCLUSIONS FOR INSURANCE COVER

No insurance cover shall be admissible in respect of death of the unit holder (the insured investor) on account of -

- Death due to suicide within first year of commencement of Century SIP
- Death within 45 days from the commencement of Century SIP installments except for death due to accident
- Death due to pre-existing illness, disease(s) or accident which has occurred prior to commencement of Century SIP

### 14. ADDITIONAL CRITERIA FOR AVAILING ADITYA BIRLA SUN LIFE CENTURY SIP (CSIP) FOR NRI AND PIOS

1. The CSIP facility can also be availed by the NRI/PIO provided they reside in one of the following countries: Australia, Austria, Bahamas, Bahrain, Belgium, Brunei, Bulgaria, China, Croatia, Cyprus, Denmark, Finland, France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Ireland, Italy, Japan, Luxembourg, Mauritius, Moldova, Netherlands, New Zealand, Norway, Oman, Poland, Portugal, Qatar, Romania, Seychelles, Singapore, South Africa, South Korea, Spain, Sweden, Switzerland, Taiwan, Turkey, UAE, UK, USA, Canada
2. NRIs / PIOs need to submit a proof of residence duly certified in original by local authority in the country of residence at the time of submission of CSIP Application Form. In case the proof is in any language other than English the same must be translated to English and certified by Government Authority in country of residence or by the Indian Embassy.

3. All claims shall be settled in INR only and the then prevailing tax rates if any will be applied.

### 15. NOMINATION

- i) It is recommended that the nominee name to be mentioned on the CSIP form. Nomination as stated, shall be considered to avail Insurance coverage benefit. In case Nominee details are not provided the single/multiple nominee detail, if available in the Common Application Form (CAF) or in the registered folio would be considered as a nominee for insurance. For the purpose of insurance coverage, nominee would remain same across all CSIP schemes registered in the folio. Nomination details will not be overwritten, if investor submits an additional CSIP application with a new nominee. At any point of time, if investor wishes to change the nominee, he/she would have to submit "Change Of Nominee Form For Insurance Coverage". If nominee details are not updated either in CAF or CSIP application form, transmission process will be followed. Aditya Birla Sun Life AMC Limited would intimate the above nomination to Aditya Birla Sun Life Insurance for the purpose of insurance cover.
- ii) A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. The Applicant is advised that, in case of Single Holding, the Guardian to a Minor Nominee should be a person other than the Applicant.
- iii) Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.
- iv) The Nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- v) Nomination in respect of the units stands rescinded upon the transfer of units.
- vi) Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir.
- vii) The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.

### 16. CSIP PAYMENT THROUGH NATIONAL AUTOMATED CLEARING HOUSE (DEBIT CLEARING) / DIRECT DEBIT FACILITY OF THE RESERVE BANK OF INDIA (RBI)

- i) The bank account provided for NACH (Debit) should participate in local MICR clearing.
- ii) Investor will not hold Aditya Birla Sun Life Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific CSIP date due to various clearing cycles of NACH / Direct Debit Facility.
- iii) Aditya Birla Sun Life AMC Limited, registrars of Aditya Birla Sun Life Mutual Fund and other service providers shall not be responsible and liable for any damages / compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- iv) Aditya Birla Sun Life AMC Limited and its service providers reserve the right to disclose the details of the Investors and their transactions using the CSIP NACH / Direct Debit Facility to third parties for the purposes of verification and execution of the NACH / Direct Debit Facility as also for the purpose of law enforcement, fraud prevention, audit and inspection requirement etc.
- v) The Investor undertakes and agrees that the CSIP Auto Debit Facility requested for via this Form is subject to acceptance of the terms and conditions mentioned in Scheme Information Document of the Scheme.

### 17. OTHER TERMS AND CONDITIONS

- The Group Life Insurance Cover will be governed by the terms, conditions & exclusion of the insurance policy with the relevant Insurance Company as determined by the AMC.
- Grant of insurance cover to any individual member shall be discretionary on part of Life Insurance Company.

(Contd on Page 4)

**DEBIT MANDATE-ONE TIME MANDATE / NACH / AUTO DEBIT** [Applicable for Lumpsum Additional Purchases as well as SIP Registrations] Please attach a cancelled cheque/cheque copy.

(tick✓)	<input checked="" type="checkbox"/> CREATE <input checked="" type="checkbox"/> MODIFY <input checked="" type="checkbox"/> CANCEL	UMRN <span style="border: 1px solid black; padding: 2px 5px;">  </span>	Date <span style="border: 1px solid black; padding: 2px 5px;">D D M M Y Y Y Y</span>
Sponsor Bank Code <span style="border: 1px solid black; padding: 2px 5px;">  </span> Office use only		Utility Code <span style="border: 1px solid black; padding: 2px 5px;">  </span> Office use only	
I/We hereby authorize: <span style="border: 1px solid black; padding: 2px 5px;">ADITYA BIRLA SUN LIFE MUTUAL FUND</span> to debit (tick✓) <span style="border: 1px solid black; padding: 2px 5px;">SB / CA / CC / SB-NRE / SB-NRO / Other</span>			
Bank A/c No.: <span style="border: 1px solid black; padding: 2px 5px;">  </span>			
With Bank: <span style="border: 1px solid black; padding: 2px 5px;">Bank Name &amp; Branch</span> IFSC <span style="border: 1px solid black; padding: 2px 5px;">  </span> OR MICR <span style="border: 1px solid black; padding: 2px 5px;">  </span>			
an amount of Rupees <span style="border: 1px solid black; padding: 2px 5px;">  </span> ₹ <span style="border: 1px solid black; padding: 2px 5px;">  </span>			
FREQUENCY <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly <input checked="" type="checkbox"/> As & when presented		DEBIT TYPE <input type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount	
Reference 1 <span style="border: 1px solid black; padding: 2px 5px;">Folio No:</span>		Mobile <span style="border: 1px solid black; padding: 2px 5px;">  </span>	
Reference 2 <span style="border: 1px solid black; padding: 2px 5px;">Appln No:</span>		Email: <span style="border: 1px solid black; padding: 2px 5px;">  </span>	
I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of bank.			
PERIOD From <span style="border: 1px solid black; padding: 2px 5px;">  </span> to <span style="border: 1px solid black; padding: 2px 5px;">3 1 1 2 2 0 9 9</span> or <input type="checkbox"/> Until Cancelled			
1. Sign ..... 2. Sign ..... 3. Sign .....			
Name as in bank records (mandatory) Name as in bank records (mandatory) Name as in bank records (mandatory)			

**Declaration:** This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing Aditya Birla Sun Life Mutual Fund to debit my account based on the instructions as agreed and signed by me. I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to Aditya Birla Sun Life Mutual Fund or the bank where I have authorised the debit.

### Acknowledgement Slip (To be filled in by the Investor)

### MULTI SCHEME CENTURY SIP (CSIP) FACILITY APPLICATION FORM

Application No.   

Collection Centre /  
ABSLAMC Stamp & Signature

Received from Mr. / Ms. \_\_\_\_\_ Date : \_\_\_\_/\_\_\_\_/\_\_\_\_

**Aditya Birla Sun Life AMC Limited** (Investment Manager to Aditya Birla Sun Life Mutual Fund)  
(Formerly known as Birla Sun Life Asset Management Company Limited)

Regn. No.: 109, Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound,  
841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013  
+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com | CIN: U65991MH1994PLC080811

Contact Us:  
1800-270-7000

adityabirlacapital.com



## A. TERMS & CONDITIONS FOR CENTURY SIP (Contd...)

- In case of death of the first unit holder, his / her legal representatives may file a claim directly with the designated branch of the Insurance Company supported by all relevant documents as required by the Insurer and the payment of the claim may be made to the legal representatives by the insurance company. All insurance claims will be settled in India and shall be payable in Indian Rupees only. Settlement procedure will be as stipulated by the Insurance Company.
- Insurance claims will be directly settled by the Insurance Company. There will be only one insurance cover linked to unique investor. This offer from the Insurance Company (with whom the AMC ties up) is being brought to the investors of the Scheme by the AMC on a best effort basis. The AMC will not be responsible or liable for maintaining service levels and/or any delay in processing claims arising out of this facility.
- The Mutual Fund, Trustees, AMC, or their Directors, officers or employees shall not be liable for any claims (including but not limited to rejection of any claim, non-settlement, delays etc.) arising out of the insurance cover provided to the unit holder. The Fund is bringing this offer to the investors of the Scheme only as an additional facility and is not acting as an agent for marketing / sales of insurance policies.
- Subject to what has been stated above, the AMC reserves a right to modify / annul the said Group Insurance Cover on a prospective basis. The AMC also reserves the right to change the insurance company from time to time.
- Charges of the insurance cover will be entirely borne by the AMC.
- Investors opting for Aditya Birla Sun Life Century SIP agree and confirm to have read, understood and accepted the Terms of Century SIP and Insurance cover.
- Insurance is subject matter of solicitation.  
All the other terms and conditions of the respective Scheme Information document(s) will remain unchanged.
- In the event of change in scheme for CSIP, the prospective instalments will continue in the new scheme without impacting their insurance cover.
- Aditya Birla Sun Life Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfilment of regulatory requirements, fulfilment of requirements of the Scheme Information Document and furnishing necessary information to the satisfaction of the Mutual Fund/ AMC.
- Century SIP will continue till you turn 60 years. Before this, if you decide to stop your CSIP, you have to intimate to the AMC or Authorised Collection Centre 30 Calendar Days prior to next CSIP date.

APPLICATIONS NOT COMPLETE IN ANY RESPECT ARE LIABLE TO BE REJECTED.

## INSTRUCTIONS FOR ONE TIME MANDATE FORM

- Investors who have already submitted an NACH/AUTO DEBIT form or already registered for NACH/AUTO DEBIT facility should not submit NACH/AUTO DEBIT form again as NACH/AUTO DEBIT registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
- Investors, who have not registered for NACH/AUTO DEBIT facility, may fill the NACH/AUTO DEBIT form and submit duly signed with their name mentioned.
- Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
- Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
- Investors are deemed to have read and understood the terms and conditions of NACH/AUTO DEBIT Facility, SIP registration through NACH/AUTO DEBIT facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Aditya Birla Sun Life Mutual Fund.
- Date and the validity of the mandate should be mentioned in DD/MM/YYYY format
- Please mention the amount in figures and words.
- Please fill all the required details in the Debit Mandate Form for NACH/Auto Debit. The sole/first holder must be one of the holders in the bank account.
- The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled by the investors.
- The 9 digit MICR and the 11 digit IFSC are mandatory requirements without which your SIP applications will be rejected. You should find these codes on your cheque leaf.

Website : [www.adityabirlasunlifemf.com](http://www.adityabirlasunlifemf.com) | E-mail : [care.mutualfunds@adityabirlacapital.com](mailto:care.mutualfunds@adityabirlacapital.com) | Contact Centre : 1-800-270-7000

### Acknowledgement Slip (To be filled in by the Investor)

### MULTI SCHEME CENTURY SIP (CSIP) FACILITY APPLICATION FORM

Scheme Name \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_ Amount (₹) \_\_\_\_\_

Scheme Name \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_ Amount (₹) \_\_\_\_\_

Scheme Name \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_ Amount (₹) \_\_\_\_\_



## B. COMMON INSTRUCTIONS FOR CSIP

### 1. DISCLAIMER

- Investors will not hold Aditya Birla Sun Life Mutual Fund, its Registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific CSIP date due to various clearing cycles of OTM/ NACH/ Auto Debit.
- Aditya Birla Sun Life Mutual Fund, its Registrars and other service providers shall not be responsible and liable for any damages/ compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- Aditya Birla Sun Life Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- Investors shall not hold the AMC/ Registrar/Service Providers and/or the Bank/s liable for any failure or delay in completion of its obligations where such failure or delay is caused, in whole or in part, by any Force Majeure event including acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, war, earthquake, or any other cause of peril which is beyond the AMC/ Registrar /Service Provider's and/or the Bank's/s' reasonable control. Further no separate intimation will be received from AMC / It's Registrar / Bank and/or Service Providers in case of non-execution of the instructions in case of such Force Majeure events.

- It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted.

### 3. DIRECT APPLICATIONS AND EUIN

- Investment in Direct Plan:** Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. **Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or 'Direct' mentioned in the ARN Column, the application will be processed under Direct Plan.**
- Employee Unique Identification Number (EUIIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. **Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUIIN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor.** Providing appropriate EUIIN in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.

### 4. KNOW YOUR CUSTOMER (KYC)

According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Investors can visit branches of ABSLAMC or may visit [www.adityabirlacapital.com](http://www.adityabirlacapital.com), [www.amfiindia.com](http://www.amfiindia.com) and [www.cdslindia.com](http://www.cdslindia.com) to know detailed procedure for KYC compliance.

**Effective January 01, 2011 it is mandatory for all category of investors to be KYC compliant for all investment transactions made on or after January 01, 2011, irrespective of amount of investment.**

To further clarify, the above category of investors shall include:

- their constituted Power of Attorney (PoA) holder, in case of investments through a PoA
- each of the applicants, in case of investments in joint names; and
- Guardian in case of investments on behalf of minor.

Applications without KYC Acknowledgement letter for the specified category of investors are liable to be rejected.

Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the ABSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the ABSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load. Investors should note that on completion of KYC Compliance all details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor. Any change in these details like change of Name / Address / Status /Signature, etc. should be given by Investor directly in the prescribed manner.

Pursuant to SEBI Circular No. MIRSD/ Cir-26/ 2011 dated December 23, 2011, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. MIRSD/SE/Cir-21/2011 dated October 05, 2011, regarding uniformity in the Know Your Customer (KYC) process in the securities market and development of a mechanism for centralization of the KYC records to avoid duplication of KYC Process across the intermediaries in the securities market, the following changes are being made to KYC process w.e.f. January 01, 2012:

- 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. 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.adityabirlacapital.com](http://www.adityabirlacapital.com).
- The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall expand the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
- Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
- It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f. January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. ABSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
- Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.

### 5. RESTRICTION ON ACCEPTANCE OF THIRD PARTY PAYMENT:

- Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), Aditya Birla Sun Life AMC Ltd. (ABSLAMC)/ Aditya Birla Sun Life Mutual Fund (ABSLMF) shall not accept applications for subscriptions of units accompanied with Third Party Payments, except in the cases as enumerated below in para (c).
- "Third Party Payment"** means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
- ABSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (d) below:
  - Payment by Employer on behalf of employee under Century Systematic Investment Plans (CSIP) through Payroll deductions.
  - Custodian on behalf of an FII or a client.

- In case of 'exceptional situations' mentioned above, investors are required to submit following documents/declarations alongwith the application form without which such applications will be rejected/ not processed/refunded:

- Mandatory KYC for all Investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.

- A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of ABSLAMC or visit our website [www.adityabirlacapital.com](http://www.adityabirlacapital.com) for the said Declaration Form.

ABSLAMC/ABSLMF shall verify the source of funds to ensure that funds have come from the drawer's account only.

- Investors are requested to note that, in case of:

- Payment by Cheque:** An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid).

If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

- a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

- a letter\* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

# Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of ABSLMF. The copy of such documents will be verified with the original documents to the satisfaction of the ABSLAMC/ABSLMF. The original documents will be returned across the counter to the investor after due verification.

\* In respect of (b) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

#### ii. Payment by Prefunded Instrument:

- If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument.

The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments. Investors may also submit a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder, or a copy of the passbook/bank statement evidencing the debit for issuance of a DD, provided bank account number has to match with the details provided in the application form and name should match with the name of the first named unitholder.

- A pre-funded instrument issued by the Bank against Cash shall not be accepted for investments of ₹ 50,000/- or more. This also should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the payment instrument. The name mentioned on the Certificate should match with the name of the first named unitholder and certificate must state such investor's bank account number and PAN as per bank record, if available.

The Certificate(s) mentioned in (1) and (2) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

- Payment by RTGS, NEFT, ECS, NECS, Bank transfer, etc:** A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer Instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

#### iv. Cash acceptance towards subscription

In accordance with SEBI circular CIR/IMD/DF/10/2014 dated May 22, 2014, Investors who are KRA-KYC compliant and do not belong to the top 15 cities\* may avail of facility of subscribing to units of the Scheme through cash to the extent of ₹ 50,000/- per investor per financial year. However, repayments in form of redemptions, dividend, etc. with respect to investments through cash, shall be paid only through banking channel. Currently, cash shall be accepted at designated Investor Services Centers of Computer Age Management Services Pvt. Ltd. (CAMS) in Guntur, Bhagalpuri, Palanpur, Satara, Sangli, Bhatinda, Kota, Namakkal, Bareilly and Haldia. For detailed Address of Investor Services Centers of CAMS, refer address at the end of the document. Also, for the detailed procedures for making cash applications, Investors may enquire at the said designated ISCs for further assistance. \*Top 15 cities shall mean top 15 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year. In case the application for subscription does not comply with the above provisions, ABSLAMC/ABSLMF retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

- Investors residing in Centres, where the Investors service Centres of the mutual fund are not located, are requested to make payment by demand drafts payable at the Centre where the application is to be lodged. D.D. charges would be borne by the fund only for the investors residing at places which are not covered by our office / authorised centres & DD Charges are mentioned in the form. The maximum charges so borne by the fund would be restricted to limits as prescribed by State Bank of India.

### 6. EMAIL COMMUNICATION

Account Statements, Quarterly Newsletter, Annual Reports and Transaction Confirmation can be sent to Unit holders by post / email. Should the Unit holder experience any difficulty in accessing in the electronically delivered documents, the unit holder shall promptly inform the same to the Mutual Fund. 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.

### 7. TRANSACTION CHARGES

SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, has allowed AMCs vide its circular No. Cir/ IMD/ DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹ 10,000/- and above. In accordance with the said circular, if the distributor, through which your application form is being routed, has opted to receive the Transaction Charges, Aditya Birla Sun Life AMC Ltd. shall deduct the Transaction Charge of ₹ 150/- (for First Time Mutual Fund Investor) or ₹ 100/- (for Investor other than First Time Mutual Fund Investor i.e. Existing Mutual Fund Investor) from your subscription amount and pay the same to such distributor. Thereafter, the units shall be allotted against the balance amount invested after deduction of Transaction charges payable to the distributor. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.

Please note that Transaction Charges shall not be deducted in the following cases:

- Purchases / subscriptions for an amount less than ₹ 10,000/-;
- Transaction other than purchases / subscriptions relating to new inflows such as Switches / STPs / Dividend Sweep etc.
- Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent). In case of investments through Century Systematic Investment Plan (CSIP):

Transaction charges in case of investments through Century Systematic Investment Plan (CSIP) shall be deducted only if the total commitment (i.e. amount per CSIP installment x No. of installments) amounts to ₹ 10,000/- or more. The transaction charges shall be deducted in 3-4 installments. Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/168230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.

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**FATCA & CRS Annexure for Individual Accounts** (Including Sole Proprietor) (Refer to instructions)

(Please consult your professional tax advisor for further guidance on your tax residency, if required)

**Applicant / Guardian**

Name

Gender ☐ M ☐ F ☐ O PAN Occupation Type Service Business Others

Father's Name

Cust ID / Folio No.

Address of tax residence would be taken as available in KRA database. In case of any change please approach KRA &amp; notify the changes

Type of address given at KRA ☒ Residential or Business ☒ Residential ☒ Business ☒ Registered OfficePermissible documents are ☐ Passport ☐ Election ID Card ☐ PAN Card ☐ Govt. ID Card ☐ Driving License ☐ UIDAI Card ☐ NREGA Job Card ☐ Others

Date of Birth Place of Birth

Country of Birth

Nationality

Are you a tax resident of any country other than India? Yes ☒ No ☒

If yes, please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers below.

Country <sup>#</sup>	Tax Identification Number <sup>*</sup>	Identification Type (TIN or Other, please specify)

<sup>#</sup>To also include USA, where the individual is a citizen / green card holder of The USA<sup>\*</sup>In case Tax Identification Number is not available, kindly provide its functional equivalent <sup>\*</sup>**Certification**

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

**Signatures****Applicant / Guardian**

Date d d m m y y y y

Place

**FATCA & CRS Terms & Conditions**

**Details under FATCA & CRS:** The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Incometax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account 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 account 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 receive more than one request for information if you have multiple relationships with (Insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

## FATCA & CRS Instructions

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

\$It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	<ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</li> <li>2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); <b>AND</b></li> <li>3. Any one of the following documents:  Certified Copy of "Certificate of Loss of Nationality  or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship;  or Reason the customer did not obtain U.S. citizenship at birth</li> </ol>
Residence/ mailing address in a country other than India	<ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; <b>and</b></li> <li>2. Documentary evidence (refer list below)</li> </ol>
Telephone number in a country other than India	<p><b>If no Indian telephone number is provided</b></p> <ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; <b>and</b></li> <li>2. Documentary evidence (refer list below)</li> </ol> <p><b>If Indian telephone number is provided along with a foreign country telephone number</b></p> <ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; <b>OR</b></li> <li>2. Documentary evidence (refer list below)</li> </ol>
Standing instructions to transfer funds to an account maintained in a country other than India (other than depository accounts)	<ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; <b>and</b></li> <li>2. Documentary evidence (refer list below)</li> </ol>

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body\*
2. Valid identification issued by an authorized government body\* (e.g. Passport, National Identity card, etc.)

\* Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

## Aditya Birla Sun Life Mutual Fund



**ADITYA BIRLA  
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

[illegible]

<sup>1</sup>Refer 2a of Part D | <sup>2</sup>Refer 2b of Part D | <sup>3</sup>Refer 2c of Part D | <sup>4</sup>Refer 3(ii) of Part D | <sup>6</sup>Refer 1 of Part D | <sup>7</sup>Refer 3(vii) of Part D | <sup>10</sup>Refer 1A of Part D

UBO Declaration									
<div>Category (Please tick applicable category):<div><input checked="" type="checkbox"/> Unlisted Company<input checked="" type="checkbox"/> Partnership Firm<input checked="" type="checkbox"/> Limited Liability Partnership Company</div><div><input checked="" type="checkbox"/> Unincorporated association / body of individuals<input checked="" type="checkbox"/> Public Charitable Trust<input checked="" type="checkbox"/> Religious Trust<input checked="" type="checkbox"/> Private Trust</div><div><input checked="" type="checkbox"/> Others (please specify_____)</div></div>									
Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s).									
5 Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E									
Name - Beneficial owner / Controlling person Country - Tax Residency* Tax ID No. - Or functional equivalent for each country%			Tax ID Type - TIN or Other, please specify Beneficial Interest - in percentage Type Code <sup>11</sup> - of Controlling person			Address - Include State, Country, PIN / ZIP Code & Contact Details Address Type			
1. Name Country Tax ID No.%			Tax ID Type Type Code Address Type • Residence • Business • Registered office			Address Zip State: Country:			
2. Name Country Tax ID No.%			Tax ID Type Type Code Address Type • Residence • Business • Registered office			Address Zip State: Country:			
3. Name Country Tax ID No.%			Tax ID Type Type Code Address Type • Residence • Business • Registered office			Address Zip State: Country:			
# If passive NFE, please provide below additional details. (Please attach additional sheets if necessary)									
PAN / Any other Identification Number (PAN, Aadhar, Passport, Election ID, Govt. ID, Driving Licence, NREGA Job Card, Others) City of Birth - Country of Birth			Occupation Type - Service, Business, Others Nationality Father's Name - Mandatory if PAN is not available				DOB - Date of Birth Gender - Male, Female, Other		
1. PAN City of Birth Country of Birth			Occupation Type Nationality Father's Name				DOB Gender Male <input checked="" type="checkbox"/> Female <input checked="" type="checkbox"/> Others <input checked="" type="checkbox"/>		
2. PAN City of Birth Country of Birth			Occupation Type Nationality Father's Name				DOB Gender Male <input checked="" type="checkbox"/> Female <input checked="" type="checkbox"/> Others <input checked="" type="checkbox"/>		
3. PAN City of Birth Country of Birth			Occupation Type Nationality Father's Name				DOB Gender Male <input checked="" type="checkbox"/> Female <input checked="" type="checkbox"/> Others <input checked="" type="checkbox"/>		
# Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:									
* To include US, where controlling person is a US citizen or green card holder									
%In case Tax Identification Number is not available, kindly provide functional equivalent									
^Refer 3(iii) of Part D   ^Refer 3(vi) of Part D   ^11Refer 3(iv) (A) of Part D									
FATCA - CRS Terms and Conditions									
<p>The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account 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 account or any proceeds in relation thereto.</p> <p>Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.</p> <p>Please note that you may receive more than one request for information if you have multiple relationships with (insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.</p> <p>If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.</p> <p>\$It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.</p>									
Certification									
I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.									
Name									
Designation									
Signature									
Signature									
Signature									
Place									
Date									



PART D FATCA Instructions & Definitions

- 1 Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
  - Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
    - (i) The three financial years preceding the year in which determination is made; or
    - (ii) The period during which the entity has been in existence, whichever is less.
  - Investment entity is any entity:
    - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
      - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
      - (ii) Individual and collective portfolio management; or
      - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
    - or
    - The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

• FI not required to apply for GIIN:	
A. Reasons why FI not required to apply for GIIN:	
Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers& Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)
A company is publicly traded if its stock are regularly traded on one or more established securities markets  (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)
b. Related entity of a publicly traded company
The NFE is a related entity of an entity of which is regularly traded on an established securities market;

C. Active NFE : (is any one of the following):	
Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> <li>It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>It is exempt from income tax in India;</li> <li>It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <p>(I) an Investor Protection Fund referred to in clause (23EA);</p> <p>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</p>

### 3. Other definitions

<p><b>(i) Related entity</b></p> <p>An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.</p>
<p><b>(ii) Passive NFE</b></p> <p>The term passive NFE means</p> <p>(i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or</p> <p>(ii) an investment entity defined in clause (b) of these instructions</p> <p>(iii) a withholding foreign partnership or withholding foreign trust;</p> <p>(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)</p>
<p><b>(iii) Passive income</b></p> <p>The term passive income includes income by way of :</p> <p>(1) Dividends,</p> <p>(2) Interest</p> <p>(3) Income equivalent to interest,</p> <p>(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE</p> <p>(5) Annuities</p> <p>(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income</p> <p>(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,</p> <p>(8) The excess of foreign currency gains over foreign currency losses</p> <p>(9) Net income from swaps</p> <p>(10) Amounts received under cash value insurance contracts</p> <p>But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.</p>
<p><b>(iv) Controlling persons</b></p> <p>Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.</p> <p>Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:</p>

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institutions shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

<b>(A) Controlling Person Type:</b>	
Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement-trust-trustee
06	CP of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	CP of legal arrangement-Other-settlor equivalent
10	CP of legal arrangement-Other-trustee equivalent
11	CP of legal arrangement-Other-protector equivalent
12	CP of legal arrangement-Other-beneficiary equivalent
13	CP of legal arrangement-Other-other equivalent
14	Unknown

**(v) Specified U.S. person – A U.S. person other than the following:**

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

**(vi) Owner documented FFI**

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

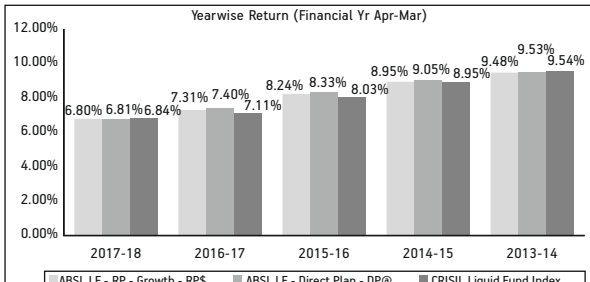
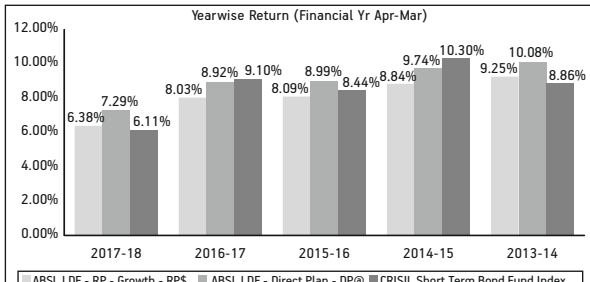
**(vii) Direct reporting NFE**

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(viii) Exemption code for U.S. persons	
Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

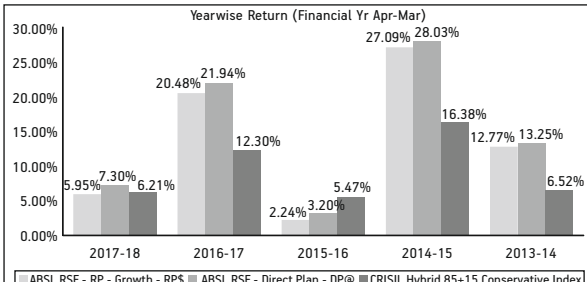


Name(s) of the Scheme(s)	Aditya Birla Sun Life Liquid Fund (formerly known as Aditya Birla Sun Life Cash Plus)	Aditya Birla Sun Life Low Duration Fund (formerly known as Aditya Birla Sun Life Cash Manager)																								
Type of Scheme	An Open ended Liquid Scheme	An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months																								
Investment Objective	The objective of the scheme is to provide reasonable returns at a high level of safety and liquidity through judicious investments in high quality debt and money market instruments.	The objective of the scheme is to provide income which is consistent with a portfolio through investments in a basket of debt and money market instruments of very short maturities with a view to provide reasonable returns.																								
Inception Date	June 16, 1997	May 14, 1998																								
No. of Folios & AUM (As on June 30, 2018)	Folios: 78,537 AUM in Crs: ₹ 51,166.40	Folios: 1,34,753 AUM in Crs: ₹ 7,941.83																								
Asset Allocation Pattern of the Scheme	<p>The Scheme will invest the entire net assets in fixed income and money market securities with flexibility to invest in the whole spectrum of debt and money market instruments. Depending upon liquidity needs and other considerations, the scheme may also hold cash or cash equivalents including call money.</p> <p>The endeavour will be to optimise returns while providing liquidity and safety. The investments shall be made in various securities including treasury bills and other Government securities, PSU bonds, listed and unlisted corporate papers including non-convertible debentures and bonds, commercial paper, commercial bills arising out of genuine trade/commercial transactions and accepted/co-accepted by banks, certificates of deposit and other such instruments, permitted by SEBI from time to time.</p> <p>Under normal circumstances the following investments limits will apply:</p> <table border="1"> <thead> <tr> <th colspan="3">(% of net asset)</th></tr> <tr> <th>Asset Category</th><th>Asset Category Exposure</th><th>Risk Profile</th></tr> </thead> <tbody> <tr> <td>All Money Market Instruments</td><td>Upto 90%</td><td>Low to Medium</td></tr> <tr> <td>Corporate Debt, Financial Institutions &amp; Banking Sector Bonds, Public Sector Bonds, Government Guaranteed Bonds and related Instruments</td><td>At least 10%</td><td>Low to Medium</td></tr> </tbody> </table> <p>The Scheme may invest a maximum of 30% in securitised debt.</p> <p>The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.</p> <p>Under normal circumstances each scheme shall not have an exposure of more than 15% of its net assets in foreign securities. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time In accordance with SEBI Circular No. 13/150975/09 dated January 19, 2009 Aditya Birla Sun Life Liquid Fund shall have the following additional characteristics with regard to its portfolio:</p> <ol style="list-style-type: none"> <li>The Scheme shall make investment in/ purchase debt and money market securities with maturity of upto 91 days only.</li> <li>In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days.</li> <li>Inter-scheme transfers of Debt and Money Market Instruments in the Scheme shall be carried out in respect of securities with the maturity of upto 91 days.</li> </ol> <p><b>Explanatory Notes:</b></p> <ol style="list-style-type: none"> <li>In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of security.</li> <li>In case the maturity of the security falls on a non-business day then settlement of securities will take place on the next business day The Scheme may remain fully invested in money market instruments during periods of high volatility of the corpus, including expectations of large redemptions, and when uncertain prospects in the debt markets prevent the fund managers from making long term commitments. The fund will undertake regular credit analysis of issuers of the instruments to build an appropriately high-quality portfolio at a low level of risk.</li> </ol>	(% of net asset)			Asset Category	Asset Category Exposure	Risk Profile	All Money Market Instruments	Upto 90%	Low to Medium	Corporate Debt, Financial Institutions & Banking Sector Bonds, Public Sector Bonds, Government Guaranteed Bonds and related Instruments	At least 10%	Low to Medium	<p>Under normal market conditions, the Scheme's maximum exposure as a percentage of its net assets to different debt and money market securities is set out below:</p> <table border="1"> <thead> <tr> <th colspan="3">(% of net asset)</th></tr> <tr> <th>Instruments</th><th>Asset Allocation</th><th>Risk Profile of the Instrument</th></tr> </thead> <tbody> <tr> <td>Debt and Money Market Instruments#</td><td>0% to 80%</td><td>Low to Medium</td></tr> <tr> <td>Money Market Instruments including CBLO &amp; repo</td><td>20% to 100%</td><td>Low to Medium</td></tr> </tbody> </table> <p>Macaulay duration of the portfolio will be between 6 months- 12 months.</p> <p>#The scheme may invest into securitized debt upto 50% of its net assets.</p> <p>In cases where there is a drastic reduction in the corpus of the scheme due to large redemptions, the fund manager would be required to rebalance the portfolio in order to conform to the above limits within a period of 30 days.</p> <p>The Scheme retains the flexibility to invest across all of the various securities and other instruments in the debt and money markets. From time to time it is possible that the portfolio may hold cash. Under normal circumstances the schemes shall not have an exposure of more than 25% of its net assets in foreign debt securities subject to the overall cap as specified by SEBI. The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations. The investment policies of the Scheme comply with the rules, regulations and guidelines laid out in the SEBI (MF) Regulations 1996, specifically the Seventh Schedule. All of the Scheme's assets will be invested in transferable securities. The corpus of the Scheme shall not in any manner be used in option trading, short selling or carry forward transactions.</p> <p>The portfolio is expected to generate its return by prudently investing in sectors and issues in the debt and money markets, which provide consistently superior yields at low levels of risk. Due consideration will be given to the liquidity of the Scheme's investments keeping in mind that the Scheme is open-ended and aimed at providing a high degree of liquidity.</p> <p>Liquidity generally will be provided through:</p> <ul style="list-style-type: none"> <li>Investment allocation by primarily choosing to invest a substantial portion of the Scheme's assets in the most liquid part of the fixed income market, i.e. call money, Treasury Bills, Government of India and State Government securities, in which there are relatively significant traded volumes.</li> <li>Laddering maturities and coupons and</li> <li>Investing in specially structured securities, especially where the security has been structured to offer the buyer the option to liquidate prior to the final maturity.</li> <li>Liquidity may also be provided through borrowing to meet redemptions in accordance with the SEBI (MF) Regulations, 1996.</li> </ul> <p>Investments may be made in listed or unlisted instruments. Listed securities may be listed on any of the recognised Indian stock exchanges including the National Stock Exchange and the Over the Counter Exchange of India. Investments may be made as secondary market purchases, initial public offers, private placements, negotiated investments, rights offers, etc.</p> <p>The Scheme may enter into repurchase / reverse repurchase obligations (as and when applicable regulations permit) in order to manage liquidity as also for investment purposes. The amount of repurchase obligations shall be in compliance with the applicable SEBI Regulations.</p> <p>The Scheme may enter into securities lending as allowed under the SEBI (MF) Regulations. Notwithstanding the foregoing investment policies for the scheme, for temporary defensive purposes (e.g., during periods in which the Asset Management Company believes changes in the securities market or economic or other conditions warrant), the scheme may invest in Indian Government T-Bills and hold cash or cash equivalents and other money market instruments. The Trustee of the Mutual Fund may from time to time alter these limitations in conformity with the SEBI (MF) Regulations, 1996 and other guidelines or notifications that may be issued by SEBI.</p>	(% of net asset)			Instruments	Asset Allocation	Risk Profile of the Instrument	Debt and Money Market Instruments#	0% to 80%	Low to Medium	Money Market Instruments including CBLO & repo	20% to 100%	Low to Medium
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Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 71 & for Risk Control measure please refer Page No. 73.																									
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 70.																									
Plans/Options	<p>Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the Scheme will have the following Options:</p> <ol style="list-style-type: none"> <li>Daily Dividend Option (Reinvestment)</li> <li>Weekly Dividend Option ^ (Payout &amp; Reinvestment)</li> <li>Dividend Option (Payout &amp; Reinvestment)</li> <li>Growth Option ^ Friday of each week</li> </ol> <p><b>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 67.</b></p>	<p>Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the Scheme will have the following Options:</p> <ol style="list-style-type: none"> <li>Daily Dividend Option (Reinvestment)</li> <li>Weekly Dividend Option ^ (Payout &amp; Reinvestment)</li> <li>Growth Option ^ Tuesday of each week</li> </ol> <p><b>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 67.</b></p>																								

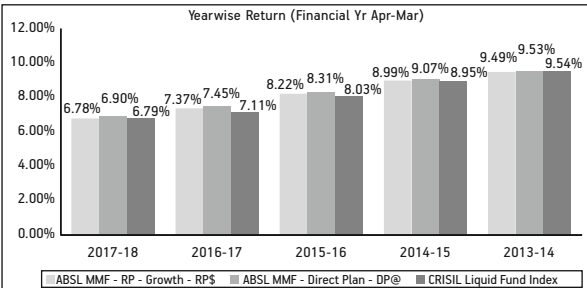
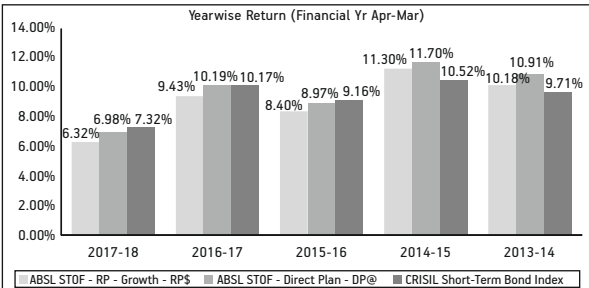
Name(s) of the Scheme(s)	Aditya Birla Sun Life Liquid Fund (formerly known as Aditya Birla Sun Life Cash Plus)				Aditya Birla Sun Life Low Duration Fund (formerly known as Aditya Birla Sun Life Cash Manager)																																																				
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	Default Option: Daily Dividend Option (Reinvestment). In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Daily Dividend Option (Reinvestment) and processed accordingly. For details on Default Plan please refer Page No. 68.				Default Option: Daily Dividend Option (Reinvestment). In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Daily Dividend Option (Reinvestment) and processed accordingly. For details on Default Plan please refer Page No. 68.																																																				
Minimum Application Amount/ Number of Units	Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.				Purchase (Incl. Switch-in) - Minimum of ₹ 500/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 500/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.																																																				
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Aditya Birla Sun Life Mutual Fund.																																																								
Benchmark Index	CRISIL Liquid Fund Index The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.				CRISIL Short Term Bond Fund Index The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.																																																				
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend payout and dividend distribution tax, if any.																																																								
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager		Managing Since		Fund Manager		Managing Since		Tenure																																																
	Mr. Kaustubh Gupta		July 15, 2011		Mr. Kaustubh Gupta		July 15, 2011		6.72 years																																																
	Ms. Sunaina da Cunha		July 15, 2011		Mr. Mohit Sharma		April 01, 2017		1.00 year																																																
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited				Aditya Birla Sun Life Trustee Private Limited																																																				
Performance of the Scheme (s)	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.				I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.																																																				
	<table><thead><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr></thead><tbody><tr><td>Aditya Birla Sun Life Liquid Fund (Inception - March 29, 2004)</td><td>6.93</td><td>7.32</td><td>8.08</td><td>7.57</td></tr><tr><td>CRISIL Liquid Fund Index</td><td>7.01</td><td>7.25</td><td>8.02</td><td>7.04</td></tr><tr><td>Aditya Birla Sun Life Liquid Fund - Direct Plan (Inception - January 01, 2013)</td><td>7.03</td><td>7.40</td><td>8.16</td><td>8.23</td></tr><tr><td>CRISIL Liquid Fund Index</td><td>7.01</td><td>7.25</td><td>8.02</td><td>8.06</td></tr></tbody></table> <p><b>Note:</b> Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p><b>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</b></p>  <p>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>				Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Liquid Fund (Inception - March 29, 2004)	6.93	7.32	8.08	7.57	CRISIL Liquid Fund Index	7.01	7.25	8.02	7.04	Aditya Birla Sun Life Liquid Fund - Direct Plan (Inception - January 01, 2013)	7.03	7.40	8.16	8.23	CRISIL Liquid Fund Index	7.01	7.25	8.02	8.06	<table><thead><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr></thead><tbody><tr><td>Aditya Birla Sun Life Low Duration Fund (Inception - August 04, 2010)</td><td>6.03</td><td>7.31</td><td>7.92</td><td>7.42</td></tr><tr><td>CRISIL Short-Term Bond Index</td><td>4.64</td><td>7.48</td><td>8.14</td><td>8.13</td></tr><tr><td>Aditya Birla Sun Life Low Duration Fund - Direct Plan (Inception - January 01, 2013)</td><td>6.92</td><td>8.19</td><td>8.81</td><td>8.87</td></tr><tr><td>CRISIL Short-Term Bond Index</td><td>4.64</td><td>7.48</td><td>8.14</td><td>8.25</td></tr></tbody></table> <p><b>Note:</b> Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p><b>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</b></p>  <p>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>				Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Low Duration Fund (Inception - August 04, 2010)	6.03	7.31	7.92	7.42	CRISIL Short-Term Bond Index	4.64	7.48	8.14	8.13	Aditya Birla Sun Life Low Duration Fund - Direct Plan (Inception - January 01, 2013)	6.92	8.19	8.81	8.87	CRISIL Short-Term Bond Index	4.64	7.48	8.14
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Expenses of the Scheme: (i) Load Structure	Entry Load: Nil Exit Load: Nil Refer page 69 for further details				Entry Load: Nil Exit Load: Nil Refer page 69 for further details																																																				
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year ended March 31, 2018: 0.23% (Reg) 0.14% (Dir) Refer page 69 for further details				Actual (unaudited) expenses for the financial year ended March 31, 2018: 1.09% (Reg) 0.29% (Dir) Refer page 69 for further details																																																				



Name(s) of the Scheme(s)	Aditya Birla Sun Life Regular Savings Fund (formerly known as Aditya Birla Sun Life MIP II – Wealth 25 Plan)	Aditya Birla Sun Life Government Securities Fund (formerly known as Aditya Birla Sun Life Gilt Plus – PF Plan)																														
Type of Scheme	An open ended hybrid scheme investing predominantly in debt instruments	An open ended debt scheme investing in government securities across maturity																														
Investment Objective	The primary objective of the scheme is to generate regular income so as to make monthly payments or distribution to unitholders, with the secondary objective being growth of capital. (Monthly income is not assured and is subject to availability of distributable surplus.)	The investment objective of the scheme is to generate income and capital appreciation through investments exclusively in Government Securities.																														
Inception Date	May 22, 2004	October 11, 1999																														
No. of Folios & AUM (As on June 30, 2018)	Folios: 76,196 AUM in Crs: ₹ 2,846.14	Folios: 2,059 AUM in Crs: ₹ 162.61																														
Asset Allocation Pattern of the Scheme	<p>The corpus of the Scheme will be invested in various debt and money market instruments. The Scheme will also invest a portion of its assets in equity and equity related instruments.</p> <p>The asset allocation under the Scheme will be as follows:</p> <table><thead><tr><th colspan="3">(% of net asset)</th></tr><tr><th>Instrument</th><th>Asset Allocation Range (% of net assets)</th><th>Risk Profile</th></tr></thead><tbody><tr><td>Debt and Money Market securities (including securitized debt upto maximum of 50%)</td><td>75%-90%</td><td>Low to Medium</td></tr><tr><td>Equities and equity related instruments</td><td>10%-25%</td><td>Medium to High</td></tr><tr><td>Units issued by REITs &amp; InvITs</td><td>0-10%</td><td>Medium to High</td></tr></tbody></table> <p>If the Scheme decides to invest in Foreign Securities, it is the intention of the Investment Manager to keep such investments, in a normal course, less than 15% of the assets of the Plan. The Scheme may review the above pattern of investments based on views on the debt and equity markets on continuous basis during the course of reviewing and rebalancing of the portfolio. However, at all times the portfolio will adhere to the overall investment objective of the Scheme.</p> <p>The scheme may also invest upto 50% of the net assets of the scheme in such derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI (MF) Regulations, 1996.</p> <p>It is expected that the modified duration of the portion of the portfolio invested in debt and money market instrument will in the range of 2-8 years. However, this can undergo a change in case the market conditions warrant and according to the fund manager's view. The Scheme may review the above pattern of investments based on views on the debt and equity markets and asset liability management needs and the portfolio shall be reviewed and rebalanced on a regular basis. However, at all times the portfolio will adhere to the overall investment objective of the Scheme.</p>	(% of net asset)			Instrument	Asset Allocation Range (% of net assets)	Risk Profile	Debt and Money Market securities (including securitized debt upto maximum of 50%)	75%-90%	Low to Medium	Equities and equity related instruments	10%-25%	Medium to High	Units issued by REITs & InvITs	0-10%	Medium to High	<p>Under normal circumstances, the asset allocation pattern shall be as under:</p> <table><thead><tr><th colspan="3">(% of net asset)</th></tr><tr><th>Instruments</th><th>Asset Allocation Range</th><th>Risk profile</th></tr></thead><tbody><tr><td>Government of India dated Securities</td><td>0% to 100%</td><td>Sovereign</td></tr><tr><td>State Governments Dated Securities</td><td>0% to 100%</td><td>Low to Medium</td></tr><tr><td>Government of India Treasury Bills</td><td>0% to 100%</td><td>Sovereign</td></tr></tbody></table> <p>The scheme aims at generating returns commensurate with zero credit risk by investing in securities created and issued by the central government and/or repos/reverse repos in such government securities as may be permitted by the RBI. The fund will seek to underwrite issuance of government securities subject to the prevailing rules and regulations as may be specified by SEBI/RBI in this respect and may also participate in the auction of government securities from time to time.</p> <p>The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.</p> <p>Under normal circumstances scheme shall not have an exposure of more than 15% of its net assets in foreign securities. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time.</p> <p>The scheme does not intend to invest in Securitized Debt Instruments.</p>	(% of net asset)			Instruments	Asset Allocation Range	Risk profile	Government of India dated Securities	0% to 100%	Sovereign	State Governments Dated Securities	0% to 100%	Low to Medium	Government of India Treasury Bills	0% to 100%	Sovereign
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Plans/Options	<p>Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the Scheme will have the following Options:</p> <p>(1) Monthly Payment (Instant and Deferred)</p> <p>(2) Monthly Dividend Option^ (Payout, Reinvestment &amp; Sweep Facility)</p> <p>(3) Growth Option</p> <p>^ Frequency – Last Friday of the month</p> <p><b>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 67.</b></p>	<p>Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the Scheme will have the following Options:</p> <p>(1) Quarterly Dividend Option (Payout, Reinvestment &amp; Sweep Facility)</p> <p>(2) Growth Option (Quarterly Gain &amp; Annual Gain)</p> <p><b>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 67.</b></p>																														
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	<p><b>Default Option:</b> Choice of Option : Growth</p> <p>Choice of Sub-Option within Monthly Dividend: Dividend Reinvestment.</p> <p>In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Daily Dividend Option (Reinvestment) and processed accordingly.</p> <p>For details on Default Plan please refer Page No. 68.</p>	<p><b>Default Option:</b> Growth Option</p> <p>In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Daily Dividend Option (Reinvestment) and processed accordingly.</p> <p>For details on Default Plan please refer Page No. 68.</p>																														
Minimum Application Amount/ Number of Units	<p><b>Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter</p> <p><b>Additional Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter</p> <p><b>Repurchase</b> - In Multiples of ₹ 1/- or 0.001 units.</p>	<p><b>Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter</p> <p><b>Additional Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter</p> <p><b>Repurchase</b> - In Multiples of ₹ 1/- or 0.001 units.</p>																														
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Aditya Birla Sun Life Mutual Fund.																															
Benchmark Index	<p><b>CRISIL Hybrid 85+15 Conservative Index</b></p> <p>The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.</p>	<p><b>I-Sec LI-BEX</b></p> <p>The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.</p>																														
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend payout and dividend distribution tax, if any.																															

Name(s) of the Scheme(s)	Aditya Birla Sun Life Regular Savings Fund (formerly known as Birla Sun Life MIP II – Wealth 25 Plan)			Aditya Birla Sun Life Government Securities Fund (formerly known as Aditya Birla Sun Life Gilt Plus – PF Plan)		
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager	Managing Since	Tenure	Fund Manager	Managing Since	Tenure
	Mr. Vineet Maloo	August 26, 2015	2.60 years	Mr. Ashish Kela	April 01, 2017	1 years
	Mr. Pranay Sinha	August 26, 2015	2.60 years	Mr. Pranay Sinha	April 01, 2017	1 years
	Mr. Satyabrata Mohanty	June 18, 2009	8.79 years			
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited			Aditya Birla Sun Life Trustee Private Limited		
Performance of the Scheme (s)	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.			I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.		
	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	
	Aditya Birla Sun Life Regular Savings Fund (Inception - May 22,2004)	1.95	9.31	12.61	9.95	
	CRISIL Hybrid 85+15 Conservative Index	3.04	8.28	9.03	8.22	
	Aditya Birla Sun Life Regular Savings Fund - Direct Plan (Inception - January 01,2013)	3.26	10.59	13.70	12.50	
	CRISIL Hybrid 85+15 Conservative Index	3.04	8.28	9.03	8.97	
	Note: Past performance may or may not be sustained in future.					
	*Absolute Returns					
	For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any					
	II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)					
						
Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.						
Expenses of the Scheme: (i) Load Structure	Entry Load: Nil			Entry Load: Nil		
	Exit Load: In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.			Exit Load:		
	Any redemption in excess of the above limit shall be subject to the following exit load:			For redemption/ switch out of units within 90 days from the date of allotment: 0.50% of the applicable NAV.		
	- For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV.			For redemption/ switch out of units after 90 days from the date of allotment: Nil		
	- For redemption / switch-out of units after 365 days from the date of allotment: Nil.			Refer page 69 for further details		
	Refer page 69 for further details					
	(ii) Recurring expenses [% of daily Net assets]			Actual (unaudited) expenses for the financial year ended March 31, 2018:		
	2.27% (Reg)			1.18% (Reg)		
	1.05% (Dir)			0.58% (Dir)		
	Refer page 69 for further details			Refer page 69 for further details		

Name(s) of the Scheme(s)	Aditya Birla Sun Life Money Manager Fund (formerly known as Aditya Birla Sun Life Floating Rate Fund – Short Term Plan)			Aditya Birla Sun Life Short Term Opportunities Fund		
Type of Scheme	An open ended debt scheme investing in money market instruments			An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years		
Investment Objective	The primary objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The scheme may invest a portion of its net assets in fixed rate debt securities and money market instruments.			The objective of the scheme is to generate regular income by investing primarily in investment grade fixed income securities / money market instruments with short to medium term maturities and across the credit spectrum within the universe of investment grade rating.		
Inception Date	June 05, 2003			May 09, 2003		
No. of Folios & AUM (As on June 30, 2018)	Folios: 16,071 AUM in Crs: ₹ 4,457.64			Folios: 25,303 AUM in Crs: ₹ 4,182.74		
Asset Allocation Pattern of the Scheme	The following table provides the asset allocation of the scheme's Portfolio (% of net asset)			Under normal circumstances, the asset allocation pattern shall be as under: (% of net asset)		
	Instruments	Asset Allocation Range	Risk profile	Instruments	Asset Allocation Range	Risk profile
	Money Market Instruments (including cash and CBLO)	Up to 100%	Low to Medium	Investments in Debt and Money market securities	0%- 100%	Low to Medium
	No Investments will be made in any security with residual maturity of more than 365 days. It is the intention of the scheme that the investments in securitised debts will not, normally exceed 50% of the net assets of the Scheme.			Units issued by REITs & InvITs	0-10%	Medium to High
	The scheme may also invest upto 75% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.  Under normal circumstances scheme shall not have an exposure of more than 25% of its net assets in foreign securities. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time.			Macaulay duration of the portfolio will be between 1year - 3 years The scheme may also invest upto 50% of its assets in securitised instruments.  The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.  Under normal circumstances the scheme shall not have an exposure of more than 25% of its net assets in foreign securities. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time		
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 71 & for Risk Control measure please refer Page No. 73.					
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 70.					
Plans/Options	Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the Scheme will have the following Options: (i) Daily Dividend Option (Reinvestment) (ii) Weekly Dividend Option ^ (Reinvestment) (iii) Growth Option ^ Tuesday of each week <b>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 67.</b>			Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the Scheme will have the following Options: (1) Dividend Option (Payout & Reinvestment Facility) (2) Quarterly Dividend Option (Payout & Reinvestment Facility) (3) Growth Option <b>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 67.</b>		
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	<b>Default Option:</b> Daily Dividend Option (Reinvestment). In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Daily Dividend Option (Reinvestment) and processed accordingly. For details on Default Plan please refer Page No. 68.			<b>Default Option:</b> Growth Option. In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly. For details on Default Plan please refer Page No. 68.		
Minimum Application Amount/ Number of Units	<b>Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter <b>Additional Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter <b>Repurchase</b> - In Multiples of ₹ 1/- or 0.001 units.			<b>Purchase (Incl. Switch-in)</b> - Minimum of ₹ 500/- and in multiples of ₹ 1/- thereafter <b>Additional Purchase (Incl. Switch-in)</b> - Minimum of ₹ 500/- and in multiples of ₹ 1/- thereafter <b>Repurchase</b> - In Multiples of ₹ 1/- or 0.001 units.		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Aditya Birla Sun Life Mutual Fund.					
Benchmark Index	<b>CRISIL Liquid Fund Index</b> The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.			<b>CRISIL Short Term bond Fund Index</b> The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.		
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend payout and dividend distribution tax, if any.					
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager	Managing Since	Tenure	Fund Manager	Managing Since	Tenure
	Mr. Kaustubh Gupta	July 15, 2011	6.72 years	Mr. Kaustubh Gupta	September 11, 2014	3.55 years
	Mr. Mohit Sharma	April 01, 2017	1.00 year	Mr. Maneesh Dangi	April 01, 2017	1.00 year
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited			Aditya Birla Sun Life Trustee Private Limited		

Name(s) of the Scheme(s)	Aditya Birla Sun Life Money Manager Fund (formerly known as Aditya Birla Sun Life Floating Rate Fund – Short Term Plan)	Aditya Birla Sun Life Short Term Opportunities Fund																																																																																																		
Performance of the Scheme (s)	<div>I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.</div> <table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Money Manager Fund (Inception - October 10, 2005)</td><td>7.02</td><td>7.38</td><td>8.12</td><td>7.96</td></tr><tr><td>CRISIL Liquid Fund Index</td><td>7.01</td><td>7.25</td><td>8.02</td><td>7.37</td></tr><tr><td>Aditya Birla Sun Life Money Manager Fund - Direct Plan (Inception - January 01, 2013)</td><td>7.15</td><td>7.48</td><td>8.21</td><td>8.27</td></tr><tr><td>CRISIL Liquid Fund Index</td><td>7.01</td><td>7.25</td><td>8.02</td><td>8.06</td></tr></table> <div><b>Note:</b> Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</div> <div>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</div> <div><table><caption>Yearwise Return (Financial Yr Apr-Mar)</caption><thead><tr><th>Financial Year</th><th>ABSL MMF - RP - Growth - RP\$</th><th>ABSL MMF - Direct Plan - DP@</th><th>CRISIL Liquid Fund Index</th></tr></thead><tbody><tr><td>2017-18</td><td>6.78%</td><td>6.90%</td><td>6.79%</td></tr><tr><td>2016-17</td><td>7.37%</td><td>7.45%</td><td>7.11%</td></tr><tr><td>2015-16</td><td>8.22%</td><td>8.31%</td><td>8.03%</td></tr><tr><td>2014-15</td><td>8.99%</td><td>9.07%</td><td>8.95%</td></tr><tr><td>2013-14</td><td>9.49%</td><td>9.53%</td><td>9.54%</td></tr></tbody></table><p>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p></div> <div>Expenses of the Scheme: (i) Load Structure</div> <div><div>Entry Load: Nil Exit Load: Nil Refer page 69 for further details</div></div> <div>(ii) Recurring expenses [% of daily Net assets]</div> <div><div>Actual (unaudited) expenses for the financial year ended March 31, 2018: 0.27% (Reg) 0.14% (Dir) 0.27% (Ret) Refer page 69 for further details</div></div> <div>Scheme Portfolio Holdings &amp; Portfolio Turnover Ratio</div> <div><div>Refer page 75 for further details</div></div>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Money Manager Fund (Inception - October 10, 2005)	7.02	7.38	8.12	7.96	CRISIL Liquid Fund Index	7.01	7.25	8.02	7.37	Aditya Birla Sun Life Money Manager Fund - Direct Plan (Inception - January 01, 2013)	7.15	7.48	8.21	8.27	CRISIL Liquid Fund Index	7.01	7.25	8.02	8.06	Financial Year	ABSL MMF - RP - Growth - RP\$	ABSL MMF - Direct Plan - DP@	CRISIL Liquid Fund Index	2017-18	6.78%	6.90%	6.79%	2016-17	7.37%	7.45%	7.11%	2015-16	8.22%	8.31%	8.03%	2014-15	8.99%	9.07%	8.95%	2013-14	9.49%	9.53%	9.54%	<div>I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.</div> <table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Short Term Opportunities Fund (Inception - June 27, 2008)</td><td>4.38</td><td>7.69</td><td>8.42</td><td>7.27</td></tr><tr><td>CRISIL Short-Term Bond Index</td><td>4.64</td><td>7.48</td><td>8.14</td><td>8.04</td></tr><tr><td>Aditya Birla Sun Life Short Term Opportunities Fund - Direct Plan (Inception - January 01, 2013)</td><td>5.02</td><td>8.38</td><td>9.04</td><td>9.43</td></tr><tr><td>CRISIL Short-Term Bond Index</td><td>4.64</td><td>7.48</td><td>8.14</td><td>8.25</td></tr></table> <div><b>Note:</b> Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</div> <div>II. 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Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p></div> <div>Entry Load: Nil Exit Load: In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: - For redemption / switch-out of units on or before 90 days from the date of allotment: 0.50% of applicable NAV - For redemption /switch-out of units after 90 days from the date of allotment: Nil Refer page 69 for further details</div> <div>Actual (unaudited) expenses for the financial year ended March 31, 2018: 1.38% (Reg) 0.83% (Dir) Refer page 69 for further details</div>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Short Term Opportunities Fund (Inception - June 27, 2008)	4.38	7.69	8.42	7.27	CRISIL Short-Term Bond Index	4.64	7.48	8.14	8.04	Aditya Birla Sun Life Short Term Opportunities Fund - Direct Plan (Inception - January 01, 2013)	5.02	8.38	9.04	9.43	CRISIL Short-Term Bond Index	4.64	7.48	8.14	8.25	Financial Year	ABSL STOF - RP - Growth - RP\$	ABSL STOF - Direct Plan - DP@	CRISIL Short-Term Bond Index	2017-18	6.32%	6.98%	7.32%	2016-17	9.43%	10.19%	10.17%	2015-16	8.40%	8.97%	9.16%	2014-15	11.30%	11.70%	10.52%	2013-14	10.18%	10.91%	9.71%
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Name(s) of the Scheme(s)	Aditya Birla Sun Life Medium Term Plan			Aditya Birla Sun Life Income Fund (formerly known as Aditya Birla Sun Life Income Plus)																																												
Type of Scheme	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years			An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years																																												
Investment Objective	The primary investment objective of the Scheme is to generate regular income through investments in debt & money market instruments in order to make regular dividend payments to unitholders & secondary objective is growth of capital.			The objective of the scheme is to generate consistent income through superior yields on its investments at moderate levels of risk through a diversified investment approach. This income may be complemented by price changes of instruments in the portfolio.																																												
Inception Date	May 25, 2009			October 21, 1995																																												
No. of Folios & AUM (As on June 30, 2018)	Folios: 94,530 AUM in Crs: ₹ 11,428.21			Folios: 12,477 AUM in Crs: ₹ 1,308.66																																												
Asset Allocation Pattern of the Scheme	<div>Under normal circumstances, the asset allocation pattern shall be as under:</div> <div>(% of net asset)</div> <table><tr><td>Instruments</td><td>Asset Allocation Range</td><td>Risk profile</td></tr><tr><td>Debt Instruments</td><td>0% to 100%</td><td>Low to Medium</td></tr><tr><td>Money Market Instruments</td><td>0% to 90%</td><td>Low to Medium</td></tr><tr><td>Units issued by REITs &amp; InvITs</td><td>0%-10%</td><td>Medium to High</td></tr></table> <div>Macaulay duration of the portfolio will be between 3years-4 years.</div> <div>However, fund manager, in the interest of investors, may reduce the portfolio duration of the scheme upto one year, in case he has a view on interest rate movements in light of anticipated adverse situation. In such scenario, the asset allocation will be as under:</div> <div>(% of net asset)</div> <table><tr><td>Instruments</td><td>Asset Allocation Range</td><td>Risk profile</td></tr><tr><td>Debt Instruments</td><td>0% to 100%</td><td>Low to Medium</td></tr><tr><td>Money Market Instruments</td><td>0% to 90%</td><td>Low to Medium</td></tr><tr><td>Units issued by REITs &amp; InvITs</td><td>0%-10%</td><td>Medium to High</td></tr></table> <div>Macaulay duration of the portfolio under anticipated adverse situation will be 1 year to 4 years.</div> <div>Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, CBLOs and any other like instruments as specified by the Reserve Bank of India from time to time.</div> <div>The investments in securitised debt papers may be made upto 50% of the net assets of the scheme. The scheme may also invest upto 50% of the net assets of the scheme in such derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing as may be permitted under SEBI (MF) Regulations, 1996.</div> <div>Under normal circumstances this scheme shall not have an exposure of more than 25% of its net assets in foreign securities. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time.</div>			Instruments	Asset Allocation Range	Risk profile	Debt Instruments	0% to 100%	Low to Medium	Money Market Instruments	0% to 90%	Low to Medium	Units issued by REITs & InvITs	0%-10%	Medium to High	Instruments	Asset Allocation Range	Risk profile	Debt Instruments	0% to 100%	Low to Medium	Money Market Instruments	0% to 90%	Low to Medium	Units issued by REITs & InvITs	0%-10%	Medium to High	<div>Under normal circumstances, the asset allocation pattern shall be as under:</div> <div>(% of net asset)</div> <table><tr><td>Instruments</td><td>Asset Allocation Range</td><td>Risk profile</td></tr><tr><td>Debt and Money Market Instruments</td><td>90% - 100%</td><td>Low to Medium</td></tr><tr><td>Units issued by REITs &amp; InvITs</td><td>0-10%</td><td>Medium to high</td></tr></table> <div>Macaulay duration of the portfolio will be between 4years-7 years.</div> <div>However, fund manager, in the interest of investors, may reduce the portfolio duration of the schemes upto one year, in case he has a view on interest rate movements in light of anticipated adverse situation. In such scenario, the asset allocation will be as under:</div> <div>(% of net asset)</div> <table><tr><td>Instruments</td><td>Asset Allocation Range</td><td>Risk profile</td></tr><tr><td>Debt and Money Market Instruments</td><td>90% - 100%</td><td>Low to Medium</td></tr><tr><td>Units issued by REITs &amp; InvITs</td><td>0-10%</td><td>Medium to high</td></tr></table> <div>Macaulay duration of the portfolio under anticipated adverse situation will be 1 year to 7 years.</div> <div>The Scheme may invest a maximum of 50% in securitised debt.</div> <div>The scheme may also invest upto 75% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.</div> <div>Under normal circumstances this scheme shall not have an exposure of more than 25% of its net assets in foreign securities. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time.</div>			Instruments	Asset Allocation Range	Risk profile	Debt and Money Market Instruments	90% - 100%	Low to Medium	Units issued by REITs & InvITs	0-10%	Medium to high	Instruments	Asset Allocation Range	Risk profile	Debt and Money Market Instruments	90% - 100%	Low to Medium	Units issued by REITs & InvITs	0-10%	Medium to high
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Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 71 & for Risk Control measure please refer Page No. 73.																																															
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 70.																																															
Plans/Options	<div>Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</div> <div>Each of the above (Regular and Direct) Plan under the Scheme will have the following Options:</div> <div>(1) Quarterly Dividend (Payout &amp; Reinvestment)</div> <div>(2) Half Yearly Dividend (Payout &amp; Reinvestment)</div> <div>(3) Dividend (Payout, Reinvestment &amp; Sweep)</div> <div>(4) Growth</div> <div><b>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 67.</b></div>			<div>Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</div> <div>Each of the above (Regular and Direct) Plan under the Scheme will have the following Options:</div> <div>(1) Dividend Option (Payout &amp; Reinvestment Facility)</div> <div>(2) Quarterly Dividend Option (Payout &amp; Reinvestment Facility)</div> <div>(3) Growth Option</div> <div><b>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 67.</b></div>																																												
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	<div><b>Default Option:</b> Growth</div> <div>In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly.</div> <div>For details on Default Plan please refer Page No. 68.</div>			<div><b>Default Option:</b> Dividend Option / Dividend Reinvestment.</div> <div>In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Dividend Option and processed accordingly. For valid application received under Dividend Option without indicating choice between Payout and Reinvestment facility, the same shall be considered as Dividend (Reinvestment facility) and processed accordingly</div> <div>For details on Default Plan please refer Page No. 68.</div>																																												
Minimum Application Amount/ Number of Units	<div><b>Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter</div> <div><b>Additional Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter</div> <div><b>Repurchase</b> - In Multiples of ₹ 1/- or 0.001 units.</div>			<div><b>Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter</div> <div><b>Additional Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter</div> <div><b>Repurchase</b> - In Multiples of ₹ 1/- or 0.001 units.</div>																																												
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Aditya Birla Sun Life Mutual Fund.																																															
Benchmark Index	<div><b>CRISIL AA Short Term Bond Fund Index</b></div> <div>The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.</div>			<div><b>CRISIL Composite Bond Fund Index</b></div> <div>The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.</div>																																												
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend payout and dividend distribution tax, if any.																																															
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	<div>Fund Manager</div> <div>Mr. Maneesh Dangi</div>	<div>Managing Since</div> <div>September 1, 2014</div>	<div>Tenure</div> <div>3.58 years</div>	<div>Fund Manager</div> <div>Mr. Pranay Sinha</div> <div>Mr. Ashish Kela</div>	<div>Managing Since</div> <div>April 01, 2017</div> <div>April 01, 2017</div>	<div>Tenure</div> <div>1.00 year</div> <div>1.00 year</div>																																										
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited			Aditya Birla Sun Life Trustee Private Limited																																												



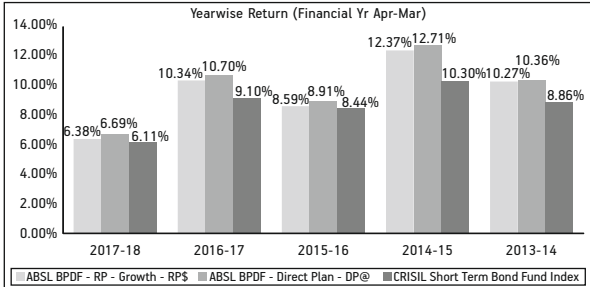
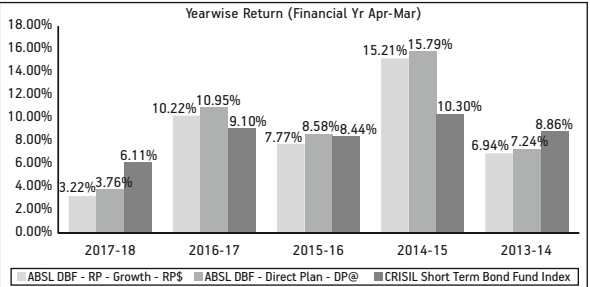
Name(s) of the Scheme(s)	Aditya Birla Sun Life Medium Term Plan	Aditya Birla Sun Life Income Fund (formerly known as Aditya Birla Sun Life Income Plus)																																																																																																		
Performance of the Scheme (s)	<div>I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.</div> <table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Medium Term Plan (Inception - March 25, 2009)</td><td>5.10</td><td>8.46</td><td>9.08</td><td>8.95</td></tr><tr><td>CRISIL AA Short Term Bond Fund Index</td><td>6.57</td><td>8.57</td><td>9.13</td><td>9.41</td></tr><tr><td>Aditya Birla Sun Life Medium Term Plan - Direct Plan (Inception - January 01, 2013)</td><td>5.91</td><td>9.23</td><td>9.81</td><td>10.18</td></tr><tr><td>CRISIL AA Short Term Bond Fund Index</td><td>6.57</td><td>8.57</td><td>9.13</td><td>9.25</td></tr></table> <div>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</div> <div>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</div> <div><p>Yearwise Return (Financial Yr Apr-Mar)</p><table><thead><tr><th>Financial Year</th><th>ABSL MTP - RP - Growth - RP\$</th><th>ABSL MTP - Direct Plan - DP@</th><th>CRISIL AA Short Term Bond Fund Index</th></tr></thead><tbody><tr><td>2017-18</td><td>7.61%</td><td>8.44%</td><td>7.32%</td></tr><tr><td>2016-17</td><td>9.48%</td><td>10.29%</td><td>10.17%</td></tr><tr><td>2015-16</td><td>9.36%</td><td>9.92%</td><td>9.16%</td></tr><tr><td>2014-15</td><td>11.89%</td><td>12.60%</td><td>10.52%</td></tr><tr><td>2013-14</td><td>11.12%</td><td>10.44%</td><td>9.71%</td></tr></tbody></table></div> <div>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</div>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Medium Term Plan (Inception - March 25, 2009)	5.10	8.46	9.08	8.95	CRISIL AA Short Term Bond Fund Index	6.57	8.57	9.13	9.41	Aditya Birla Sun Life Medium Term Plan - Direct Plan (Inception - January 01, 2013)	5.91	9.23	9.81	10.18	CRISIL AA Short Term Bond Fund Index	6.57	8.57	9.13	9.25	Financial Year	ABSL MTP - RP - Growth - RP\$	ABSL MTP - Direct Plan - DP@	CRISIL AA Short Term Bond Fund Index	2017-18	7.61%	8.44%	7.32%	2016-17	9.48%	10.29%	10.17%	2015-16	9.36%	9.92%	9.16%	2014-15	11.89%	12.60%	10.52%	2013-14	11.12%	10.44%	9.71%	<div>I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.</div> <table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Income Fund (Inception - October 21, 1995)</td><td>-0.76</td><td>6.46</td><td>6.23</td><td>9.29</td></tr><tr><td>CRISIL Composite Bond Fund Index</td><td>1.29</td><td>7.60</td><td>7.65</td><td></td></tr><tr><td>Aditya Birla Sun Life Income Fund - Direct Plan (Inception - January 01, 2013)</td><td>-0.07</td><td>7.33</td><td>6.98</td><td>7.75</td></tr><tr><td>CRISIL Composite Bond Fund Index</td><td>1.29</td><td>7.60</td><td>7.65</td><td>7.98</td></tr></table> <div>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</div> <div>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</div> <div><p>Yearwise Return (Financial Yr Apr-Mar)</p><table><thead><tr><th>Financial Year</th><th>ABSL IF - RP - Growth - RP\$</th><th>ABSL IF - Direct Plan - DP@</th><th>CRISIL Composite Bond Fund Index</th></tr></thead><tbody><tr><td>2017-18</td><td>3.65%</td><td>4.37%</td><td>5.06%</td></tr><tr><td>2016-17</td><td>10.94%</td><td>11.89%</td><td>11.09%</td></tr><tr><td>2015-16</td><td>4.69%</td><td>5.64%</td><td>8.22%</td></tr><tr><td>2014-15</td><td>16.79%</td><td>17.44%</td><td>14.56%</td></tr><tr><td>2013-14</td><td>1.57%</td><td>2.12%</td><td>4.39%</td></tr></tbody></table></div> <div>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</div>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Income Fund (Inception - October 21, 1995)	-0.76	6.46	6.23	9.29	CRISIL Composite Bond Fund Index	1.29	7.60	7.65		Aditya Birla Sun Life Income Fund - Direct Plan (Inception - January 01, 2013)	-0.07	7.33	6.98	7.75	CRISIL Composite Bond Fund Index	1.29	7.60	7.65	7.98	Financial Year	ABSL IF - RP - Growth - RP\$	ABSL IF - Direct Plan - DP@	CRISIL Composite Bond Fund Index	2017-18	3.65%	4.37%	5.06%	2016-17	10.94%	11.89%	11.09%	2015-16	4.69%	5.64%	8.22%	2014-15	16.79%	17.44%	14.56%	2013-14	1.57%	2.12%	4.39%
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Expenses of the Scheme: (i) Load Structure	<div>Entry Load: Nil</div> <div>Exit Load: In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.</div> <div>Any redemption in excess of the above limit shall be subject to the following exit load:</div> <div><div>- For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV.</div><div>- For redemption / switch-out of units after 365 days from the date of allotment: Nil.</div></div> <div>Refer page 69 for further details</div>	<div>Entry Load: Nil</div> <div>Exit Load: Nil</div> <div>Refer page 69 for further details</div>																																																																																																		
(ii) Recurring expenses [% of daily Net assets]	<div>Actual (unaudited) expenses for the financial year ended March 31, 2018:</div> <div>1.65% (Reg)</div> <div>0.90% (Dir)</div> <div>Refer page 69 for further details</div>	<div>Actual (unaudited) expenses for the financial year ended March 31, 2018:</div> <div>1.60% (Reg)</div> <div>0.80% (Dir)</div> <div>Refer page 69 for further details</div>																																																																																																		
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 75 for further details																																																																																																			



<b>Name(s) of the Scheme(s)</b>	<b>Aditya Birla Sun Life Credit Risk Fund (formerly known as Aditya Birla Sun Corporate Bond Fund)</b>	<b>Aditya Birla Sun Life Floating Rate Fund – Long Term Plan</b>																											
<b>Type of Scheme</b>	An open ended debt scheme predominantly investing in AA and below rated corporate bonds.	An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives)																											
<b>Investment Objective</b>	The investment objective of the Scheme is to generate returns by predominantly investing in a portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade. The Scheme does not guarantee/indicate any returns. There can be no assurance that the Schemes' objectives will be achieved.	The primary objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The scheme may invest a portion of its net assets in fixed rate debt securities and money market instruments.																											
<b>Inception Date</b>	April 17, 2015	June 05, 2003																											
<b>No. of Folios &amp; AUM (As on June 30, 2018)</b>	Folios: 37,129 AUM in Crs: ₹ 7,415.69	Folios: 12,726 AUM in Crs: ₹ 5,834.27																											
<b>Asset Allocation Pattern of the Scheme</b>	<p>Under normal circumstances, the asset allocation of the Scheme will be as follows:</p> <table> <tr> <th colspan="3">(% of net asset)</th></tr> <tr> <th>Instruments</th><th>Asset Allocation Range</th><th>Risk profile</th></tr> <tr> <td>Corporate Debt securities* excluding Government securities and State Development Loans</td><td>70-100%</td><td>Low -Medium</td></tr> <tr> <td>Money Market Instruments</td><td>0-20%</td><td>Low</td></tr> <tr> <td>Units issued by REITs &amp; InvITs</td><td>0-10%</td><td>Medium to High</td></tr> </table> <p>65% of total assets shall be invested in AA (excludes Corporate bonds rated AA+ and higher) and below rated corporate bonds.</p> <p>The scheme will be managed so that the maximum duration of the portfolio is capped at 4 years.</p> <p>* For the purpose of this Scheme, Corporate debt securities shall mean non-convertible debt securities, including debentures, bonds and such other securities of a company or a body corporate constituted by or under a Central or State Act, whether constituting a charge on the assets of the company or body corporate or not, but does not include debt securities issued by Government.</p> <p>The scheme shall not invest in Government Securities and State Development Loans but may invest in money market instruments including T-Bills, Repo, and Reverse Repos &amp; CBLO within the limits mentioned in asset allocation pattern.</p> <p>The scheme may also invest up to 50% of the net assets in securitized debt instruments except foreign securitized debt.</p> <p>The scheme may invest in derivatives instruments upto 75% of net assets subject to provisions specified in SEBI Circular no. DNPd/Cir 29/ 2005 dated September 14, 2005, SEBI Circular No. DNPd/Cir- 30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPd/Cir- 31/2006 dated September 22, 2006, SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010 and such other SEBI guidelines issued from time to time. The scheme may use fixed income derivative instruments, subject to guidelines as maybe issued by SEBI and/or RBI and for such purposes as may be permitted from time to time, including for the purpose of hedging and portfolio rebalancing based on available opportunities. In accordance with SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure through debt, money market and derivative positions shall not exceed 100% of the net assets of the scheme.</p> <p>The scheme may take exposure in repo / reverse repo transactions in Corporate Debt Securities. The scheme shall participate in repo transactions only in AA and above rated corporate debt securities. The gross exposure to repo transactions in corporate debt securities shall not be more than 10 % of the net assets. The cumulative gross exposure through repo transactions in corporate debt securities along with corporate debt and money market instruments and derivative positions shall not exceed 100% of the net assets of the scheme. The scheme shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of six months.</p> <p>Under normal circumstances this scheme shall not have an exposure of more than 25% of its net assets in foreign securities. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time.</p> <p>The scheme shall not engage in short selling and securities lending activities</p> <p><b>Change in Asset Allocation</b></p> <p>The above mentioned investment pattern is indicative and may change for short duration.</p> <p>Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the unit holders.</p> <p>Such changes in the investment pattern will be for short term and defensive considerations. However, due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short-term purpose only, for defensive considerations and the intention being at all times to protect the interests of the Unit Holders.</p> <p>The Fund Manager shall rebalance the portfolio within 30 days from the date of deviation to bring it in line with the asset allocation pattern as indicated in this SID. Further, in case the rebalancing is not done within the specified period, justification for the same shall be provided to the Investment Committee and the reason for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.</p> <p>Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the SEBI (MF) Regulations.</p>	(% of net asset)			Instruments	Asset Allocation Range	Risk profile	Corporate Debt securities* excluding Government securities and State Development Loans	70-100%	Low -Medium	Money Market Instruments	0-20%	Low	Units issued by REITs & InvITs	0-10%	Medium to High	<p>Under normal circumstances, the asset allocation pattern shall be as under:</p> <table> <tr> <th colspan="3">(% of net asset)</th></tr> <tr> <th>Instruments</th><th>Asset Allocation Range</th><th>Risk profile</th></tr> <tr> <td>Floating Rate Debt Securities (including securitized debt and Fixed rate debt instruments swapped for floating rate returns)</td><td>65- 100%</td><td>Low to Medium</td></tr> <tr> <td>Fixed Rate Debt Securities (including securitized debt, money market instruments &amp; Floating rate debt instruments swapped for Fixed rate returns)</td><td>0-35%</td><td>Low to Medium</td></tr> </table> <p>Under normal circumstances at least 65% of the total portfolio will be invested in floating rate debt securities. This may be by way of direct investment in floating rate assets or fixed rate assets swapped for floating rate returns by using derivatives. It is the intention of the scheme that the investments in securitised debts will not, normally exceed 60% of the net assets of the scheme.</p> <p>The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.</p> <p>Under normal circumstances scheme shall not have an exposure of more than 15% of its net assets in foreign securities. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time.</p> <p>In addition to the securities stated in the table above, the scheme may enter into repos / reverse repos with respect to the securities that it will invest in or as may be permitted by the RBI from time to time. A part of the net assets may be invested in the call money market or in an alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements. Pending deployment as per investment objective, the monies under the scheme may be invested in short-term deposits of Scheduled Commercial Banks</p>	(% of net asset)			Instruments	Asset Allocation Range	Risk profile	Floating Rate Debt Securities (including securitized debt and Fixed rate debt instruments swapped for floating rate returns)	65- 100%	Low to Medium	Fixed Rate Debt Securities (including securitized debt, money market instruments & Floating rate debt instruments swapped for Fixed rate returns)	0-35%	Low to Medium
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<b>Risk Profile of the Scheme</b>	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 70.																												

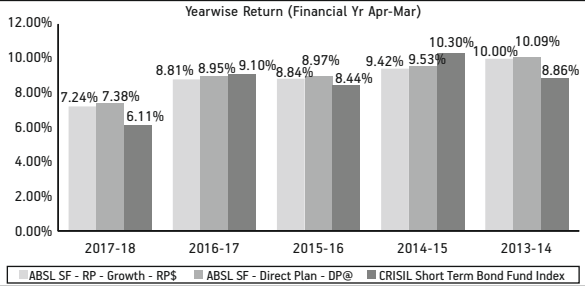
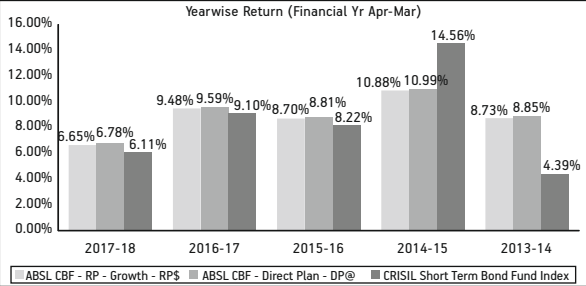
Name(s) of the Scheme(s)	Aditya Birla Sun Life Credit Risk Fund (formerly known as Aditya Birla Sun Corporate Bond Fund)				Aditya Birla Sun Life Floating Rate Fund – Long Term Plan																																																					
Plans/Options	Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the Scheme will have the following Options: (1) Dividend Option (Payout & Reinvestment Facility) (2) Growth Option <b>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 67.</b>				Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the Scheme will have the following Options: (i) Daily Dividend Option (Reinvestment) (ii) Weekly Dividend Option ^ (Reinvestment) (iii) Growth Option ^ Tuesday of each week <b>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 67.</b>																																																					
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	<b>Default Option:</b> Growth In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly. For details on Default Plan please refer Page No. 68.				<b>Default Option:</b> Daily Dividend Option (Reinvestment). In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Daily Dividend Option (Reinvestment) and processed accordingly. For details on Default Plan please refer Page No. 68.																																																					
Minimum Application Amount/ Number of Units	<b>Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter <b>Additional Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter <b>Repurchase</b> - In Multiples of ₹ 1/- or 0.001 units.				<b>Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter <b>Additional Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter <b>Repurchase</b> - In Multiples of ₹ 1/- or 0.001 units.																																																					
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Aditya Birla Sun Life Mutual Fund.																																																									
Benchmark Index	<b>CRISIL AA Short Term Bond Fund Index</b> The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.				<b>CRISIL Liquid Fund Index</b> The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.																																																					
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend payout and dividend distribution tax, if any.																																																									
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	<b>Fund Manager</b>	<b>Managing Since</b>	<b>Tenure</b>	<b>Fund Manager</b>					<b>Managing Since</b>	<b>Tenure</b>																																																
	Mr. Maneesh Dangi	April 17, 2015	2.96 years	Mr. Kaustubh Gupta					June 20, 2014	3.78 years																																																
	Ms. Sunaina Da Cunha	April 01, 2017	1.00 year																																																							
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited				Aditya Birla Sun Life Trustee Private Limited																																																					
Performance of the Scheme (s)	<b>I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.</b>				<b>I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.</b>																																																					
	<table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Credit Risk Fund - (Inception - April 13, 2015)</td><td>5.70</td><td>8.75</td><td>-</td><td>8.63</td></tr><tr><td>CRISIL AA Short Term Bond Fund Index</td><td>6.57</td><td>8.57</td><td>-</td><td>8.58</td></tr><tr><td>Aditya Birla Sun Life Credit Risk Fund - Direct Plan (Inception - April 13, 2015)</td><td>6.96</td><td>9.80</td><td>-</td><td>9.66</td></tr><tr><td>CRISIL AA Short Term Bond Fund Index</td><td>6.57</td><td>8.57</td><td>-</td><td>8.58</td></tr></table> <p><b>Note:</b> Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p>				Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Credit Risk Fund - (Inception - April 13, 2015)	5.70	8.75	-	8.63	CRISIL AA Short Term Bond Fund Index	6.57	8.57	-	8.58	Aditya Birla Sun Life Credit Risk Fund - Direct Plan (Inception - April 13, 2015)	6.96	9.80	-	9.66	CRISIL AA Short Term Bond Fund Index	6.57	8.57	-	8.58	<table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Floating Rate Fund - Long Term Plan (Inception - March 23, 2009)</td><td>6.40</td><td>8.00</td><td>8.59</td><td>8.63</td></tr><tr><td>CRISIL Liquid Fund Index</td><td>7.01</td><td>7.25</td><td>8.02</td><td>7.43</td></tr><tr><td>Aditya Birla Sun Life Floating Rate Fund - Long Term Plan - Direct Plan (Inception - January 01, 2013)</td><td>6.69</td><td>8.27</td><td>8.84</td><td>8.91</td></tr><tr><td>CRISIL Liquid Fund Index</td><td>7.01</td><td>7.25</td><td>8.02</td><td>8.06</td></tr></table> <p><b>Note:</b> Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p>					Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Floating Rate Fund - Long Term Plan (Inception - March 23, 2009)	6.40	8.00	8.59	8.63	CRISIL Liquid Fund Index	7.01	7.25	8.02	7.43	Aditya Birla Sun Life Floating Rate Fund - Long Term Plan - Direct Plan (Inception - January 01, 2013)	6.69	8.27	8.84	8.91	CRISIL Liquid Fund Index	7.01	7.25	8.02
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<b>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</b>				<b>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</b>																																																						
<table><caption>Yearwise Return (Financial Yr Apr-Mar)</caption><thead><tr><th>Year</th><th>ABSL CRF - RP - Growth - RP\$</th><th>ABSL CRF - Direct Plan - DP@</th><th>CRISIL AA Short Term Bond Fund Index</th></tr></thead><tbody><tr><td>2017-18</td><td>8.03%</td><td>9.29%</td><td>7.32%</td></tr><tr><td>2016-17</td><td>10.29%</td><td>11.27%</td><td>10.17%</td></tr></tbody></table>				Year	ABSL CRF - RP - Growth - RP\$	ABSL CRF - Direct Plan - DP@	CRISIL AA Short Term Bond Fund Index	2017-18	8.03%	9.29%	7.32%	2016-17	10.29%	11.27%	10.17%	<table><caption>Yearwise Return (Financial Yr Apr-Mar)</caption><thead><tr><th>Year</th><th>ABSL FRF - LTP - RP - Growth - RP\$</th><th>ABSL FRF - LTP - Direct Plan - DP@</th><th>CRISIL Liquid Fund Index</th></tr></thead><tbody><tr><td>2017-18</td><td>6.96%</td><td>7.24%</td><td>6.79%</td></tr><tr><td>2016-17</td><td>9.22%</td><td>9.47%</td><td>7.11%</td></tr><tr><td>2015-16</td><td>8.63%</td><td>8.90%</td><td>8.03%</td></tr><tr><td>2014-15</td><td>9.35%</td><td>9.62%</td><td>8.95%</td></tr><tr><td>2013-14</td><td>10.00%</td><td>10.20%</td><td>9.54%</td></tr></tbody></table>					Year	ABSL FRF - LTP - RP - Growth - RP\$	ABSL FRF - LTP - Direct Plan - DP@	CRISIL Liquid Fund Index	2017-18	6.96%	7.24%	6.79%	2016-17	9.22%	9.47%	7.11%	2015-16	8.63%	8.90%	8.03%	2014-15	9.35%	9.62%	8.95%	2013-14	10.00%	10.20%	9.54%														
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Expenses of the Scheme: (i) Load Structure	<b>Entry Load:</b> Nil <b>Exit Load:</b> For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days: Nil Refer page 69 for further details				<b>Entry Load:</b> Nil <b>Exit Load:</b> Nil Refer page 69 for further details																																																					
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year ended March 31, 2018: 1.75% (Reg) 0.75% (Dir) Refer page 69 for further details				Actual (unaudited) expenses for the financial year ended March 31, 2018: 0.39% (Reg) 0.17% (Dir) 0.39% (Ret) Refer page 69 for further details																																																					
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 75 for further details																																																									

Name(s) of the Scheme(s)	Aditya Birla Sun Life Banking & PSU Debt Fund (Formerly known as Aditya Birla Sun Life Treasury Optimizer Plan)	Aditya Birla Sun Life Dynamic Bond Fund																									
Type of Scheme	An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds	An open ended dynamic debt scheme investing across duration																									
Investment Objective	To generate reasonable returns by primarily investing in debt and money market securities that are issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) in India	The investment objective of the scheme is to generate optimal returns with high liquidity through active management of the portfolio by investing in Debt and Money Market Instruments.																									
Inception Date	April 19, 2002	September 27, 2004																									
No. of Folios & AUM (As on June 30, 2018)	Folios: 16,025 AUM in Crs: ₹ 5,505.42	Folios: 58,880 AUM in Crs: ₹ 6,502.02																									
Asset Allocation Pattern of the Scheme	<div>Under normal circumstances, the asset allocation pattern shall be as under: (% of net asset)</div> <table><tr><th>Instruments</th><th>Asset Allocation</th><th>Risk profile</th></tr><tr><td>Debt * and Money Market Instruments, issued by Scheduled Commercial Banks, Public Sector Undertakings (PSUs) &amp; Public Financial Institutions (PFIs) and Municipal Bonds</td><td>80% -100%</td><td>Medium to High</td></tr><tr><td>Debt* (including government securities) and Money Market Instruments issued by entities other than the above @^</td><td>0 – 20%</td><td>Low to Medium</td></tr></table> <div>*Including investments in securitized debt up to 50% of the net assets except foreign securitized debt. @The non- banking, non PSU part of the portfolio will have exposure to companies from the private sector. ^The scheme will invest in State Development Loans and UDAY Bonds issued by PSU &amp; PFI as mentioned below. Public sector entities/undertakings to include those entities,:<ul style="list-style-type: none"><li>in which the Government of India / a State Government has atleast 51% shareholding.</li><li>notified / qualifies as public sector entities, in accordance with norms / notified by Government of India / a State Government</li><li>the debt of which is guaranteed by Government of India / a State Government.</li></ul>Public Financial Institution” means- (i) the Life Insurance Corporation of India, established under section 3 of the Life Insurance Corporation Act, 1956; (ii) the Infrastructure Development Finance Company Limited, referred to in clause (vi) of sub-section (1) of section 4A of the Companies Act, 1956 so repealed under section 465 of this Act; (iii) specified company referred to in the Unit Trust of India (Transfer of Undertaking and Repeal) Act, 2002; (iv) institutions notified by the Central Government under sub-section (2) of section 4A of the Companies Act, 1956 so repealed under section 465 of this Act; (v) such other institution as may be notified by the Central Government in consultation with the Reserve Bank of India: <b>Provided</b> that no institution shall be so notified unless - (A) it has been established or constituted by or under any Central or State Act; or (B) not less than fifty-one per cent of the paid-up share capital is held or controlled by the Central Government or by any State Government or Governments or partly by the Central Government and partly by one or more State Governments; Banks will include all scheduled commercial banks which are regulated by Reserve Bank of India. The scheme may use fixed income derivative upto 50% of the net assets, for the purpose of hedging and portfolio rebalancing or to undertake any other strategy as permitted under SEBI (MF) Regulations from time to time The scheme shall participate in repo transactions The gross exposure to repo transactions in corporate debt securities shall not be more than 10 % of the net assets. In terms of provisions of SEBI circular no. CIR / IMD / DF / 19 / 2011 dated November 11, 2011 read with SEBI circular no. CIR / IMD / DF / 23 / 2012 dated November 15, 2012, Repo in Corporate debt securities shall be in accordance with guidelines as prescribed by the Board of Directors of the Aditya Birla Sun Life AMC Limited and Aditya Birla Sun Life Trustee Private Limited, subject to directions issued by RBI and SEBI from time to time. The cumulative gross exposure in debt and money market instruments and derivative positions shall not exceed 100% of the net assets of the scheme. The scheme shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of six months. The scheme shall not invest in Foreign Securities and Credit Default Swaps. The scheme shall not engage in short selling and securities lending activities.</div>	Instruments	Asset Allocation	Risk profile	Debt * and Money Market Instruments, issued by Scheduled Commercial Banks, Public Sector Undertakings (PSUs) & Public Financial Institutions (PFIs) and Municipal Bonds	80% -100%	Medium to High	Debt* (including government securities) and Money Market Instruments issued by entities other than the above @^	0 – 20%	Low to Medium	<div>Under normal circumstances, the asset allocation of the Scheme will be as follows: (% of net asset)</div> <table><tr><th>Instrument</th><th>Asset Allocation Range</th><th>Normal Allocation*</th><th>Risk Profile of the Instrument</th></tr><tr><td>Government of India Securities</td><td>0% to 100%</td><td>50% to 65%</td><td>Sovereign</td></tr><tr><td>Corporate Bonds</td><td>0% to 100%</td><td>25% to 35%</td><td>Low to Medium</td></tr><tr><td>Cash/liquid Instruments including Money Market Instruments &amp; Short Term Debt Papers**</td><td>0% to 100%</td><td>0 to 25%</td><td>Low</td></tr></table> <div>*Since the intention of the Fund is to dynamically manage the asset allocation the percentages would change depending on view on interest rates as well as the level of corporate spreads prevailing at that point in time and also availability of different assets at different point of time. ** The short-term debt papers would have a maturity upto 1 year.<ul style="list-style-type: none"><li>The investments in securitised debt papers will normally not exceed 50% of the net assets of the Scheme.</li><li>Pending deployment of funds of the scheme in securities in terms of the investment objectives of the scheme, the AMC may invest the funds of the scheme in short term deposits of scheduled commercial banks as per the guidelines given in SEBI circular dated April 16, 2007 and such other modifications as may be carried out by SEBI from time to time.</li><li>The scheme may also invest upto 50% of the net assets of the scheme in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.</li><li>The scheme may also invest a part of its net assets (not exceeding 50% of its net assets) in overseas markets in bonds and Mutual Funds and such other debt instruments as may be allowed under SEBI Regulations and RBI Regulations, from time to time.</li></ul><b>Risk Control</b> Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC. The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by RBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest. It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the service providers for daily change in weights in the respective indices as well as closely monitor daily inflows and outflows to and from the Fund. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.</div>	Instrument	Asset Allocation Range	Normal Allocation*	Risk Profile of the Instrument	Government of India Securities	0% to 100%	50% to 65%	Sovereign	Corporate Bonds	0% to 100%	25% to 35%	Low to Medium	Cash/liquid Instruments including Money Market Instruments & Short Term Debt Papers**	0% to 100%	0 to 25%	Low
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Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 71 & for Risk Control measure please refer Page No. 73.																										
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 70.																										
Plans/Options	<div>Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the Scheme will have the following Options: (i) Monthly Dividend Option ^ (Payout &amp; Reinvestment) (ii) Quarterly Dividend Option (Payout &amp; Reinvestment) (iii) Dividend Option (Payout &amp; Reinvestment) (iv) Growth Option ^ Last Friday of each month <b>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 67.</b></div>	<div>Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the Scheme will have the following Options: (1) Dividend Option (Payout, Reinvestment &amp; Sweep Facility) (2) Monthly Dividend Sweep Option (3) Monthly Dividend Option^ (Payout, Reinvestment &amp; Sweep Facility) (4) Quarterly Dividend Option (Payout, Reinvestment &amp; Sweep Facility) (5) Growth Option ^ Frequency – Last Friday of the month <b>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 67.</b></div>																									

Name(s) of the Scheme(s)	Aditya Birla Sun Life Banking & PSU Debt Fund (Formerly known as Aditya Birla Sun Life Treasury Optimizer Plan)			Aditya Birla Sun Life Dynamic Bond Fund						
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	Default Option: Monthly Dividend Reinvestment Option. In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Monthly Dividend Reinvestment Option and processed accordingly. For details on Default Plan please refer Page No. 68.			Default Option: Quarterly Dividend Option / Dividend Reinvestment. In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Quarterly Dividend Option and processed accordingly. For valid application received under Dividend Option without indicating choice between Payout and Reinvestment facility, the same shall be considered as Quarterly Dividend (Reinvestment facility) and processed accordingly. For details on Default Plan please refer Page No. 68.						
Minimum Application Amount/ Number of Units	Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.			Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.						
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Aditya Birla Sun Life Mutual Fund.									
Benchmark Index	CRISIL Short Term Bond Fund Index The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.			CRISIL Short Term Bond Fund Index The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.						
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend payout and dividend distribution tax, if any.									
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager	Managing Since	Tenure	Fund Manager	Managing Since	Tenure				
	Mr. Kaustubh Gupta	September 29, 2009	8.51 years	Mr. Maneesh Dangi	September 12, 2007	10.56 years				
	Mr. Maneesh Dangi	April 01, 2017	1.00 year	Mr. Pranay Sinha	April 01, 2017	1.00 year				
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited			Aditya Birla Sun Life Trustee Private Limited						
Performance of the Scheme (s)	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.			I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.						
	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
	Aditya Birla Sun Life Banking & PSU Debt Fund - Regular Plan (Inception - April 24, 2008)	4.41	8.20	9.14	8.53	Aditya Birla Sun Life Dynamic Bond Fund - Retail Plan (Inception - September 27, 2004)	-0.71	6.70	7.82	8.28
	CRISIL Short-Term Bond Fund Index	4.64	7.48	8.14	7.94	CRISIL Short-Term Bond Fund Index	4.64	7.48	8.14	7.40
	Aditya Birla Sun Life Banking & PSU Debt Fund - Direct Plan (Inception - January 01, 2013)	4.71	8.53	9.44	9.44	Aditya Birla Sun Life Dynamic Bond Fund - Direct Plan (Inception - January 01, 2013)	-0.22	7.37	8.42	8.74
	CRISIL Short-Term Bond Fund Index	4.64	7.48	8.14	8.25	CRISIL Short-Term Bond Fund Index	4.64	7.48	8.14	8.25
	Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any			Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any						
	II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)			II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)						
										
	Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.			Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.						
Expenses of the Scheme: (i) Load Structure	Entry Load: Nil Exit Load: Nil Refer page 69 for further details			Entry Load: Nil Exit Load: In respect of each purchase/ switch-in of Units, upto 15% of the units may be redeemed /switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 90 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. Refer page 69 for further details						
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year ended March 31, 2018: 0.64% (Reg) 0.34% (Dir) 0.64% (Ret) Refer page 69 for further details			Actual (unaudited) expenses for the financial year ended March 31, 2018: 1.63% (Reg) 1.13% (Dir) Refer page 69 for further details						
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 75 for further details									



Name(s) of the Scheme(s)	Aditya Birla Sun Life Savings Fund	Aditya Birla Sun Life Corporate Bond Fund (Formerly known as Aditya Birla Sun Life Short Term Fund)																					
Type of Scheme	An open ended ultra-short term debt scheme investing in instruments such that Macaulay duration of the portfolio is between 3 months and 6 months.	An open ended hybrid scheme investing predominantly in equity and equity related instruments																					
Investment Objective	The primary objective to generate regular income through investments in debt and money market instruments. Income may be generated through the receipt of coupon payments or the purchase and sale of securities in the underlying portfolio. The scheme will under normal market conditions, invest its net assets in fixed income securities, money market instruments, cash and cash equivalents	The primary investment objective of the Scheme is to generate regular income through investments in debt & money market instruments in order to make regular dividend payments to unitholders & secondary objective is growth of capital.																					
Inception Date	November 27, 2001	March 03, 1997																					
No. of Folios & AUM (As on June 30, 2018)	Folios: 40,715 AUM in Crs: ₹ 17,764.05	Folios: 30,047 AUM in Crs: ₹ 15,650.40																					
Asset Allocation Pattern of the Scheme	<p>The corpus will be invested in financial instruments like debt &amp; money market instruments including derivatives and other investments permitted by the regulations from time to time, with the objective of income generation.</p> <p>Under normal circumstances, the asset allocation shall be as follows:</p> <table> <tr> <th colspan="3">(% of net asset)</th></tr> <tr> <th>Instruments</th><th>Asset Allocation</th><th>Risk Profile</th></tr> <tr> <td>Debt and Money Market Instruments</td><td>Upto 100%</td><td>Low to Medium</td></tr> </table> <p>If the scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not, normally, exceed 50% of the corpus of the Scheme.</p> <p>The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.</p> <p>Under normal circumstances each scheme shall not have an exposure of more than 15% of its net assets in foreign securities. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time.</p>	(% of net asset)			Instruments	Asset Allocation	Risk Profile	Debt and Money Market Instruments	Upto 100%	Low to Medium	<p>Under normal circumstances, the asset allocation pattern shall be as under:</p> <table> <tr> <th colspan="3">(% of net asset)</th></tr> <tr> <th>Instruments</th><th>Risk Profile</th><th>Asset Allocation</th></tr> <tr> <td>Corporate Bonds</td><td>Medium to High</td><td>80% -100%</td></tr> <tr> <td>Government Securities &amp; Money Market Instruments</td><td>Low to Medium</td><td>0 – 20%</td></tr> </table> <p>80% of total assets shall be invested only in AA+ and above rated Corporate bonds</p> <p>The Fund Manager will review the portfolio for adherence with the above asset allocation pattern and rebalance the same within 30 days to conform to the above limits. Investment objectives of the Scheme are proposed to be achieved by investing, under normal market conditions, 100% of the corpus in a diversified portfolio of debt (fixed income) and money market securities. The Scheme retains the flexibility to invest across all of the various securities and other instruments in the debt and money markets. From time to time it is possible that the portfolio may hold cash.</p> <p>Investment policies of the Scheme comply with the rules, regulations and guidelines laid out in the SEBI Regulations 1996, specifically the Seventh Schedule. All of the Scheme's assets will be invested in transferable securities. The corpus of the Scheme shall not in any manner be used in option trading, short selling or carry forward transactions as stipulated in SEBI Regulations and amended from time to time.</p> <p>All the investments by the Mutual Fund under the scheme shall be guided by investment restrictions as specified in SEBI (Mutual Funds) Regulations, 1996 from time to time.</p> <p>Investments in unrated securities will be made with the prior approval of the Boards of Directors of the Trustee Company and the Asset Management Company or a committee thereof.</p> <p>The Scheme reserves the right to invest in newer investment products including foreign debt (i.e. offshore investments) subject to approval of the Trustee Company and in compliance with the applicable SEBI Regulations.</p> <p>Under normal circumstances the scheme shall not have an exposure of more than 25% of its net assets in foreign debt securities subject to overall cap as specified by SEBI.</p> <p>The scheme may invest into securitised debt upto 50% of net assets</p> <p>The portfolios are expected to generate returns by prudently investing in sectors and issues in the debt and money markets, which provide consistently superior yields at low levels of risk.</p> <p>The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations. Due consideration will be given to the liquidity of the Scheme's investments keeping in mind that the Scheme is open-ended. Liquidity will be provided through investment allocation, staggering maturities and investing in structured securities. Liquidity will also be managed by opportunistically investing in the call money market when call money yields are attractive relative to other money market yields and by laddering coupon payments and maturities within the Scheme's investments. Additional liquidity will also be provided through borrowing to meet redemptions in accordance with the SEBI Regulations.</p> <p>Investments may be made in listed or unlisted instruments. Securities may be listed on any of the recognised Indian stock exchanges including the National Stock Exchange and the Over the Counter Exchange of India. Investments may be made as secondary market purchases, initial public offers, private placements, negotiated investments, rights offers, etc. The Scheme may enter into securities lending as allowed under the SEBI Regulations.</p> <p>Notwithstanding the foregoing investment policies for the scheme, for temporary defensive purposes (e.g., during periods in which the Asset Management Company believes changes in the securities market or economic or other conditions warrant), the scheme may invest in Indian Government T-Bills and hold cash or cash equivalents and other money market instruments. The Trustee of the Mutual Fund may from time to time alter these limitations in conformity with the SEBI (MF) Regulations, 1996 and other guidelines or notifications that may be issued by SEBI.</p>	(% of net asset)			Instruments	Risk Profile	Asset Allocation	Corporate Bonds	Medium to High	80% -100%	Government Securities & Money Market Instruments	Low to Medium	0 – 20%
(% of net asset)																							
Instruments	Asset Allocation	Risk Profile																					
Debt and Money Market Instruments	Upto 100%	Low to Medium																					
(% of net asset)																							
Instruments	Risk Profile	Asset Allocation																					
Corporate Bonds	Medium to High	80% -100%																					
Government Securities & Money Market Instruments	Low to Medium	0 – 20%																					
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 71 & for Risk Control measure please refer Page No. 73.																						
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 70.																						
Plans/Options	<p>Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the Scheme will have the following Options:</p> <p>(i) Daily Dividend Option (Reinvestment)</p> <p>(ii) Weekly Dividend Option ^ (Payout and Reinvestment)</p> <p>(iii) Growth Option</p> <p>^ Friday of each week</p> <p><b>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 67.</b></p>	<p>Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the Scheme will have the following Options:</p> <p>(i) Monthly Dividend Option^ (Payout &amp; Reinvestment)</p> <p>(ii) Dividend Option (Payout &amp; Reinvestment)</p> <p>(iii) Growth Option</p> <p>^15 of each month</p> <p><b>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 67.</b></p>																					

Name(s) of the Scheme(s)	Aditya Birla Sun Life Savings Fund				Aditya Birla Sun Life Corporate Bond Fund (Formerly known as Aditya Birla Sun Life Short Term Fund)							
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	Default Option: Daily Dividend Option (Reinvestment). In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly. For details on Default Plan please refer Page No. 68.				Default Option: Dividend Reinvestment Option. In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly. For details on Default Plan please refer Page No. 68.							
Minimum Application Amount/ Number of Units	Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.				Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.							
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Aditya Birla Sun Life Mutual Fund.											
Benchmark Index	CRISIL Short Term Bond Fund Index The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.				CRISIL Short Term Bond Fund Index The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.							
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend payout and dividend distribution tax, if any.											
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager		Managing Since		Tenure		Fund Manager		Managing Since		Tenure	
	Mr. Kaustubh Gupta		July 15, 2011		6.72 years		Mr. Maneesh Dangi		April 01, 2017		1.00 year	
	Ms. Sunaina da Cunha		June 20, 2014		3.78 years		Mr. Kaustubh Gupta		April 01, 2017		1.00 year	
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited				Aditya Birla Sun Life Trustee Private Limited							
Performance of the Scheme (s)	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.				I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.							
	Returns		Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Returns		Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
	Aditya Birla Sun Life Savings Fund (Inception - November 27, 2001)		6.66	8.03	8.64	7.74	Aditya Birla Sun Life Corporate Bond Fund (Inception - March 03, 1997)		5.05	7.88	8.46	9.31
	CRISIL Short-Term Bond Fund Index		4.64	7.48	8.14		CRISIL Short-Term Bond Fund Index		4.64	7.48	8.14	
	Aditya Birla Sun Life Savings Fund - Direct Plan (Inception - January 01, 2013)		6.79	8.17	8.76	8.82	Aditya Birla Sun Life Corporate Bond Fund - Direct Plan (Inception - January 01, 2013)		5.18	8.00	8.57	8.69
	CRISIL Short-Term Bond Fund Index		4.64	7.48	8.14	8.25	CRISIL Short-Term Bond Fund Index		4.64	7.48	8.14	8.25
	Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any				Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any							
	II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)				II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)							
												
	Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.				Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.							
Expenses of the Scheme: (i) Load Structure	Entry Load: Nil Exit Load: Nil Refer page 69 for further details				Entry Load: Nil Exit Load: Nil Refer page 69 for further details							
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year ended March 31, 2018: 0.35% (Reg) 0.23% (Dir) Refer page 69 for further details				Actual (unaudited) expenses for the financial year ended March 31, 2018: 0.38% (Reg) 0.26% (Dir) Refer page 69 for further details							
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 75 for further details											



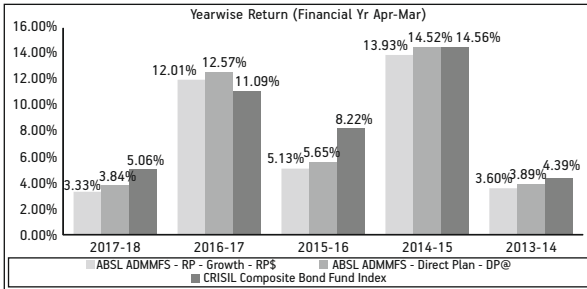
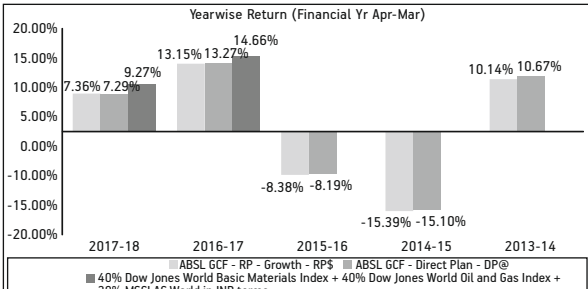
Name(s) of the Scheme(s)	Aditya Birla Sun Life Gold Fund	Aditya Birla Sun Life Asset Allocator Multi Manager FOF Scheme																																							
Type of Scheme	An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF	An open ended fund of funds scheme investing predominantly in equity funds, debt funds & liquid funds.																																							
Investment Objective	The investment objective of the scheme is to provide returns that tracks returns provided by Aditya Birla Sun Life Gold ETF (ABSL Gold ETF).The Scheme does not guarantee/indicate any returns. There can be no assurance that the Scheme’ objectives will be achieved.	The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity and debt funds accessed through the diversified investment styles of underlying schemes selected in accordance with the ABSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.																																							
Inception Date	March 20, 2012	August 17, 2006																																							
No. of Folios & AUM (As on June 30, 2018)	Folios: 11,318 AUM in Crs: ₹ 54.73	Folios: 459 AUM in Crs: ₹ 6.95																																							
Asset Allocation Pattern of the Scheme	<div>Under normal circumstances, the asset allocation of the Scheme will be as follows:</div> <table><tr><td></td><td colspan="3">(% of net asset)</td></tr><tr><td>Instrument</td><td>Risk Profile</td><td colspan="2">Indicative Allocation (% of total Assets)</td></tr><tr><td></td><td></td><td>Minimum</td><td>Maximum</td></tr><tr><td>Units of Aditya Birla Sun Life Gold ETF</td><td>Medium to high</td><td>95%</td><td>100%</td></tr><tr><td>Debt and Money Market Instruments* (Including Cash Equivalent)</td><td>Low to medium</td><td>0%</td><td>5%</td></tr></table> <div>*Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, CBLOs and any other like instruments as specified by the Reserve Bank of India from time to time.</div> <div>A small portion of the net assets will be invested in Debt and money market instruments as permitted by SEBI / RBI including call money market or Collateralised Borrowing &amp; Lending Obligations (CBLO) or reverse repo or in an alternative investment as may be provided by RBI, to meet the liquidity requirements of the scheme.</div> <div>Pending deployment of the corpus of the Scheme in terms of investment objective, the Fund may invest the corpus of the Scheme in short term deposits in accordance with the guidelines issued by SEBI.</div> <div>The scheme does not intend to invest in Securitised debt instruments, Foreign Securities and/or Derivative instruments.</div> <div>The scheme shall not engage in securities lending.</div> <div>Change in Asset Allocation</div> <div>The above mentioned investment pattern is indicative and may change for short duration.</div> <div>Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment 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 defensive considerations. However, due to market conditions, the AMC may invest beyond the range set out above.</div> <div>The Fund Manager shall endeavor to do the rebalancing of the portfolio within 30 days from the date of deviation to bring it in line with the asset allocation pattern as indicated in this SID. Further, in case the rebalancing is not done within the specified period, justification for the same shall be provided to the Investment Committee and the reason for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.</div> <div>Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations.</div>		(% of net asset)			Instrument	Risk Profile	Indicative Allocation (% of total Assets)				Minimum	Maximum	Units of Aditya Birla Sun Life Gold ETF	Medium to high	95%	100%	Debt and Money Market Instruments* (Including Cash Equivalent)	Low to medium	0%	5%	<div>Under normal circumstances, the asset allocation of the Scheme will be as follows:</div> <table><tr><td></td><td colspan="3">(% of net asset)</td></tr><tr><td>Instruments</td><td colspan="2">Indicative allocations (% of total assets)</td><td rowspan="2">Risk Profile</td></tr><tr><td></td><td>Maximum</td><td>Minimum</td></tr><tr><td>Equity Funds, Debt Funds &amp; Liquid Funds.</td><td>100</td><td>95</td><td>High</td></tr><tr><td>Money Market Securities</td><td>5</td><td>0</td><td>Low</td></tr></table> <div>The Scheme can invest in third party mutual fund schemes and / or in schemes of Aditya Birla Sun Life Mutual Fund.</div> <div>The scheme allocates investments dynamically between equity and debt/liquid/money market funds and therefore the scheme is named as “Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme”.</div> <div>The scheme invests in Money Market Securities as per the prevailing regulations from time to time, only for the purpose of liquidity requirements. These percentages are adhered to at the point of investment. The portfolio is reviewed periodically to address any deviations from the aforementioned allocations due to market changes.</div> <div>Subject to the SEBI Regulations, the asset allocation pattern indicated may change from time to time, keeping in view market conditions, market opportunities, and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the unitholders. Such changes in the asset allocation will be for short term and defensive considerations. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the SEBI Regulations.</div>		(% of net asset)			Instruments	Indicative allocations (% of total assets)		Risk Profile		Maximum	Minimum	Equity Funds, Debt Funds & Liquid Funds.	100	95	High	Money Market Securities	5	0	Low
	(% of net asset)																																								
Instrument	Risk Profile	Indicative Allocation (% of total Assets)																																							
		Minimum	Maximum																																						
Units of Aditya Birla Sun Life Gold ETF	Medium to high	95%	100%																																						
Debt and Money Market Instruments* (Including Cash Equivalent)	Low to medium	0%	5%																																						
	(% of net asset)																																								
Instruments	Indicative allocations (% of total assets)		Risk Profile																																						
	Maximum	Minimum																																							
Equity Funds, Debt Funds & Liquid Funds.	100	95	High																																						
Money Market Securities	5	0	Low																																						
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 71 & for Risk Control measure please refer Page No. 73.																																								
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 70.																																								
Plans/Options	<div>Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</div> <div>Each of the above (Regular and Direct) Plan under the Scheme will have the following Options:</div> <div>(1) Growth Option and</div> <div>(2) Dividend Option with Payout and Reinvestment facility.</div> <div><b>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 67.</b></div>	<div>Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</div> <div>Each of the above (Regular and Direct) Plan under the Scheme will have the following Options:</div> <div>(1) Growth Option and</div> <div>(2) Dividend Option with Payout and Reinvestment facility.</div> <div><b>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 67.</b></div>																																							
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Name(s) of the Scheme(s)	Aditya Birla Sun Life Gold Fund			Aditya Birla Sun Life Asset Allocator Multi Manager FOF Scheme																																																																																															
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		ABSL GF	Underlying Scheme(s)		ABSL AAMM	Underlying Scheme(s)																																																																																													
	Regular Plan	0.50%	1.02%		Regular Plan	0.75%																																																																																													
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Name(s) of the Scheme(s)	Aditya Birla Sun Life Active Debt Multi Manager FOF Scheme	Aditya Birla Sun Global Commodities Fund																												
Type of Scheme	An open ended fund of funds scheme investing in dynamically managed portfolio of Debt Funds.	An open ended fund of funds scheme investing primarily in units of global mutual funds which invest in commodity related securities.																												
Investment Objective	The primary objective of the Scheme is to generate returns from a portfolio of pure debt oriented funds accessed through the diverse investment styles of underlying scheme selected in accordance with the ABSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.	The primary objective of the Scheme is to achieve long-term capital growth by investing primarily in units of global mutual funds which invest in commodity related securities.																												
Inception Date	December 29, 2006	September 17, 2008																												
No. of Folios & AUM (As on June 30, 2018)	Folios: 318 AUM in Crs: ₹ 22.40	Folios: 710 AUM in Crs: ₹ 3.34																												
Asset Allocation Pattern of the Scheme	<div>Under normal circumstances, the asset allocation is as follows:</div> <div>(% of net asset)</div> <table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Maximum</th><th>Minimum</th></tr><tr><td>Debt Funds &amp; Liquid Funds</td><td>100</td><td>95</td><td>Low to Medium</td></tr><tr><td>Money market Securities</td><td>5</td><td>0</td><td>Low</td></tr></table> <div>The Scheme can invest in third party mutual fund scheme and / or in scheme of Aditya Birla Sun Life Mutual Fund.</div> <div>The scheme will invest in Money Market Securities as per the prevailing regulations from time to time, only for the purpose of liquidity requirements. These percentages are adhered to at the point of investment. The portfolio is reviewed periodically to address any deviations from the aforementioned allocations due to market changes.</div> <div>Subject to the SEBI Regulations, the asset allocation pattern indicated may change from time to time, keeping in view market conditions, market opportunities, and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the unitholders. Such changes in the asset allocation will be for short term and defensive considerations. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the SEBI Regulations.</div>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Maximum	Minimum	Debt Funds & Liquid Funds	100	95	Low to Medium	Money market Securities	5	0	Low	<div>Under normal circumstances, the asset allocation is as follows:</div> <div>(% of net asset)</div> <table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Maximum</th><th>Minimum</th></tr><tr><td>Global mutual funds which invest in commodity related securities.</td><td>100</td><td>95</td><td>High</td></tr><tr><td>Money Market Securities</td><td>5</td><td>0</td><td>Low</td></tr></table> <div>The corpus of the Scheme will be invested into in units of global mutual funds which invest in commodity related securities. Whilst our overall intention is to create a FoF Scheme which seeks to outperform the customized benchmark for the Scheme i.e. 40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms, over rolling 12 months periods, the individual funds selected may not have the same benchmark as our product. An example of this is possible selection of a Global Mining or Global Resources Fund which also invests purely in commodities related securities, but which may have a more restricted benchmark. This may be appropriate from time to time to our overall strategy to create a FoF Scheme which is able to fulfill its objective.</div> <div>At all times, total exposure of the FOFs/Feeders in Indian equity through underlying fund(s) shall not exceed 15% of the AUM of the concerned Indian scheme. In case such limit is breached, the same shall be rebalanced within a period of three months. In case the exposure in excess of 15% is not rebalanced within a period of three months, the concerned FOF/feeder shall wind up the scheme and provide an exit to investors at the prevailing NAV.</div> <div>As a measure towards rebalancing the excess exposure, the scheme may redeem its part or entire investments from the existing underlying Fund and invest in other similar funds which match the mandate of the Scheme*.</div> <div>*Other fund similar in terms of Investment objective, Investment Strategy and Attributes would qualify as a similar fund which matches the mandate of the scheme.</div> <div>Foreign Exchange Risk-To manage risks associated with foreign currency and interest rate exposure, the Mutual Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI/RBI from time to time.</div>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Maximum	Minimum	Global mutual funds which invest in commodity related securities.	100	95	High	Money Market Securities	5	0	Low
Instruments	Indicative allocations (% of total assets)		Risk Profile																											
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Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	<div><b>Default Option/ Sub-Option:</b> Growth and Dividend (Payout &amp; Reinvestment)</div> <div>In case of valid application received without indicating choice between Growth and Dividend Option, the same shall be considered as Growth Option and processed accordingly. For valid application received without indicating choice between Payout and Reinvestment Facility under Dividend Option, the same shall be considered as Reinvestment Facility and processed accordingly.</div> <div>For details on Default Plan please refer Page No. 68.</div>	<div><b>Default Option/ Sub-Option:</b>Dividend Option/ Reinvestment Facility</div> <div>In case of valid application received without indicating choice between Growth and Dividend Option, the same shall be considered as Growth Option and processed accordingly. For valid application received without indicating choice between Payout and Reinvestment Facility under Dividend Option, the same shall be considered as Reinvestment Facility and processed accordingly.</div> <div>For details on Default Plan please refer Page No. 68.</div>																												
Minimum Application Amount/ Number of Units	<div><b>Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter</div> <div><b>Additional Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter</div> <div><b>Repurchase</b> - In Multiples of ₹ 1/- or 0.001 units.</div>	<div><b>Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter</div> <div><b>Additional Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter</div> <div><b>Repurchase</b> - In Multiples of ₹ 1/- or 0.001 units.</div>																												
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Aditya Birla Sun Life Mutual Fund.																													
Benchmark Index	<div><b>CRISIL Composite Bond Fund Index</b></div> <div>The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.</div>	<div><b>40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms</b></div> <div>The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.</div>																												
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Name(s) of the Scheme(s)		Aditya Birla Sun Life Active Debt Multi Manager FOF Scheme			Aditya Birla Sun Global Commodities Fund						
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager		Managing Since	Tenure	Fund Manager		Managing Since	Tenure			
	Mr. Shravan Sreenivasula		December 15, 2014	3.29 years	Mr. Shravan Sreenivasula		December 15, 2014	3.29 years			
Name of the Trustee Company		Aditya Birla Sun Life Trustee Private Limited			Aditya Birla Sun Life Trustee Private Limited						
Performance of the Scheme (s)		I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.			I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.						
		Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
		Aditya Birla Sun Life Active Debt Multi-Manager FoF Scheme (Inception - December 29, 2006)	2.12	7.57	6.86	7.70	Aditya Birla Sun Life Global Commodities Fund (Inception - September 17, 2008)	17.30	4.53	2.97	3.03
		CRISIL Composite Bond Fund Index	1.29	7.60	7.65	7.36	Customised Index^	21.40	7.20	5.78	5.63
		Aditya Birla Sun Life Active Debt Multi-Manager FoF Scheme - Direct Plan (Inception - January 01, 2013)	2.63	8.11	7.37	7.95	Aditya Birla Sun Life Global Commodities Fund - Direct Plan (Inception - January 01, 2013)	17.43	4.59	3.19	0.13
		CRISIL Composite Bond Fund Index	1.29	7.60	7.65	7.98	Customised Index^	21.40	7.20	5.78	5.59
		<b>Note:</b> Past performance may or may not be sustained in future.			<b>Note:</b> Past performance may or may not be sustained in future.						
		*Absolute Returns			*Absolute Returns						
		For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any			For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any						
		II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)			II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)						
											
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Expenses of the Scheme:		Entry Load: Nil			Entry Load: Nil						
(i) Load Structure		Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil Refer page 69 for further details			Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil Refer page 69 for further details						
(ii) Recurring expenses [% of daily Net assets]		Actual (unaudited) expenses for the financial year ended March 31, 2018:			Actual (unaudited) expenses for the financial year ended March 31, 2018:						
			ABSL ADMM	Underlying Scheme(s)		ABSL GCF	Underlying Scheme(s)				
		Regular Plan	1.18%	0.86%	Regular Plan	0.87%	1.50%				
		Direct plan	0.68%	0.86%	Direct plan	0.76%	1.50%				
		Refer page 69 for further details			Refer page 69 for further details						
Scheme Portfolio Holdings & Portfolio Turnover Ratio		Refer page 75 for further details									

Name(s) of the Scheme(s)	Aditya Birla Sun Life Global Real Estate Fund	Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan																																								
Type of Scheme	An open ended fund of funds scheme investing predominantly in Global mutual funds that invest in real estate securities.	An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Funds).																																								
Investment Objective	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in Global mutual funds that invest in real estate securities . The Scheme may also invest a certain portion of its corpus in Money Market Instruments / liquid funds / money market mutual funds, in order to meet liquidity requirements from time to time. There can be no assurance that the investment objective of the Scheme will be realized.	The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity and debt funds accessed through the diversified investment styles of underlying Scheme selected in accordance with the ABSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.																																								
Inception Date	December 31, 2007	May 09, 2011																																								
No. of Folios & AUM (As on June 30, 2018)	Folios: 3,861 AUM in Crs: ₹ 16.14	Folios: 10,230 AUM in Crs: ₹ 121.85																																								
Asset Allocation Pattern of the Scheme	<div>Under normal circumstances, the asset allocation of the Scheme will be as follows:</div> <table><thead><tr><th rowspan="3">Instrument</th><th rowspan="3">Risk Profile</th><th colspan="2">(% of net asset)</th></tr><tr><th colspan="2">Indicative Allocation (% of total Assets)</th></tr><tr><th>Minimum</th><th>Maximum</th></tr></thead><tbody><tr><td>Global mutual funds that invest in real estate securities Fund</td><td>High</td><td>95%</td><td>100%</td></tr><tr><td>Money Market Instruments/liquid funds/ money market mutual funds</td><td>Low to Medium</td><td>0%</td><td>5%</td></tr></tbody></table> <div>The Scheme intends to predominantly invest in Global mutual funds that invest in real estate securities Fund, Under normal market conditions, Global mutual funds that invest in real estate securities Fund invests in a diversified portfolio of equities and/or other transferable securities (warrants on transferable securities – up to a maximum of 10% of the Sub-Fund’s net assets – and convertible bonds) issued by companies established, listed or traded in any country worldwide and operating in the real estate sector. The Investment Manager will select companies whose main revenue or activity is linked to property, real estate management and/or development.</div> <div>The Sub-Fund may also invest, on an ancillary basis, in other transferable securities (including warrants or transferable securities up to 10% of the Sub-Fund’s net assets), money market instruments, units of UCITS and other UCIs and deposits as described in Part III of the prospectus. However, Investments in UCITS and UCIs may not exceed a total of 10% of the net assets. Where the Sub-Fund invests in warrants on transferable securities, note that the Net Asset Value may fluctuate more than if the Sub-Fund were invested in the underlying assets.</div> <div>All risks associated with such scheme, including performance of their underlying equity portfolio, derivative instruments, off-shore investments etc., will therefore be applicable in the case of the Scheme.</div> <div>In selecting investments, the Manager uses a rigorous portfolio construction process divided into two stages.</div> <div>(1) Firstly, the Manager selects the sectors and regions in which to invest and determines the degree of representation of these sectors and regions by systematically assessing trends and conditions in the public and private real estate markets.</div> <div>(2) Secondly, the Manager uses an assessment process developed by ING to identify investments which currently generate higher income and have higher growth potential than their peers. This assessment process examines various factors:</div> <div><div>a. value and property;</div><div>b. capital structure and</div><div>c. management and strategy.</div></div> <div>At all times, total exposure of the FOFs/Feeders in Indian equity through underlying fund(s) shall not exceed 15% of the AUM of the concerned Indian scheme. In case such limit is breached, the same shall be rebalanced within a period of three months. In case the exposure in excess of 15% is not rebalanced within a period of three months, the concerned FOF/feeder shall wind up the scheme and provide an exit to investors at the prevailing NAV.</div> <div>As a measure towards rebalancing the excess exposure, the scheme may redeem its part or entire investments from the existing underlying Fund and invest in other similar funds which match the mandate of the Scheme*.</div> <div>*Other similar overseas funds means funds similar in terms of Investment objective, Investment Strategy and</div> <div>Attributes which matches the mandate of the scheme.</div>	Instrument	Risk Profile	(% of net asset)		Indicative Allocation (% of total Assets)		Minimum	Maximum	Global mutual funds that invest in real estate securities Fund	High	95%	100%	Money Market Instruments/liquid funds/ money market mutual funds	Low to Medium	0%	5%	<div>Under normal circumstances, the asset allocation of the Scheme will be as follows:</div> <table><thead><tr><th rowspan="3">Instrument</th><th rowspan="3">Risk Profile</th><th colspan="2">(% of net asset)</th></tr><tr><th colspan="2">Indicative Allocation (% of total Assets)</th></tr><tr><th>Minimum</th><th>Maximum</th></tr></thead><tbody><tr><td>Equity Funds</td><td>75</td><td>65</td><td>High</td></tr><tr><td>Debt funds &amp; Liquid funds</td><td>35</td><td>25</td><td>Medium to High</td></tr><tr><td>Money Market Securities</td><td>5</td><td>0</td><td>Low</td></tr><tr><td>Gold Exchange Traded Funds</td><td>10</td><td>0</td><td>Low</td></tr></tbody></table> <div>The Plan under the Scheme can invest in third party mutual fund Scheme and/ or Scheme of Aditya Birla Sun Life Mutual Fund.</div> <div>Minimum Investment in the underline fund will be 95% of total assets.</div> <div>Plans under the Scheme can invest in third party mutual fund Scheme and / or Scheme of Aditya Birla Sun Life Mutual Fund.</div>	Instrument	Risk Profile	(% of net asset)		Indicative Allocation (% of total Assets)		Minimum	Maximum	Equity Funds	75	65	High	Debt funds & Liquid funds	35	25	Medium to High	Money Market Securities	5	0	Low	Gold Exchange Traded Funds	10	0	Low
Instrument	Risk Profile			(% of net asset)																																						
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Gold Exchange Traded Funds	10	0	Low																																							
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 71 & for Risk Control measure please refer Page No. 73.																																									
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 70.																																									
Plans/Options	<div>Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</div> <div>Each of the above (Regular and Direct) Plan under the Scheme will have the following Options:</div> <div><div>(1) Growth Option and</div><div>(2) Dividend Option with Payout and Reinvestment facility.</div></div> <div><b>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 67.</b></div>	<div>Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</div> <div>Each of the above (Regular and Direct) Plan under the Scheme will have the following Options:</div> <div><div>(1) Dividend Option (Payout &amp; Reinvestment Facility)</div><div>(2) Growth Option</div></div> <div><b>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 67.</b></div>																																								
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	<div><b>Default Option/ Sub-Option:</b> Dividend Option / Reinvestment Facility</div> <div>In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Dividend Option with Reinvestment facility and processed accordingly.</div> <div>For details on Default Plan please refer Page No. 68.</div>	<div><b>Default Option/ Sub-Option:</b> Dividend Option / Reinvestment Facility.</div> <div>In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Dividend Option with Reinvestment facility and processed accordingly.</div> <div>For details on Default Plan please refer Page No. 68.</div>																																								
Minimum Application Amount/ Number of Units	<div><b>Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter</div> <div><b>Additional Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter</div> <div><b>Repurchase</b> - In Multiples of ₹ 1/- or 0.001 units.</div>	<div><b>Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter</div> <div><b>Additional Purchase (Incl. Switch-in)</b> - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter</div> <div><b>Repurchase</b> - In Multiples of ₹ 1/- or 0.001 units.</div>																																								

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Name(s) of the Scheme(s)	Aditya Birla Sun Life Global Real Estate Fund			Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan																																																																																															
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Aditya Birla Sun Life Mutual Fund.																																																																																																		
Benchmark Index	10/40 GPR 250 Global (Net) Index The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.			CRISIL Hybrid 35+65 - Aggressive Index The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.																																																																																															
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend payout and dividend distribution tax, if any.																																																																																																		
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager	Managing Since	Tenure	Fund Manager	Managing Since	Tenure																																																																																													
	Mr. Shravan Sreenivasula	December 15, 2014	3.29 years	Mr. Shravan Sreenivasula	December 15, 2014	3.29 years																																																																																													
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited			Aditya Birla Sun Life Trustee Private Limited																																																																																															
Performance of the Scheme (s)	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.			I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.																																																																																															
	<table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Global Real Estate Fund - Retail Plan (Inception - December 31, 2007)</td><td>7.42</td><td>3.95</td><td>-</td><td>4.33</td></tr><tr><td>10/40 GPR 250 Global (Net) Index</td><td>10.50</td><td>8.14</td><td>-</td><td></td></tr><tr><td>Aditya Birla Sun Life Global Real Estate Fund - Direct Plan (Inception - January 01, 2013)</td><td>7.91</td><td>4.40</td><td>4.71</td><td>6.00</td></tr><tr><td>10/40 GPR 250 Global (Net) Index</td><td>10.50</td><td>8.14</td><td>8.31</td><td>9.71</td></tr></table> <p><b>Note:</b> Past performance may or may not be sustained in future. <b>*Absolute Returns</b> For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p><b>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</b></p> <table><caption>Yearwise Return (Financial Yr Apr-Mar)</caption><thead><tr><th>Financial Year</th><th>ABSL GREF - RP - Growth - RP\$</th><th>ABSL GREF - Direct Plan - DP@</th><th>10/40 GPR 250 Global (Net) Index</th></tr></thead><tbody><tr><td>2017-18</td><td>0.52%</td><td>0.97%</td><td>1.92%</td></tr><tr><td>2016-17</td><td>-7.00%</td><td>-6.57%</td><td>-1.23%</td></tr><tr><td>2015-16</td><td>2.19%</td><td>2.62%</td><td></td></tr><tr><td>2014-15</td><td>15.27%</td><td>15.84%</td><td></td></tr><tr><td>2013-14</td><td>7.26%</td><td>8.35%</td><td></td></tr></tbody></table> <p><b>Past performance may or may not be sustained in future.</b> The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Global Real Estate Fund - Retail Plan (Inception - December 31, 2007)	7.42	3.95	-	4.33	10/40 GPR 250 Global (Net) Index	10.50	8.14	-		Aditya Birla Sun Life Global Real Estate Fund - Direct Plan (Inception - January 01, 2013)	7.91	4.40	4.71	6.00	10/40 GPR 250 Global (Net) Index	10.50	8.14	8.31	9.71	Financial Year	ABSL GREF - RP - Growth - RP\$	ABSL GREF - Direct Plan - DP@	10/40 GPR 250 Global (Net) Index	2017-18	0.52%	0.97%	1.92%	2016-17	-7.00%	-6.57%	-1.23%	2015-16	2.19%	2.62%		2014-15	15.27%	15.84%		2013-14	7.26%	8.35%		<table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Financial Planning Fund FoF - Aggressive Plan (Inception - May 09, 2011)</td><td>6.42</td><td>9.84</td><td>15.34</td><td>11.52</td></tr><tr><td>CRISIL Hybrid 35+65 Aggressive Index</td><td>8.83</td><td>10.24</td><td>13.40</td><td>10.87</td></tr><tr><td>Aditya Birla Sun Life Financial Planning Fund FoF - Aggressive Plan - Direct Plan (Inception - January 01, 2013)</td><td>7.23</td><td>10.66</td><td>16.14</td><td>12.99</td></tr><tr><td>CRISIL Hybrid 35+65 Aggressive Index</td><td>8.83</td><td>10.24</td><td>13.40</td><td>11.97</td></tr></table> <p><b>Note:</b> Past performance may or may not be sustained in future. <b>*Absolute Returns</b> For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p><b>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</b></p> <table><caption>Yearwise Return (Financial Yr Apr-Mar)</caption><thead><tr><th>Financial Year</th><th>ABSL FPF - AP - RP - Growth - RP\$</th><th>ABSL FPF - AP - Direct Plan - DP@</th><th>CRISIL Hybrid 35+65 - Aggressive Index</th></tr></thead><tbody><tr><td>2017-18</td><td>9.11%</td><td>9.94%</td><td>10.21%</td></tr><tr><td>2016-17</td><td>21.30%</td><td>22.21%</td><td>15.08%</td></tr><tr><td>2015-16</td><td>-0.88%</td><td>-0.17%</td><td></td></tr><tr><td>2014-15</td><td>34.53%</td><td>35.33%</td><td></td></tr><tr><td>2013-14</td><td>14.56%</td><td>15.07%</td><td></td></tr></tbody></table> <p><b>Past performance may or may not be sustained in future.</b> The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Financial Planning Fund FoF - Aggressive Plan (Inception - May 09, 2011)	6.42	9.84	15.34	11.52	CRISIL Hybrid 35+65 Aggressive Index	8.83	10.24	13.40	10.87	Aditya Birla Sun Life Financial Planning Fund FoF - Aggressive Plan - Direct Plan (Inception - January 01, 2013)	7.23	10.66	16.14	12.99	CRISIL Hybrid 35+65 Aggressive Index	8.83	10.24	13.40	11.97	Financial Year	ABSL FPF - AP - RP - Growth - RP\$	ABSL FPF - AP - Direct Plan - DP@	CRISIL Hybrid 35+65 - Aggressive Index	2017-18	9.11%	9.94%	10.21%	2016-17	21.30%	22.21%	15.08%	2015-16	-0.88%	-0.17%		2014-15	34.53%	35.33%		2013-14	14.56%	15.07%
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Expenses of the Scheme: (i) Load Structure	Entry Load: Nil Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil Refer page 69 for further details			Entry Load: Nil Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil Refer page 69 for further details																																																																																															
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year ended March 31, 2018:			Actual (unaudited) expenses for the financial year ended March 31, 2018:																																																																																															
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Name(s) of the Scheme(s)	Aditya Birla Sun Life Financial Planning FOF - Conservative Plan			Aditya Birla Sun Life Financial Planning FOF - Prudent Plan		
Type of Scheme	An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in Liquid/Money Market Funds and Debt Funds).			An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Funds, Liquid/Money Market Funds and Debt Funds).		
Investment Objective	The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity and debt funds accessed through the diversified investment styles of underlying Scheme selected in accordance with the ABSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.			The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity and debt funds accessed through the diversified investment styles of underlying Scheme selected in accordance with the ABSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.		
Inception Date	May 09, 2011			May 09, 2011		
No. of Folios & AUM (As on June 30, 2018)	Folios: 483 AUM in Crs: ₹ 4.57			Folios: 1,585 AUM in Crs: ₹ 15.29		
Asset Allocation Pattern of the Scheme	Under normal circumstances, the asset allocation of the Scheme will be as follows:			Under normal circumstances, the asset allocation of the Scheme will be as follows:		
Investment Strategy & Risk Control						
Risk Profile of the Scheme						
Plans/Options						
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)						
Minimum Application Amount/ Number of Units						
Despatch of Repurchase (Redemption) Request						
Benchmark Index						
Dividend Policy						
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme						
Name of the Trustee Company						

Name(s) of the Scheme(s)	Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	Aditya Birla Sun Life Financial Planning FOF - Prudent Plan																																																																																																		
Performance of the Scheme (s)	<div>I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.</div> <table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Financial Planning Fund FoF - Conservative Plan (Inception - May 09, 2011)</td><td>5.63</td><td>7.30</td><td>8.98</td><td>8.24</td></tr><tr><td>CRISIL Short Term Debt Hybrid 75+25 Fund Index</td><td>3.11</td><td>7.36</td><td>9.55</td><td>8.97</td></tr><tr><td>Aditya Birla Sun Life Financial Planning Fund FoF - Conservative Plan - Direct Plan (Inception - January 01, 2013)</td><td>6.19</td><td>7.87</td><td>9.54</td><td>8.31</td></tr><tr><td>CRISIL Short Term Debt Hybrid 75+25 Fund Index</td><td>3.11</td><td>7.36</td><td>9.55</td><td>9.12</td></tr></table> <p><b>Note:</b> Past performance may or may not be sustained in future. <b>*Absolute Returns</b> For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <div>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</div> <div><table><thead><tr><th>Year</th><th>ABSL FPF - CP - RP - Growth - RP\$</th><th>ABSL FPF - CP - Direct Plan - DP@</th><th>CRISIL Short Term Debt Hybrid 75+25 Fund Index</th></tr></thead><tbody><tr><td>2017-18</td><td>6.91%</td><td>7.47%</td><td>7.43%</td></tr><tr><td>2016-17</td><td>10.55%</td><td>11.14%</td><td>9.52%</td></tr><tr><td>2015-16</td><td>3.85%</td><td>4.38%</td><td></td></tr><tr><td>2014-15</td><td>14.91%</td><td>15.50%</td><td></td></tr><tr><td>2013-14</td><td>7.82%</td><td>8.34%</td><td></td></tr></tbody></table></div> <p>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Financial Planning Fund FoF - Conservative Plan (Inception - May 09, 2011)	5.63	7.30	8.98	8.24	CRISIL Short Term Debt Hybrid 75+25 Fund Index	3.11	7.36	9.55	8.97	Aditya Birla Sun Life Financial Planning Fund FoF - Conservative Plan - Direct Plan (Inception - January 01, 2013)	6.19	7.87	9.54	8.31	CRISIL Short Term Debt Hybrid 75+25 Fund Index	3.11	7.36	9.55	9.12	Year	ABSL FPF - CP - RP - Growth - RP\$	ABSL FPF - CP - Direct Plan - DP@	CRISIL Short Term Debt Hybrid 75+25 Fund Index	2017-18	6.91%	7.47%	7.43%	2016-17	10.55%	11.14%	9.52%	2015-16	3.85%	4.38%		2014-15	14.91%	15.50%		2013-14	7.82%	8.34%		<div>I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2018.</div> <table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Financial Planning Fund FoF - Prudent Plan (Inception - May 09, 2011)</td><td>5.85</td><td>8.19</td><td>11.38</td><td>9.54</td></tr><tr><td>CRISIL Hybrid 50+50 Moderate Index</td><td>7.10</td><td>9.70</td><td>12.13</td><td>10.34</td></tr><tr><td>Aditya Birla Sun Life Financial Planning Fund FoF - Prudent Plan - Direct Plan (Inception - January 01, 2013)</td><td>6.42</td><td>8.76</td><td>11.97</td><td>9.97</td></tr><tr><td>CRISIL Hybrid 50+50 Moderate Index</td><td>7.10</td><td>9.70</td><td>12.13</td><td>11.12</td></tr></table> <p><b>Note:</b> Past performance may or may not be sustained in future. <b>*Absolute Returns</b> For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <div>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</div> <div><table><thead><tr><th>Year</th><th>ABSL FPF - PP - RP - Growth - RP\$</th><th>ABSL FPF - PP - Direct Plan - DP@</th><th>CRISIL Hybrid 50+50 - Moderate Index</th></tr></thead><tbody><tr><td>2017-18</td><td>7.72%</td><td>8.29%</td><td>8.55%</td></tr><tr><td>2016-17</td><td>14.68%</td><td>15.29%</td><td>11.72%</td></tr><tr><td>2015-16</td><td>1.65%</td><td>2.19%</td><td></td></tr><tr><td>2014-15</td><td>22.58%</td><td>23.21%</td><td></td></tr><tr><td>2013-14</td><td>10.43%</td><td>10.85%</td><td></td></tr></tbody></table></div> <p>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Financial Planning Fund FoF - Prudent Plan (Inception - May 09, 2011)	5.85	8.19	11.38	9.54	CRISIL Hybrid 50+50 Moderate Index	7.10	9.70	12.13	10.34	Aditya Birla Sun Life Financial Planning Fund FoF - Prudent Plan - Direct Plan (Inception - January 01, 2013)	6.42	8.76	11.97	9.97	CRISIL Hybrid 50+50 Moderate Index	7.10	9.70	12.13	11.12	Year	ABSL FPF - PP - RP - Growth - RP\$	ABSL FPF - PP - Direct Plan - DP@	CRISIL Hybrid 50+50 - Moderate Index	2017-18	7.72%	8.29%	8.55%	2016-17	14.68%	15.29%	11.72%	2015-16	1.65%	2.19%		2014-15	22.58%	23.21%		2013-14	10.43%	10.85%	
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(ii) Recurring expenses [% of daily Net assets]	<p>Actual (unaudited) expenses for the financial year ended March 31, 2018:</p> <table><tr><th></th><th>ABSL FP - CP</th><th>Underlying Scheme(s)</th></tr><tr><td>Regular Plan</td><td>1.35%</td><td>0.69%</td></tr><tr><td>Direct plan</td><td>0.82%</td><td>0.69%</td></tr></table> <p>Refer page 69 for further details</p>		ABSL FP - CP	Underlying Scheme(s)	Regular Plan	1.35%	0.69%	Direct plan	0.82%	0.69%	<p>Actual (unaudited) expenses for the financial year ended March 31, 2018:</p> <table><tr><th></th><th>ABSL FP - PP</th><th>Underlying Scheme(s)</th></tr><tr><td>Regular Plan</td><td>1.47%</td><td>0.93%</td></tr><tr><td>Direct plan</td><td>0.94%</td><td>0.93%</td></tr></table> <p>Refer page 69 for further details</p>		ABSL FP - PP	Underlying Scheme(s)	Regular Plan	1.47%	0.93%	Direct plan	0.94%	0.93%																																																																																
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Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 75 for further details																																																																																																			

## INFORMATION COMMON TO ALL SCHEMES

<b>Prudential limits on portfolio concentration risk in debt-oriented schemes</b>	<p>Pursuant to SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012 read with SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, The schemes shall not have exposure in fixed income securities in excess of 25% of net assets in any sector as per sectoral classification as prescribed by AMFI. Provided that an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 15% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only. Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment / exposure in HFCs shall not exceed 25% of the net assets of the scheme.</p> <p>Further provided that the above sectoral limit is not applicable for:</p> <ol style="list-style-type: none"> <li>AAA rated instruments of PSU Banks and AAA rated instruments of Public Financial Institutions (PFIs).</li> <li>CBLOs.</li> <li>Bank Certificate of Deposits.</li> <li>Government of India securities.</li> <li>Treasury Bills</li> <li>Short term deposits of scheduled commercial banks.</li> </ol>
<b>Applicable NAV</b>	<p>In accordance with provisions of SEBI Circular No. CIR/IMD/DF/ 21/2012 dated September 13, 2012, SEBI circular No. Cir/ IMD/ DF/ 19/ 2010 dated November 26, 2010, SEBI Circular No. IMD/ CIR No. 11 / 142521 / 08 dated October 24, 2008 and SEBI Circular SEBI/ IMD/ CIR No.11/ 78450/ 06 dated October 11, 2006 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p><b>FOR SUBSCRIPTIONS / PURCHASE INCLUDING SWITCH-IN OF UNITS#:</b></p> <ol style="list-style-type: none"> <li><b>Applicable NAV for Subscriptions / Purchase including switch-in of units for Liquid Schemes i.e. Aditya Birla Sun Life Liquid Fund and Aditya Birla Sun Life Money Manager Fund Plan:</b> <ul style="list-style-type: none"> <li>where the application is received upto 2.00 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the day of receipt of application;</li> <li>where the application is received after 2.00 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the next business day; and</li> <li>irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the day on which the funds are available for utilization.</li> </ul> <p>For allotment of units in respect of subscriptions / purchase including switch-in of units for Liquid Scheme/s, it shall be ensured that:</p> <ol style="list-style-type: none"> <li>Application / switch-in request is received before the applicable cut-off time.</li> <li>Funds for the entire amount of subscription / purchase as per the application/switch-in request are credited to the bank account of the respective Liquid Scheme/s before the cut-off time.</li> <li>The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective Liquid Scheme/s.</li> </ol> </li> <li><b>Applicable NAV for Subscriptions / Purchase including switch-in of units for other schemes offered through this Common KIM (for applications for an amount of less than ₹ 2 lacs under):</b> <ul style="list-style-type: none"> <li>In respect of valid applications received upto 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.</li> <li>In respect of valid applications received after 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</li> </ul> </li> <li><b>Applicable NAV for Subscriptions / Purchase switch-in of units for other schemes offered through this Common KIM (for an amount of ₹ 2 lacs and above):</b> <p>In respect of valid applications for purchase of units with amount equal to or more than ₹ 2 lacs, the closing NAV of the day (or immediately following Business Day if that day is not a Business day) on which the funds are available for utilization, shall be applicable.</p> <p>In respect of subscriptions/purchase/Switch-in application with amount equal to or more than ₹ 2 lacs, for allotment of units at applicable NAV as above, it shall be ensured that:</p> <ol style="list-style-type: none"> <li>Application is received before the applicable cut-off time (i.e. 3.00 p.m.)</li> <li>Funds for the entire amount of subscription / purchase /switch-in as per the application are credited to the bank account of the respective scheme before the applicable cut-off time (i.e. 3.00 p.m.).</li> <li>The funds are available for utilization before the applicable cut-off time (i.e. 3.00 p.m.) without availing any credit facility whether intra-day or otherwise, by the respective scheme.</li> </ol> </li> </ol> <p><b>FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:</b></p> <ol style="list-style-type: none"> <li><b>Applicable NAV for Redemptions including switch-out of Units for Liquid Schemes i.e. Aditya Birla Sun Life Liquid Fund and Aditya Birla Sun Life Money Manager Fund Plan:</b> <ul style="list-style-type: none"> <li>In respect of valid applications received upto 3.00 p.m., the closing NAV of the day immediately preceding the next business day;</li> <li>In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day.</li> </ul> </li> <li><b>Applicable NAV for Redemptions including switch-out of Units for other schemes offered through this Common KIM:</b> <ul style="list-style-type: none"> <li>In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.</li> <li>In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.</li> </ul> </li> </ol> <p>While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in the respective Scheme Information Document.</p> <p># Investors are requested to note that the following practice of aggregating multiple / split applications / transactions shall be followed and accordingly the closing Net Asset Value (NAV) of the day on which the funds are available for utilization is being implemented where the aggregated amount of investments is ₹ 2 lacs and above.</p> <ol style="list-style-type: none"> <li>All transactions received on same Business Day (as per cut-off timing and Time stamping rule prescribed under SEBI (Mutual Funds) Regulations, 1996 or circulars issued thereunder from time to time).</li> <li>Aggregation of transactions shall be applicable to all Schemes (excluding Liquid Schemes) offered under this Common KIM.</li> <li>Transactions shall include purchases, additional purchases, and exclude Switches, Systematic Investment Plans (SIP) / Systematic Transfer Plans (STP) and trigger transactions.</li> <li>Aggregation of transactions shall be done on the basis of investor(s) Permanent Account Number (PAN). In case of joint holding in folios, transactions with similar holding pattern will be aggregated.</li> <li>Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode of payment, location and time of application</li> <li>All transactions will be aggregated where investor holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below ₹ 2 lacs.</li> <li>Only transactions in the same Scheme shall be clubbed. This will include transactions at plan / options level (i.e. Regular Plan, Direct Plan, Dividend Option, Growth Option, etc).</li> <li>Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. However, two or more transactions in the same folio of a minor will be considered for aggregation.</li> </ol>
<b>Direct Plan</b>	<p>In accordance with Para D titled "Separate Option for direct investments" under SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") ("Direct Plan") is being offered under all schemes with effect from January 1, 2013:</p> <ol style="list-style-type: none"> <li><b>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.</b> Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</li> <li><b>Eligible investors:</b> All categories of investors (whether existing or new Unitholders) as permitted under the SID are eligible to subscribe under Direct Plan.</li> <li><b>Modes for applying:</b> Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund [except through Stock Exchange Platforms for Mutual Funds and all other Platform(s) where investors' applications for subscription of units are routed through Distributors].</li> <li><b>How to apply:</b> <ol style="list-style-type: none"> <li>Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form.</li> <li>Investors should also indicate "Direct" in the ARN column of the application form.</li> </ol> </li> <li><b>Scheme characteristics:</b> Scheme characteristics such as Investment Objective, Asset Allocation Pattern, Investment Strategy, risk factors, facilities offered and terms and conditions including load structure will be the same for the Regular Plan and the Direct Plan except that: (a) Switch of investments from Regular Plan (whether the investments were made before or after the January 01, 2013) to Direct Plan shall be subject to applicable exit load, if any, and vice versa. (b) Direct Plan shall have a lower total expense ratio as compared to expense ratio of Regular Plan under same scheme. The difference in the expense ratio between the Direct Plan and Regular Plan will be only resulting from exclusion of distribution expenses, commission, etc. for distribution of Units under Regular Plan.</li> <li><b>Investments through systematic routes:</b> (a) In case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) etc. registered prior to the January 01, 2013 without any distributor code under the Regular Plan, installments falling on or after the January 01, 2013 will automatically be processed under the Direct Plan. (b) Investors who had registered for Systematic Investment Plan facility prior to the January 01, 2013 with distributor code and wish to invest their future installments into the Direct Plan, shall make a written request to the Mutual Fund in this behalf. The Fund will take at least 21 days to process such requests. Intervening installments will continue in the Regular Plan.</li> </ol>

## INFORMATION COMMON TO ALL SCHEMES

- (g) **Redemption requests:** Where Units under a Scheme are held under both Regular and Direct Plans and the redemption / Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Regular Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.

Default Plan:	Investors are requested to note the following scenarios for the applicability of “Direct Plan or Regular Plan” for valid applications received under the Scheme:			
	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
	1	Not mentioned	Not mentioned	Direct Plan
	2	Not mentioned	Direct	Direct Plan
	3	Not mentioned	Regular	Direct Plan
	4	Mentioned	Direct	Direct Plan
	5	Direct	Not Mentioned	Direct Plan
	6	Direct	Regular	Direct Plan
	7	Mentioned	Regular	Regular Plan
	8	Mentioned	Not Mentioned	Regular Plan
	In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load			
Waiver of Load for Direct Applications	Not Applicable			
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.			
Daily Net Asset Value (NAV) Publication	The NAV will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to four decimal places. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 9.00 pm on the day of declaration of the NAV.			
For Investor Grievances please contact	<b>Aditya Birla Sun Life AMC Limited</b> One India Bulls Centre , Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel.: 1800-270-7000 / 1800-22-7000, • E-mail: care.mutualfunds@adityabirlacapital.com			
	<b>Registrar &amp; Transfer Agents</b> Computer Age Management Services Pvt. Ltd, (CAMS) - Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details : 1800-425-2267, E-mail : adityabirlacapital.mf@camsonline.com Website Address: www.camsonline.com			
Unitholders' Information	<p>For normal transactions during ongoing sales and repurchase:</p> <p><b>APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT:</b></p> <p><b>For normal transactions during ongoing sales and repurchase:</b></p> <ul style="list-style-type: none"><li>Being a close ended Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period only and the scheme will not reopen for subscriptions after the closure of NFO.</li><li>An allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period.</li></ul> <p>Thereafter, a Consolidated Account Statement (CAS) for each calendar month to the Unitholder(s) in whose folio(s) transaction(s) has/have taken place during the month, on or before 10th of the succeeding month shall be sent by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month.</p> <p><b>**The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</b></p> <ul style="list-style-type: none"><li>In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&amp;T.</li><li>In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement.</li><li>The transactions viz. purchase, redemption, switch, dividend payout, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).</li><li>The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN.</li><li>No Account statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions</li></ul> <p><b>APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN ELECTRONIC (DEMAT) MODE:</b></p> <ul style="list-style-type: none"><li>On acceptance of the application for subscription during the NFO period, an allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) days from the date of closure of the New Fund Offer Period.</li><li>Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month within 10th day of the succeeding month to the unitholders in whose folio(s)/ demat account(s) transactions have taken place during that month.</li><li>SCAS shall be sent by Depositories every half yearly (September/ March), on or before 10th day of succeeding month, detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period.</li><li>In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.</li><li>Consolidation shall be done on the basis of Permanent Account Number (PAN). In the event the folio / demat account has more than one registered holder, the first named Unit holder / Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds / depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence / order of investors in various folios / demat accounts across mutual funds / demat accounts across depository participants.</li><li>In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unitholders.</li><li>Unitholders whose folio(s)/ demat account(s) are not updated with PAN shall not receive SCAS. Unitholders are therefore requested to ensure that their folio(s)/ demat account(s) are updated with PAN.</li><li>For Unitholders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail.</li><li>The Unitholders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unitholders, account statement shall be provided to the unitholders within 5 business days from the receipt of such request.</li><li>No account statements will be issued to unitholders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.</li><li>SCAS sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form</li></ul> <p><b>Communication by Email</b></p> <p>For those unitholders who have provided an e-mail address, the AMC will send the communication by email. Unitholders who receive e-mail statements may download the documents after receiving e-mail from the Mutual Fund. Should the Unitholder experience any difficulty in accessing the electronically delivered documents, the Unitholder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unitholder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.</p> <p><b>Portfolio Disclosures:</b></p> <p>In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the last day of the month / half-year for all Schemes on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half year respectively in a user-friendly and downloadable spreadsheet format. The Mutual Fund/AMCs will send to Unitholders a complete statement of the scheme portfolio, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such half yearly scheme portfolio on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p><b>Half Yearly Results:</b></p> <p>Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.mutualfund.adityabirlacapital.com). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website.</p>			



## INFORMATION COMMON TO ALL SCHEMES

### Unitholders' Information

#### Annual Report:

The scheme wise annual report or an abridged summary thereof shall be provided to all Unitholders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of Scheme wise Annual report will also be made available to the unitholders, at the registered offices at all times. The scheme wise annual report will also be hosted on the website on its website (www.mutualfund.adityabirlacapital.com) and on the website of AMFI (www.amfiindia.com).

The physical copy of the abridged summary shall be provided to the investors without charging any cost, if a specific request through any mode is received from the unitholder. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of scheme wise annual report on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com).

#### Option to hold Units in dematerialized (demat) form:

Pursuant to SEBI Circular no. CIR/IMD/DF/9/2011 dated May 19, 2011, effective October 01, 2011, Investors have an option to subscribe to/hold units of Scheme(s)/Plan(s) offered under this Common Scheme Information Document in dematerialized (demat) form.

Consequently, the Unitholders under the Scheme(s)/Plan(s) shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the provisions laid under the respective Scheme(s)/Plan(s) and in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Units under Plan(s)/Option(s) of all Schemes of Aditya Birla Sun Life Mutual Fund with dividend distribution of daily, weekly or fortnightly frequency, as defined under respective Scheme Information Document, shall be available in physical (non-demat) mode only. Further, the investors also have an option to subscribe to / hold units in demat form through fresh investment applications for SIP on or after January 01, 2012. Under this option, units will be allotted based on the applicable NAV as per provisions of respective Scheme Information Document(s) and will be credited to demat account of the investors on weekly basis (upon realisation of funds). Also, various Special Products/ Facilities such as RSP, Systematic Withdrawal Plan, Systematic Transfer Plan, Switching etc. offered by ABSLAMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode.

The allotment of units in demat form shall be subject in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time.

Investors intending to hold units in electronic (demat) form will be required to have beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate, in the application form, the DP's name, DP ID Number and the Beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records. If the details mentioned in the application form are found to be incomplete/ incorrect or not matching with the depository records, the application shall be treated as application for physical (non-demat) mode and accordingly units will be allotted in physical (non-demat) mode, subject to it being complete in all other aspects. Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / dividend proceeds into bank account linked to their Demat account.

Units held in electronic (demat) form will be transferable subject to the provisions laid under the respective Scheme(s)/Plan(s) and in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996 as may be amended from time to time.

In case, the Unitholder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account.

### Transaction Charges

(For Lumpsum Purchases and SIP Investments routed through distributor / agent)

SEBI has, with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMCs vide its circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹ 10,000/- and above.

In accordance with the said circular, ABSLAMC / Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors as shown below (who have opted-in to receive the transaction charges on basis of type of product). Thereafter, the balance of the subscription amount shall be invested.

- Transaction charges shall be deducted for Applications for purchase/ subscription relating to new inflows and routed through distributor/ agent:

Investor Type	Transaction charges <sup>^</sup>
First Time Mutual Fund Investor (across Mutual Funds)	₹ 150 for subscription application of ₹ 10,000 and above.
Investor other than First Time Mutual Fund Investor	₹ 100 for subscription application of ₹ 10,000 and above.

- <sup>^</sup>The transaction charge, if any, shall be deducted by the ABSLAMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.

However, Transaction charges in case of investments through Systematic Investment Plan (SIP) from first time mutual fund investor and investor other than first time mutual fund investor shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- or more. The transaction charges shall be deducted in 3-4 installments.

- Transaction charges shall not be deducted/applicable for:

- purchases / subscriptions for an amount less than ₹ 10,000/-;
- transaction other than purchases / subscriptions relating to new inflows such as Switches / STPs / Dividend Sweep etc.
- Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).**
- Transactions carried out through the Stock Exchange Platforms for Mutual Funds.

- Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.

### Recurring Expenses of the Schemes:

#### Expenses of the Scheme

##### i. Load Structure:

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. The Upfront commission, if any, 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.

No Exit Loads / CDSC will be chargeable in case of switches made from Growth option to Dividend option or vice-versa within the respective Plans offered under the Scheme. No exit load shall be charged in respect of units issued to unitholders on Reinvestments of Dividends and units issued to unitholders as Bonus units. Switch of investments from Regular Plan (whether the investments were made before or after January 01, 2013) to Direct Plan shall be subject to applicable exit load, if any, and vice versa.

Exit load/ CDSC (if any) up to 1% of the redemption value charged prior to October 01, 2012 to the unitholder by the Fund on redemption/switch-out of units shall be retained by the schemes in a separate account and will be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses. Any amount in excess of 1% of the redemption value charged to the unitholder as exit load/ CDSC was credited to the respective scheme immediately.

Further, pursuant to Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, with effect from October 01, 2012, exit load charged, if any, by the AMC/Mutual Fund to the unitholder shall be credited to the respective Scheme immediately, net of service tax, if any.

**The investor is requested to check the prevailing load structure of the Scheme before investing.**

##### ii. Recurring expenses [% of daily Net Assets]:

As per Regulation 52(6) of SEBI (MF) Regulations, the total expenses of the Scheme(s), including Investment Management and Advisory Fees, shall be subject to following limits as specified below:

- The limit on total expenses including Investment Management and Advisory fees, shall be as follows:

- On the First ₹ 100 crores of the daily net assets: 2.25%;
- On the Next ₹ 300 crores of the daily net assets: 2.00%;
- On the Next ₹ 300 crores of the daily net assets: 1.75%;
- Over ₹ 700 crores of the daily net assets: 1.50%.

- Direct Plan shall have a lower total expense ratio as compared to expense ratio of Regular Plan under same scheme. The difference in the expense ratio between the Direct Plan and Regular Plan will be only resulting from exclusion of distribution expenses, commission, etc. for distribution of Units under Regular Plan.

##### i. Additional Expenses in terms of newly inserted Regulation 52(6A) in addition to Maximum Total Expense Ratio on daily net assets of the Scheme(s) as permissible under Regulation 52(6) of SEBI (MF) Regulations:

- Additional expenses not exceeding of 0.30% of daily net assets may be charged to the Scheme, if the new inflows from beyond top 30 cities\* are at least (i) 30% of gross new inflows in the scheme or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher.

In case inflows from beyond such cities is less than the higher of (i) or (ii) mentioned above, such additional expense on daily net assets of the scheme shall be charged on proportionate basis in accordance with SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012. The expense so charged shall be utilised for distribution expenses incurred for bringing inflows from such cities. However, the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

*\*Top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.*

- Brokerage and transaction costs incurred for the execution of trades and in the cost of investment, not exceeding 0.12 per cent of the value of trades in case of cash market transactions. Thus, in terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions. Any payment towards brokerage and transaction costs (including GST, if any)

## INFORMATION COMMON TO ALL SCHEMES

- incurred for the execution of trades, over and above the said 0.12 per cent for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations.
- (c) Additional expenses incurred towards different heads mentioned under Regulations 52(2) and 52(4) of SEBI (MF) Regulations, not exceeding 0.20 per cent of daily net assets of the scheme.
- Further in terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012,
- the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.
  - AMC may charge the following Fees and expenses as below:
    - a. **Investment Management and Advisory Fees:** AMC may charge GST on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.
    - b. **Other than Investment Management and Advisory Fees:** AMC may charge GST on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.
  - (d) **Fungibility of Maximum Permissible expense:** The said maximum TER shall either be apportioned under various expense heads, without any sub limit or allocated to any of the permissible expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as permissible under SEBI (MF) Regulations.
- The total recurring expenses of the scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations. Subject to the SEBI (MF) Regulations, expenses over and above the prescribed ceiling will be borne by the AMC. Investors are requested to refer to "Section IV-FEES AND EXPENSES - B. Annual Scheme Recurring Expense" of the respective Scheme Information Document.**

## SUMMARY OF SCHEME SPECIFIC RISK FACTORS

### Applicable specific risk factor for debt scheme specified in this COMMON KIM

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme Specific Risk Factors are summarized below:

Investments in the Scheme are subject to various risk factors including but not limited to risks associated with:

investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc., investments in unrated securities, investments in Derivatives, including Interest rate swaps, (The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments), investments in Securitised Debt assets which would be in the nature of Mortgage backed securities (MBS) and Asset backed securities (ABS) with underlying pool of assets and receivables like Housing Loans, Auto loans and corporate loans. The various risks associated with securitised assets include Prepayment Risk, Credit Risk, Liquidity Risk, Conversion risk, Price risks etc. The Scheme shall also be subject to risks associated with investments in repo transactions in corporate bond and foreign securities. Different types of securities in which the Scheme would invest as given in the Scheme Information Document/Key Information Memorandum carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securities. The above are some of the common risks associated with investments in various securities. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis. Further, the Fund/AMC is not guaranteeing or assuring any returns. Further, it should be noted that the actual distribution of dividends and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Dividend payouts will be entirely at the discretion of the Trustee.

Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units.

Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for detailed scheme specific risk factors.

### ADITYA BIRLA SUN LIFE GOLD FUND

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- This being a Fund of Funds scheme, investors shall have to bear the expense ratio of the underlying scheme in addition to the expense ratio of the scheme.
- The Scheme's performance may depend upon the performance of the underlying scheme. Any change in the investment policies or the fundamental attributes of the underlying scheme could affect the performance of the Fund.
- Liquidity Risk factors
- The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying ETF where the Scheme has invested and will not include the investments made by the underlying ETF.
- The scheme may invest in debt and money market instruments from time to time, as per the Asset Allocation pattern, which will have a different return profile compared to gold returns profile.
- Tracking Error Risk

### ADITYA BIRLA SUN LIFE GLOBAL REAL ESTATE FUND

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- The Scheme intends to predominantly invest in Global mutual funds that invest in real estate securities. Investors should note that investments in the Sub-Fund are exposed to the financial and market risks that accompany investments in equities
- The Investors shall bear the recurring expenses of the Scheme in addition to those expenses (recurring expenses and load) of the underlying scheme. The load and the recurring expenses charged by the underlying scheme may change from time to time. Therefore, the returns that they may receive may be materially impacted or may, at times, be lower than the returns that the investors directly investing in the underlying scheme could obtain.
- The disclosures of portfolio for the Scheme will be limited to the particulars of the underlying scheme and money market instruments/ liquid funds / money market mutual funds where the Scheme has invested. Investors may, therefore, not be able to obtain specific details of the investments of the underlying scheme.
- Any change in the investment policies or fundamental attributes of any underlying scheme is likely to affect the performance of the Scheme.
- Currency Risk
- Country Risk
- Credit Risk
- Liquidity Risk

### ADITYA BIRLA SUN LIFE ACTIVE DEBT MULTI MANAGER FOF SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- Market volatility;
- Risk associated with liquidity of the underlying scheme;
- Risk associated with the performance of underlying Schemes;
- Credit and Market Risk associated with money market;
- Trade execution risk;
- Risk associated with composition of investment advisors;
- Interest rate risk;
- The NAV of the plan to the extent invested in Money market securities, government securities, corporate bond and other debt securities are likely to be affected by changes in the Prevailing rates of interest and are likely to affect the value of the Scheme's holdings and thus the value of the Scheme's Units.

### ADITYA BIRLA SUN GLOBAL COMMODITIES FUND

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- Risk associated with volatility of the overseas commodity markets;
- Risk associated with the underlying schemes;
- Commodity specific risks;
- Risk associated with composition of investment advisors;
- Interest rate risk;
- Currency risk / foreign exchange fluctuation risk/ country risk/ political risk;
- Investments in underlying equity schemes will have all the risks associated with the underlying equity schemes including performance of underlying stocks, derivative investments;
- Off shore investments, security lending etc.
- Exposure to Settlement risk.

### ADITYA BIRLA SUN LIFE ASSET ALLOCATOR MULTI MANAGER FOF SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- Market volatility;
- Risk associated with liquidity of the underlying scheme;
- Risk associated with the performance of underlying Schemes;
- Credit and Market Risk associated with money market;
- Trade execution risk;
- Risk associated with composition of investment advisors;
- Investments in underlying equity schemes will have all the risks associated with the underlying equity schemes
- including performance of underlying stocks, derivative investments,
- Off shore investments, security lending etc.;
- The NAV of the plan to the extent invested in Money market securities, government securities, corporate bond and
- other debt securities are likely to be affected by changes in the
- Prevailing rates of interest and are likely to affect the value of the Scheme's holdings and thus the value of the
- Scheme's Units.

### ADITYA BIRLA SUN LIFE FINANCIAL PLANNING FOF - PRUDENT PLAN/ AGGRESSIVE PLAN/ CONSERVATIVE PLAN

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- The Scheme returns can be impacted by issues pertaining to the NAV's of underlying Scheme of mutual funds where the Scheme has invested. These could be issues such as uncharacteristic performance, changes in the business ownership and / or investment process, key staff departures etc.
- Each plan has an allocation range within each asset class. The fund manager of the scheme has the discretion of active allocation to the asset class within the permitted range. This flexibility at times could impact the performance of each plan if the decision to allocate higher or lower percentage to an asset class does not go right. E.g. if the range for equities is 50-60%. In a rising market, 50% allocation and in falling market, 60% allocation to equities would result in lower returns.



**ADITYA BIRLA SUN LIFE LIQUID FUND****Portfolio Turnover**

Portfolio turnover will depend upon the circumstances prevalent at any time. Under normal circumstances the portfolio turnover is not likely to exceed 200%. This will exclude the turnover caused on account of:

- investing the initial subscription,
- subscriptions and redemptions undertaken by the unit holders.

Purchase and sale of securities attract transaction costs of the nature of brokerage, stamp duty, custodian transaction charges, etc. The above limit of portfolio turnover is essential to regularly explore trading opportunities to optimise returns for the scheme and enable portfolio restructuring when required.

**ADITYA BIRLA SUN LIFE LOW DURATION FUND**

The aim of the investment strategy is to provide stable returns by minimizing the interest rate risk in the short as well as long term. The Scheme aims to identify securities, which offer superior levels of yield at lower levels of risks. Liquidity will also be an important criterion and a reasonable proportion of the investment will be made in relatively liquid investments. In addition, the Fund Management team will study the macro economic conditions affecting liquidity and interest rates. The Fund Manager would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same. The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Macaulay duration is frequently used by portfolio managers who use an immunization strategy.

Macaulay duration can be calculated:

$$\text{Macaulay Duration} = \frac{\sum_{t=1}^n \frac{t^* C}{(1+y)^t} + \frac{n^* M}{(1+y)^n}}{\text{Current Bond Price}}$$

Where:

t = respective time period

C = periodic coupon payment

y = periodic yield

n = total number of periods

M = maturity value

Current Bond Price = Present value of cash flows

The Macaulay duration can be viewed as the economic balance point of a group of cash flows. Another way to interpret the statistic is that it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond.

**Factors Affecting Duration**

A bond's price, maturity, coupon and yield to maturity all factor into the calculation of duration. All else equal, as maturity increases, duration increases. As a bond's coupon increases, its duration decreases. As interest rates increase, duration decreases and the bond's sensitivity to further interest rate increases goes down.

Also, sinking fund in place, a scheduled prepayment before maturity and call provisions lower a bond's duration.

**ADITYA BIRLA SUN LIFE MONEY MANAGER FUND**

The net assets of the scheme will be invested in money market instruments. The scheme will seek to optimize the risk return proposition for the benefit of investors.

The investment process will focus on macro-economic research, credit risk and liquidity management. The scheme will maintain a judicious mix of cash, short term and medium term instruments based on the mandates of the scheme. As part of credit risk assessment, the scheme will also apply its credit evaluation process besides taking guidance from ratings of rating agencies. In order to maintain liquidity, the scheme will maintain a reasonable proportion of the Scheme's investments in relatively liquid investments.

**ADITYA BIRLA SUN LIFE SHORT TERM OPPORTUNITIES FUND**

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risk. As per the asset allocation pattern, the Fund invests in various debt securities and money market instruments issued by corporates and/or state and central government. With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as long-term financial health of the issuer. In addition, the Investment Team of the AMC studies the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates.

The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Macaulay duration is frequently used by portfolio managers who use an immunization strategy.

Macaulay duration can be calculated:

$$\text{Macaulay Duration} = \frac{\sum_{t=1}^n \frac{t^* C}{(1+y)^t} + \frac{n^* M}{(1+y)^n}}{\text{Current Bond Price}}$$

Where:

t = respective time period

C = periodic coupon payment

y = periodic yield

n = total number of periods

M = maturity value

Current Bond Price = Present value of cash flows

The Macaulay duration can be viewed as the economic balance point of a group of cash flows. Another way to interpret the statistic is that it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond.

**Factors Affecting Duration**

A bond's price, maturity, coupon and yield to maturity all factor into the calculation of duration. All else equal, as maturity increases, duration increases. As a bond's coupon increases, its duration decreases. As interest rates increase, duration decreases and the bond's sensitivity to further interest rate increases goes down. Also, sinking fund in place, a scheduled prepayment before maturity and call provisions lower a bond's duration.

**ADITYA BIRLA SUN LIFE MEDIUM TERM PLAN**

Depending upon prevailing market conditions & interest rate scenario the duration may be modulated within the stated band. In case of a rising interest rate environment the duration of the fund may be reduced and holding in Liquid bonds & money market securities could go up whereas in a falling interest rate scenario the holding in medium / long dated securities may be maximized.

**Risk Control**

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in. The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance

Unitholders' interest. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated. Scheme may utilize services of independent research agency for making investment in foreign securities / Funds.

**Portfolio Turnover**

The scheme has no explicit constraints either to maintain or limit the portfolio turnover. Portfolio turnover will depend upon the circumstances prevalent at any time and would also depend on the extent of volatility in the market and inflows/outflows in the scheme. The Fund Manager will however endeavour to maintain a low portfolio turnover rate. The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Macaulay duration is frequently used by portfolio managers who use an immunization strategy.

Macaulay duration can be calculated:

$$\text{Macaulay Duration} = \frac{\sum_{t=1}^n \frac{t^* C}{(1+y)^t} + \frac{n^* M}{(1+y)^n}}{\text{Current Bond Price}}$$

Where:

t = respective time period

C = periodic coupon payment

y = periodic yield

n = total number of periods

M = maturity value

Current Bond Price = Present value of cash flows

The Macaulay duration can be viewed as the economic balance point of a group of cash flows. Another way to interpret the statistic is that it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond.

**Factors Affecting Duration**

A bond's price, maturity, coupon and yield to maturity all factor into the calculation of duration. All else equal, as maturity increases, duration increases. As a bond's coupon increases, its duration decreases. As interest rates increase, duration decreases and the bond's sensitivity to further interest rate increases goes down. Also, sinking fund in place, a scheduled prepayment before maturity and call provisions lower a bond's duration.

**ADITYA BIRLA SUN LIFE INCOME FUND**

As the Scheme is an income scheme, the investment strategy will reflect the relatively conservative character of the portfolio. The fixed income investment strategy would emphasize investment in instruments that generate consistently superior yields at low levels of risk. Rigorous indepth credit evaluation and analysis aimed at ascertaining both the short term financial health and long term solvency of the debt issuers will be carried out by ABSLAMC's research team. In addition, criteria such as sound corporate managements, prospects of good future growth and strong past performance will be considered. Essentially, the focus would be on long term fundamentally driven values. However, short term opportunities would also be seized, provided they are supported by underlying values.

**Portfolio Turnover**

The scheme has no explicit constraints either to maintain or limit the portfolio turnover. Portfolio turnover will depend upon the circumstances prevalent at any time and would also depend on the extent of volatility in the market and inflows/outflows in the scheme. The Fund Manager will however endeavour to maintain a low portfolio turnover rate. The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Macaulay duration is frequently used by portfolio managers who use an immunization strategy.

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Current Bond Price = Present value of cash flows

The Macaulay duration can be viewed as the economic balance point of a group of cash flows. Another way to interpret the statistic is that it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond.

**Factors Affecting Duration**

A bond's price, maturity, coupon and yield to maturity all factor into the calculation of duration. All else equal, as maturity increases, duration increases. As a bond's coupon increases, its duration decreases. As interest rates increase, duration decreases and the bond's sensitivity to further interest rate increases goes down. Also, sinking fund in place, a scheduled prepayment before maturity and call provisions lower a bond's durations

**ADITYA BIRLA SUN LIFE CORPORATE BOND FUND**

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. As per the asset allocation pattern, the Fund invests in various debt securities and money market instruments issued by corporates and/or state and central government. With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as long-term financial health of the issuer. The AMC is also guided by the ratings of rating agencies such as CRISIL, CARE and ICRA or any other rating agency as approved by the regulators

In addition, the Investment Team of the AMC studies the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC use this analysis to attempt to predict the likely direction of interest rates and position the portfolio.

**ADITYA BIRLA SUN LIFE CREDIT RISK FUND**

The Scheme endeavors to generate returns by predominantly investing in corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade. The scheme will be managed so that the maximum duration of the portfolio is capped at 4 years.

The Scheme would seek opportunities across the credit curve and would endeavour to take benefit from

mispriced credit opportunities. The fund will avoid active duration management. In fact, the fund manager within the maximum permissible mandate would endeavour to match the maturity of the underlying portfolio with proposed investment horizon.

The scheme shall not invest in government securities and State Developmental Loans but may invest in money market instruments including T-Bills, Repo and Reverse Repos & CBLO within the limits mentioned in asset allocation pattern. Rigorous in-depth credit evaluation and analysis aimed at ascertaining both the short term financial health and long term solvency of the debt issuers will be carried out before investing. In addition, criteria such as sound corporate managements, prospects of good future growth and strong past performance will be considered.

**ADITYA BIRLA SUN LIFE FLOATING RATE FUND – LONG TERM PLAN**

Floating rate debt issuance is a relatively new concept in India and has grown rapidly with the introduction and wide acceptance of benchmarks such as NSE MIBOR / Reuters MIBOR etc. The Government of India has also started issuing floating rate sovereign debt which is expected to give a major impetus to the pace of development of floating rate market in India. The scheme proposes to invest substantially in floating interest rate securities, fixed interest rate securities swapped for floating rate returns and fixed rate securities. The aim of the investment strategy is to generate stable returns by minimizing the interest rate risk in the short as well as long term.

The domestic debt markets are maturing rapidly with improvement in liquidity in various debt segments as a result of introduction of new instruments and investors. The development of derivatives markets particularly swaps and Forward Rate Agreements (FRA) have made the environment more dynamic and has provided opportunity to manage interest rate more actively.

The aim of the investment manager will be to allocate the assets of the scheme between various fixed interest rate securities and floating interest rate securities and use derivatives like swaps and FRAs effectively with the objective of achieving stable returns. The portfolio of the Long Term Plan will be normally skewed towards longer term maturities.

The scheme will endeavour to minimise interest rate risk. Fixed interest rate securities are subjected to volatility in price movements corresponding to movements in interest rates. However, the interest rate in case of floating rate securities is reset in regular time intervals based on certain benchmark or a reference rate (eg. NSE Mibor, T Bill Yield, Reuters MIBOR, etc.). Hence the prices of these securities are less sensitive to interest rate fluctuation leading to minimal interest rate risk in case of floating interest rate securities.

Floating interest rate securities market in India is in a developing phase. Government of India has started issuing Government securities carrying floating rate coupon payments. This will help the floating rate market to develop rapidly. A large number of corporates borrow their short term requirements and funds through floating rate instruments. However, as the markets develop corporates would start accessing the market for their long term requirement of funds at a floating rate.

In the absence of floating rate securities, the same can be created synthetically with a combination of derivatives like Interest Rate Swaps and FRAs and fixed interest rate securities. The fixed income derivatives market has developed considerably during the last 2 years in India. The scheme intends to use derivatives as permitted by RBI/SEBI for hedging interest rate risk.

The actual percentage of investments in various floating and fixed interest rate securities and position of derivatives will be decided after considering the prevailing political conditions, economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity as well as other considerations in the economy and markets.

#### ADITYA BIRLA SUN LIFE BANKING & PSU DEBT FUND

The Scheme will invest in securities issued by banks and financial institutions across maturities with an intention to offer reasonable level of yields at lower levels of risk while maintaining sufficient portfolio liquidity. The fund manager will focus on credit quality as an important criterion for investment decision making. The Fund will typically invest in short to medium term securities and as a result significant proportion of the total returns is likely to be in the form of income yield or accrual. The general maturity range for the portfolio will be determined after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity as well as other considerations in the economy and markets.

#### ADITYA BIRLA SUN LIFE DYNAMIC BOND FUND

The investment objective of this Scheme is to optimise returns for the investors by designing a portfolio, which will dynamically track interest rate movements in the short term by reducing duration in a rising rate environment while increasing duration in a falling interest rate environment. The investment strategy would revolve around structuring the portfolio so as to capture positive price movements and minimise the impact of adverse price movements.

Since active debt management strategies require an in depth knowledge of and ability to accurately track interest rate movements taking into account various micro and macro factors, it is difficult for an individual investor to adopt such a strategy. Whereas, the investment team of Aditya Birla Sun Life Mutual Fund, through its research and process driven investment strategy, would endeavour to capitalise on the available opportunities in a timely manner.

The fund would seek to fulfill the needs of a large number of individual, HNIs as well as large institutional investors who are susceptible to interest rate risks.

In order to maximise returns the fund managers may look at curve spreads both on the gilt as well as the corporate bond markets to gain maximum value out of any security/s.

#### ADITYA BIRLA SUN LIFE SAVINGS FUND

The investment emphasis of the scheme will be in identifying companies with a strong competitive position in good businesses, and having quality managements. The investment strategy would emphasize investment in instruments that generate consistently superior yields at low levels of risk.

Given the nature of the scheme, liquidity would be a key driver in the construction of the portfolio. The scheme may review the above pattern of investments based on views on interest rates and asset liability management needs. From time to time, it is possible that the portfolio may hold cash. However, at all times the portfolio will adhere to the overall investment allocation pattern as specified earlier.

The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Macaulay duration is frequently used by portfolio managers who use an immunization strategy. Macaulay duration can be calculated:

$$\text{Macaulay Duration} = \frac{\sum_{t=1}^n \frac{t^* C}{(1+y)^t} + \frac{n^* M}{(1+y)^n}}{\text{Current Bond Price}}$$

Where:

- t = respective time period
- C = periodic coupon payment
- y = periodic yield
- n = total number of periods
- M = maturity value
- Current Bond Price = Present value of cash flows

The Macaulay duration can be viewed as the economic balance point of a group of cash flows. Another way to interpret the statistic is that it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond.

Factors Affecting Duration

A bond's price, maturity, coupon and yield to maturity all factor into the calculation of duration. All else equal, as maturity increases, duration increases. As a bond's coupon increases, its duration decreases.

#### ADITYA BIRLA SUN LIFE GOVERNMENT SECURITIES FUND

The fund portfolio will invest bonds issued by Central Government, State government along with other securities like Uday Bonds etc. The instruments are normally perceived to be free of credit risk (i.e. the risk of default by the issuer). Investments may also be made in the call market or upto 1 year money market instruments issued by GOI or in an alternative investment to the call market as may be directed by the RBI. Income may be generated through the receipt of coupon payments, the amortization of the discount on debt instruments or the purchase and sale of securities in the underlying portfolio.

#### ADITYA BIRLA SUN LIFE REGULAR SAVINGS FUND

The Scheme invests in Debt and Money Market Instruments and would seek to generate regular returns. The scheme also invests a portion of its assets in equity and equity related instruments to seek capital appreciation. The Scheme does not assure any returns.

As per the asset allocation pattern indicated above, the Fund invests in various debt securities and money market instruments issued by corporates and/or state and central government. With the aim of controlling risks, rigorous in-depth credit evaluation of the instruments proposed to be invested in is carried out by the Investment Team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as long-term financial health of the issuer. The AMC is also guided by the ratings of rating agencies such as CRISIL, CARE and ICRA or any other rating agency as approved by the regulators. In addition, the Investment Team of the AMC studies the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

A top down and bottom up approach is being used to invest in equity and equity related instruments. Investments are pursued in select sectors based on the Investment Team's analysis of business cycles, regulatory reforms, competitive advantage etc. Selective stock picking will be done from these sectors. The fund manager in selecting scrips focuses on the fundamentals of the business, the industry structure, the quality of management, sensitivity to economic factors, the financial strength of the company and the key earnings drivers.

The Scheme may invest in other Scheme(s) managed by the AMC or in the schemes of any other Mutual Fund, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

#### Portfolio Turnover

Portfolio turnover is defined as lesser of purchases and sales as a percentage of the average corpus of the Scheme during a specified period of time. The Scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. Active asset allocation between equity and fixed income securities would impact portfolio turnover.

#### ADITYA BIRLA SUN LIFE GOLD FUND

The investment objective of the scheme is to provide returns that tracks returns provided by ABSLGold ETF. To achieve the investment objective, the scheme will predominantly invest in units of Aditya Birla Sun Life Gold ETF. Accordingly, the Scheme may buy/sell the units of ABSL Gold ETF either directly with the Fund or through the secondary market on the Stock Exchange(s). The scheme would also invest in debt & money market securities to the extent necessary to meet the liquidity requirements for the purpose of repurchases or redemptions.

The AMC shall endeavor that the returns of ABSL Gold Fund will replicate the returns generated by the underlying scheme and is not expected to deviate more than 2%, on an annualized basis net of recurring expenses in the Scheme. However, this may vary due to reasons beyond the control of the Fund Manager.

The deviation from the underlying ABSL Gold ETF as specified above shall mainly be on account of the receipt of cash flows which on an average takes 5 days given the existing operational procedure.

The table shows below the impact that could happen on fund performance as a result of delay in receipt of money considered from period of inception of ABSL Gold ETF till March 31, 2018.

% difference in NAV between 'n' days	2 days	3 days	4 days	5 days	6 days	7 days
	0.06	0.08	0.11	0.14	0.17	0.20
Average	9.36	8.66	8.66	11.10	12.26	12.30
Max	-10.72	-11.25	-11.25	-11.28	-12.64	-13.16

The above table is only for illustration purposes based on underlying assumption that deployment of entire corpus is delayed by no. of days mentioned above. However, in reality, as the deployment of subscriptions on an ongoing basis may not be significant in proportion to corpus of fund, the impact may not be material. Further, the deviations may normally be expected to average out over a longer time horizon.

The fund would endeavor to maintain the indicated asset allocation as mentioned above. However, there could be a variance in the asset allocation on account of receipt of cash flows, considering the existing operational procedure as explained hereafter

#### ADITYA BIRLA SUN LIFE GLOBAL REAL ESTATE FUND

The Scheme intends to predominantly invest in Global mutual funds that invest in real estate securities. Fund, Under normal market conditions, Global mutual funds that invest in real estate securities. Fund invests in a diversified portfolio of equities and/or other transferable securities (warrants on transferable securities – up to a maximum of 10% of the Sub-Fund's net assets – and convertible bonds) issued by companies established, listed or traded in any country worldwide and operating in the real estate sector.

The Investment Manager will select companies whose main revenue or activity is linked to property, real estate management and/or development.

The Sub-Fund may also invest, on an ancillary basis, in other transferable securities (including warrants on transferable securities up to 10% of the Sub-Fund's net assets), money market instruments, units of UCITS and other UCIs and deposits as described in Part III of the prospectus. However, investments in UCITS and UCIs may not exceed a total of 10% of the net assets. Where the Sub-Fund invests in warrants on transferable securities, note that the Net Asset Value may fluctuate more than if the Sub-Fund were invested in the underlying assets. All risks associated with such scheme, including performance of their underlying equity portfolio, derivative instruments, off-shore investments etc., will therefore be applicable in the case of the Scheme. In selecting investments, the Manager uses a rigorous portfolio construction process divided into two stages:

- 1) Firstly, the Manager selects the sectors and regions in which to invest and determines the degree of representation of these sectors and regions by systematically assessing trends and conditions in the public and private real estate markets.
- 2) Secondly, the Manager uses an assessment process developed by ING to identify investments which currently generate higher income and have higher growth potential than their peers. This assessment process examines various factors:
  - a. value and property;
  - b. capital structure and
  - c. management and strategy.

#### ADITYA BIRLA SUN LIFE ACTIVE DEBT MULTI MANAGER FOF SCHEME

The Allocation of funds between the different debt funds specified in the asset allocation pattern depends primarily on the interest rate outlook. When interest rates are expected to harden, the ideal combination of funds include those that have relatively low interest rate risk. Hence the portfolios have a higher weightage to the Liquid funds, Floating Rate Funds and Fixed-Maturity-Plans and other Debt Funds with average maturity less than 1-year.

Conversely, when interest rates are expected to ease, the fund seeks to generate higher returns by higher weightage to Debt funds which have average maturity more than 1 year.

The direction of the interest rates are determined through consideration of the following factors:

- RBI stance of Monetary Policy
- Inflation rate and expectations of movement in the Inflation rate
- Economic growth
- Banks commercial credit demand growth versus banks' deposit growth
- Movement in interest rates among Other major economies

Based on the above factors and the relative strength of each of the factors, the Multi Manager investment team assesses the level of interest rate exposure which the portfolio should bear and accordingly calibrate the allocation to the funds in line with the allocation range specified above.

#### ADITYA BIRLA SUN LIFE GLOBAL COMMODITIES FUND

The corpus of the Scheme will be invested into units of global mutual funds which invest in commodity related securities. Whilst our overall intention is to create a FoF Scheme which seeks to outperform the customized benchmark for the Scheme i.e. 40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms, over rolling 12 months periods, the individual funds selected may not have the same benchmark as our product. An example of this is possible selection of a Global Mining or Global Resources Fund which also invests purely in commodities related securities, but which may have a more restricted benchmark. This may be appropriate from time to time to our overall strategy to create a FoF Scheme which is able to fulfill its objective.

#### Fund Selection Strategy

The Scheme will invest in units of global mutual funds which invest in commodity related securities. These funds will be selected with a view of outperforming the investment objective of the fund (benchmark). The fund selection process reflects the Aditya Birla Sun Life AMC investment process, which seeks to look at combining/blending funds together to create a risk-adjusted solution which is optimal for investors in this asset class. The key determinants in fund selection are;

- Track record of the fund relative to its benchmark;
- Appropriateness of the fund relative to Aditya Birla Sun Life Global Commodity Fund's objective;
- Quality of the fund management team; and
- Reputation of the AMC which has launched the scheme.

#### ADITYA BIRLA SUN LIFE ASSET ALLOCATOR MULTI MANAGER FOF SCHEME

The scheme allocates investments dynamically between equity and debt/liquid/money market funds. The scheme invests in Money Market Securities as per the prevailing regulations from time to time, only for the purpose of liquidity requirements.

#### ADITYA BIRLA SUN LIFE FINANCIAL PLANNING FOF - PRUDENT PLAN/ AGGRESSIVE PLAN/ CONSERVATIVE PLAN

Target allocation across plans for each asset class:

Instruments	Conservative Plan	Prudent Plan	Aggressive Plan
Equity funds	20.00%	40.00%	70.00%
Liquid Funds, Money Market Funds	44.00%	30.00%	15.00%
Debt Funds other than Liquid Funds, Money Market Funds	24.00%	20.00%	10.00%
Gold ETFs	12.00%	10.00%	5.00%

ABSLAMC typically selects underlying Scheme and allocate to them as per the defined investment process across each asset class.

Then as per the asset allocation in each plan of the product, the portfolio is replicated. e.g. For Conservative Plan, 20% of the plan will be allocated to a portfolio of equity Scheme, 44% of the plan will be allocated to a portfolio of liquid funds / money market funds, 24% of the plan will be allocated to debt funds and 12% to gold ETFs. An investor, depending on his risk profile, could choose a plan. The investment team would rebalance the plans at periodic intervals. The rebalancing period would be determined by the permitted allocation range, market conditions, inflows / outflows from the plan.



**ADITYA BIRLA SUN LIFE LIQUID FUND**

Since investing requires disciplined risk management; in order to protect the interest of investors, Aditya Birla Sun Life AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Aditya Birla Sun Life AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place.

Concentration risk is mitigated by defining issuer level limits. The Investment Committee is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes. Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Aditya Birla Sun Life AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

**ADITYA BIRLA SUN LIFE LOW DURATION FUND**

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sun Life AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sun Life AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place.

Concentration risk is mitigated by defining issuer level limits. The Investment Committee is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes. Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Aditya Birla Sun Life

AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

**ADITYA BIRLA SUN LIFE MONEY MANAGER FUND**

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sun Life AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Aditya Birla Sun Life AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place.

Concentration risk is mitigated by defining issuer level limits. The Investment Committee is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes. Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Aditya Birla Sun Life AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

**ADITYA BIRLA SUN LIFE SHORT TERM OPPORTUNITIES FUND**

Since investing requires disciplined risk management; in order to protect the interest of investors, Aditya Birla Sun Life AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Aditya Birla Sun Life AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place.

Concentration risk is mitigated by defining issuer level limits. The Investment Committee is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes. Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Aditya Birla Sun Life AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

**ADITYA BIRLA SUN LIFE MEDIUM TERM PLAN**

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.

The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated. Scheme may utilize services of independent research agency for making investment in foreign securities / Funds.

**ADITYA BIRLA SUN LIFE INCOME FUND**

Since investing requires disciplined risk management; in order to protect the interest of investors, Aditya Birla Sun Life AMC Ltd. would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Aditya Birla Sun Life AMC Ltd. has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place.

Concentration risk is mitigated by defining issuer level limits. The Investment Committee is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes. Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Aditya Birla Sun Life AMC Ltd. will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

**ADITYA BIRLA SUN LIFE CORPORATE BOND FUND**

Since investing requires disciplined risk management; in order to protect the interest of investors, Aditya Birla Sun Life AMC Ltd. would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Aditya Birla Sun Life AMC Ltd. has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place.

Concentration risk is mitigated by defining issuer level limits. The Investment Committee is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes. Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Aditya Birla Sun Life AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

**ADITYA BIRLA SUN LIFE CREDIT RISK FUND**

Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process

involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns.

The Scheme endeavors to generate returns by predominantly investing in corporate debt securities across the credit spectrum of varying maturities taking into account the duration guidelines. Rigorous in depth credit evaluation and analysis aimed at ascertaining both the short term financial health and long term solvency of the debt issuers will be carried out before investing. In addition, criteria such as sound corporate managements, prospects of good future growth and strong past performance will be considered.

**ADITYA BIRLA SUN LIFE FLOATING RATE FUND – LONG TERM PLAN**

Since investing requires disciplined risk management; in order to protect the interest of investors, Aditya Birla Sun Life AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Aditya Birla Sun Life AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place.

Concentration risk is mitigated by defining issuer level limits. The Investment Committee is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes. Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Aditya Birla Sun Life AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

**ADITYA BIRLA SUN LIFE BANKING & PSU DEBT FUND**

Since investing requires disciplined risk management; in order to protect the interest of investors, Aditya Birla Sun Life AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sun Life AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place.

Concentration risk is mitigated by defining issuer level limits. The Investment Committee is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes. Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Aditya Birla Sun Life AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

**ADITYA BIRLA SUN LIFE DYNAMIC BOND FUND**

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC.

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by RBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest. It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the service providers for daily change in weights in the respective indices as well as closely monitor daily inflows and outflows to and from the Fund. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

**ADITYA BIRLA SUN LIFE SAVINGS FUND**

The overall portfolio structuring would aim at controlling risk at a moderate level. Both very aggressive and very defensive postures would be avoided. Fixed income security specific risk will also be managed through broad diversification of the portfolio within the framework of the above mentioned investment objective and policies. Macroeconomic risk will be addressed through focused and ongoing review of relevant business and economic environment. All efforts will be made to protect the NAV of the scheme and the interest of the unit holders.

Investment in debentures and bonds (where the tenure exceeds 18 months) will usually be in instruments which have been assigned at least investment grade ratings by leading credit rating companies such as The Credit Rating Information Services of India Ltd. (CRISIL), Investment Information and Credit Rating Agency (ICRA) or Credit Analysis and Research (CARE) or any other approved agency. When any existing fixed-income investment is downgraded, efforts will be made towards quickly selling it off. Investments in debt instruments shall have a relatively low risk, and those in money market instruments shall have even lower risk profile. Liquidity will be a very important consideration for investment decisions, due to the potential of large redemption inherent in open ended schemes. As a result, a reasonable proportion of the scheme's investments will be made in relatively liquid investments. ABSLAMC may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interest of the unit holders and if market conditions so warrant. Investments in securities and instruments not specifically mentioned earlier may also be made, provided they are permitted by SEBI.

**ADITYA BIRLA SUN LIFE GOVERNMENT SECURITIES FUND**

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of

consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC.

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by RBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest. It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the service providers for daily change in weights in the respective indices as well as closely monitor daily inflows and outflows to and from the Fund.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

**ADITYA BIRLA SUN LIFE REGULAR SAVINGS FUND**

Since investing requires disciplined risk management; in order to protect the interest of investors, Aditya Birla Sun Life AMC Ltd would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Aditya Birla Sun Life AMC Ltd has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place.

Concentration risk is mitigated by defining issuer level limits. The Investment Committee is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes. Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer.

Aditya Birla Sun Life AMC Ltd will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

**ADITYA BIRLA SUN LIFE GOLD FUND**

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The AMC has necessary framework in place for risk mitigation at an enterprise

level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants.

**Risk Mitigation measures for Portfolio Volatility:** Gold ETFs being passively managed carry lesser risk compared to active management. The underlying ETF scheme where the fund intends to invest follow the underlying price of gold which is valued as per SEBI norms and therefore the level of portfolio volatility would be same as that of the underlying gold price. There may not be additional volatility on account of fund manager decision. The Fund Manager would also endeavour minimal cash levels to keep performance deviation from the underlying ETF to minimal.

**Risk mitigation measures for Managing Liquidity:** Gold ETFs invest in physical gold which satisfy the norms of 'Good Delivery' as defined by London Bullion Markets Association. Liquidity issues are not envisaged as gold is a globally traded commodity and thereby very liquid. There are also designated Authorised Participants who facilitate liquidity on the exchange.

**Risk Mitigation Measures for Tracking Error:**

Sources of Tracking Error	Mitigation Measures
The trade execution prices may be different from Closing NAV of underlying scheme (ABSL Gold ETF).	The execution price of ABSL Gold ETF will be a factor of demand/supply on the stock exchange. The difference tends to average out over a longer time horizon and that will moderate tracking error
Delay in the purchase or sale due to market illiquidity	The AMC appoints leaders in bullion business as Authorized Participants/Market Makers to enhance liquidity on the stock exchange and reduce the impact cost and that will help the fund to minimize tracking error
Funds flows in ABSL Gold Fund of value lesser than Creation lot size of underlying scheme.	For small amounts of inflows/outflows which are less than the creation size of ABSL Gold ETF, the ABSL Gold Fund will buy/sell units of underlying scheme directly on the stock exchange without waiting for additional subscription / redemption to minimize tracking error.
Availability of Gold bars for creation of ABSL Gold ETF.	The AMC makes arrangements with leading bullion banks/dealers to make gold bars available for creation of underlying scheme (ABSL Gold ETF) and that in turn will help minimize tracking error.
Delay in realization of unit holder's funds	The inputs regarding cash flows by various modes of acceptance will be estimated on a daily basis by the fund. The subscription/redemption request will also be reported and used as a basis for planning investments in ABSL Gold ETF. The deployment will be carefully planned on the basis of the mode of acceptance of instrument to moderate tracking error.
Holding of cash equivalents to meet redemptions, recurring expenses etc.	The Fund will keep offsetting the expenses/interest against the net inflows/outflows and keep investing/redeeming the balance amount from ABSL Gold ETF to minimize the tracking error in best interest of investors.
Transaction cost (including taxes and insurance premium) and recurring expenses	The Fund seeks to keep it to the minimal to reduce the impact of the tracking error.
Execution of large buy / sell orders	These deals are done at best possible prices available at the time of investments. Distortions, if any would automatically get corrected over periods of time.
The potential for trades to fail, which may result in the Scheme not having acquired gold at a price necessary to track the benchmark price.	Units procured through exchanges have an auction process inbuilt into them, and hence the aforesaid risk is automatically mitigated. Even for lot size purchases, the fund deals with multiple reputed banks/authorized participants where the probability of default in trades is remote.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

#### ADITYA BIRLA SUN LIFE GLOBAL REAL ESTATE FUND

- Track and monitor deviations from benchmark
- Exercise caps on deviations from benchmark
- Caps on sector exposures
- Liquidity filters when including stocks in the investment universe
- Mandated Tracking Error Range
- Checks on Concentrations
- Checks on Maturity Trends
- Checks on Ratings of portfolio components
- Regular market valuations for illiquid assets
- Investor Concentrations

#### ADITYA BIRLA SUN LIFE ACTIVE DEBT MULTI MANAGER FOF SCHEME

- Liquidity checks (our investments as a proportion of scheme AUM)
- Favoring of funds with strong parent backing.
- Tracking and caps on sector exposures.
- Tracking of mandate deviations

#### ADITYA BIRLA SUN GLOBAL COMMODITIES FUND

- Liquidity checks (our investments as a proportion of scheme AUM)
- Favoring of funds with strong parent backing.
- Tracking and caps on sector exposures.
- Tracking of mandate deviations

#### ADITYA BIRLA SUN LIFE ASSET ALLOCATOR MULTI MANAGER FOF SCHEME

- Liquidity checks (our investments as a proportion of scheme AUM)
- Favoring of funds with strong parent backing.
- Tracking and caps on sector exposures.
- Tracking of mandate deviations

#### ADITYA BIRLA SUN LIFE FINANCIAL PLANNING FOF - PRUDENT PLAN/ AGGRESSIVE PLAN/ CONSERVATIVE PLAN

- Investment in funds selected as per ABSLAMC process;
- Regular monitoring of the investments internally to reduce risk;
- Diversification achieved through investment in more than one fund at any point of time;
- Tracking and monitoring deviation from the benchmark;
- Tracking Investor concentrations;
- Regularly tracking the liquidity of the portfolio of the underlying funds;
- Regularly checking and tracking credit quality of the portfolio of the underlying funds;
- Favoring funds with strong parent backing.

## Scheme Portfolio Holdings & Portfolio Turnover Ratio (As on June 30, 2018)

### Aditya Birla Sun Life Liquid Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Government of India	12.59%	Finance	48.83%
Housing Development Finance Corporation Limited	7.66%	Banks	21.54%
National Bank For Agriculture and Rural Development	6.77%	GOI	12.72%
Vedanta Limited	6.22%	Non - Ferrous Metals	6.22%
IndusInd Bank Limited	4.91%	Telecom - Services	6.19%
Reliance Jio Infocomm Limited	4.87%	Power	3.97%
Shriram Transport Finance Company Limited	3.81%	Ferrous Metals	2.50%
Piramal Housing Finance Limited	2.39%	Construction	1.43%
Nabha Power Limited	2.12%	Petroleum Products	1.06%
Mahindra & Mahindra Financial Services Limited	1.98%	Pharmaceuticals	0.67%
		Auto	0.63%
		Transportation	0.49%
		Fertilisers	0.38%
		Retailing	0.38%
		Consumer Non Durables	0.37%
		Construction Project	0.24%
		Cement	0.20%
		Media & Entertainment	0.19%
		Others	0.10%
		Auto Ancillaries	0.08%
		Cash & Cash Equivalent	-8.19%
		<b>Grand Total</b>	<b>100.00%</b>

Portfolio Turnover Ratio: N.A.

### Aditya Birla Sun Life Low Duration Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Housing Development Finance Corporation Limited	8.15%	Finance	53.22%
Power Finance Corporation Limited	7.08%	Trading	7.74%
Tata Power Company Limited	6.60%	Construction	7.71%
ECL Finance Limited	6.26%	Power	7.68%
Adani Infra (India) Limited	5.86%	GOI	4.79%
Indiabulls Infraestates Ltd	5.03%	Services	4.36%
State Government Securities	4.78%	Banks	3.44%
Edelweiss Finvest Pvt Limited	3.74%	Cash & Cash Equivalent	2.25%
Indiabulls Housing Finance Limited	2.84%	Petroleum Products	2.07%
Shriram Transport Finance Company Limited	2.61%	Construction Project	1.88%
		Telecom - Services	1.63%
		Others	1.46%
		Ferrous Metals	0.81%
		Retailing	0.65%
		Auto	0.31%
		<b>Grand Total</b>	<b>100.00%</b>

Portfolio Turnover Ratio: N.A.

### Aditya Birla Sun Life Regular Savings Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Shriram Transport Finance Company Limited	6.13%	Finance	40.32%
National Bank For Agriculture and Rural Development	5.24%	Others	8.40%
Reliance Jio Infocomm Limited	4.39%	Power	7.95%
U.P. Power Corporation Limited	4.32%	Goi	7.83%
State Government Securities	3.99%	Telecom - Services	7.67%
Government of India	3.82%	Banks	4.47%
Kotak Mahindra Investments Limited	3.50%	Construction	2.85%
Idea Cellular Limited	3.27%	Transportation	2.75%
Tata Motors Finance Limited	3.21%	Auto	2.73%
PNB Housing Finance Limited	3.17%	Retailing	2.29%
		Consumer Non Durables	2.03%
		Cash & Cash Equivalent:	1.81%
		Non - Ferrous Metals	1.19%
		Pharmaceuticals	1.14%
		Industrial Capital Goods	0.99%
		Cement	0.94%
		Petroleum Products	0.86%
		Construction Project	0.76%
		Services	0.69%
		Software	0.66%
		Auto Ancillaries	0.42%
		Commercial Services	0.26%
		Consumer Durables	0.22%
		Industrial Products	0.22%
		Pesticides	0.20%
		Chemicals	0.14%
		Engineering Services	0.11%
		Gas	0.10%
		Media & Entertainment	0.00%
		<b>Grand Total</b>	<b>100.00%</b>

Portfolio Turnover Ratio: 0.05%

## Scheme Portfolio Holdings & Portfolio Turnover Ratio (As on June 30, 2018)

### Aditya Birla Sun Life Government Securities Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Government of India	66.74%	GOI	79.15%
State Government Securities	12.41%	Others	18.25%
		Cash & Cash Equivalent:	2.60%
		<b>Grand Total</b>	<b>100.00%</b>
Portfolio Turnover Ratio: 0.00%			

### Aditya Birla Sun Life Money Manager Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Adani Enterprises Limited	11.15%	Finance	41.00%
Housing Development Finance Corporation Limited	10.29%	Banks	17.59%
IndusInd Bank Limited	9.86%	Trading	11.16%
Indiabulls Real Estate Limited	8.88%	Construction	10.32%
Bajaj Finance Limited	6.55%	Telecom - Services	7.04%
National Bank For Agriculture and Rural Development	6.09%	Others	5.18%
Tata Capital Housing Finance Limited	6.01%	Services	4.38%
Bharti Enterprises Holding Private Limited	4.38%	Power	3.32%
Bharti Airtel Limited	3.75%	GOI	2.87%
Tata Motors Finance Solutions Limited	3.32%	Cash & Cash Equivalent:	-2.86%
		<b>Grand Total</b>	<b>100.00%</b>
Portfolio Turnover Ratio: N.A.			

### Aditya Birla Sun Life Short Term Opportunities Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
State Government Securities	8.60%	Finance	42.39%
Wadhawan Global Capital Pvt Limited	7.18%	GOI	10.58%
ONGC Petro Additions Limited	5.86%	Power	7.89%
Cholamandalam Investment and Finance Company Limited	4.42%	Banks	6.91%
Tata Motors Finance Limited	4.37%	Petroleum Products	5.86%
Power Finance Corporation Limited	4.21%	Construction	5.80%
Indiabulls Housing Finance Limited	4.07%	Transportation	3.51%
Tata Power Company Limited	3.59%	Telecom - Services	3.47%
IDFC Bank Limited	3.58%	Auto	3.10%
PNB Housing Finance Limited	3.39%	Cash & Cash Equivalent:	2.82%
		Services	2.33%
		Retailing	1.59%
		Cement	1.56%
		Others	0.01%
		<b>Grand Total</b>	<b>100.00%</b>
Portfolio Turnover Ratio: N.A.			

### Aditya Birla Sun Life Medium Term Plan

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Sprit Textile Pvt Limited	5.95%	Finance	23.30%
U.P. Power Corporation Limited	5.62%	Construction	17.65%
Wadhawan Global Capital Pvt Limited	5.41%	Power	14.26%
RKN Retail Pvt Limited	4.92%	Trading	10.48%
Jharkand Road Projects Implementation Company Limited	4.84%	Transportation	8.66%
Adilink Infra & Multitrading Private Limited	4.66%	Others	6.99%
Adani Infra (India) Limited	4.53%	Retailing	5.23%
Adani Power Limited	3.95%	Banks	4.99%
SP Imperial Star Private Limited	3.86%	Services	1.90%
Piramal Housing Finance Limited	3.46%	Cash & Cash Equivalent:	1.81%
		GOI	1.28%
		Petroleum Products	1.20%
		Software	1.08%
		Telecom - Services	0.82%
		Media & Entertainment	0.35%
		<b>Grand Total</b>	<b>100.00%</b>
Portfolio Turnover Ratio: N.A.			



## Scheme Portfolio Holdings & Portfolio Turnover Ratio (As on June 30, 2018)

### Aditya Birla Sun Life Income Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Government of India	57.94%	GOI	62.24%
State Government Securities	4.31%	Others	29.50%
Rainbow Devices Trust	0.38%	Cash & Cash Equivalent:	7.88%
		Retailing	0.38%
		<b>Grand Total</b>	<b>100.00%</b>

Portfolio Turnover Ratio: 0.00%

### Aditya Birla Sun Life Credit Risk Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Sprit Textile Pvt Limited	5.81%	Finance	33.70
Aasan Corporate Solutions Private Limited	5.39%	Construction	15.71
Power Finance Corporation Limited	4.57%	Power	11.23
U.P. Power Corporation Limited	4.21%	Trading	8.61
Adilink Infra & Multitrading Private Limited	3.65%	Services	7.05
Tata Motors Finance Solutions Limited	3.49%	Transportation	4.68
Wadhawan Global Capital Pvt Limited	3.17%	Construction Project	3.89
SP Imperial Star Private Limited	2.96%	Retailing	2.84
Adani Infra (India) Limited	2.79%	Banks	2.53
Rural Electrification Corporation Limited	2.79%	Cash & Cash Equivalent:	2.01
		Petroleum Products	1.99
		Others	1.96
		Gas	1.06
		Chemicals	1.01
		Telecom - Services	0.65
		Ferrous Metals	0.47
		Auto	0.32
		Software	0.29
		<b>Grand Total</b>	<b>100.00%</b>

Portfolio Turnover Ratio: N.A.

### Aditya Birla Sun Life Floating Rate Fund – Long Term Plan

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
National Bank For Agriculture and Rural Development	11.30%	Finance	73.73%
Power Finance Corporation Limited	11.15%	GOI	6.65%
Housing Development Finance Corporation Limited	10.79%	Banks	6.57%
IndusInd Bank Limited	6.57%	Telecom - Services	6.04%
Government of India	6.43%	Others	2.58%
Reliance Jio Infocomm Limited	5.22%	Cash & Cash Equivalent:	1.88%
Shriram Transport Finance Company Limited	4.69%	Petroleum Products	1.18%
Small Industries Dev Bank of India	4.36%	Chemicals	0.86%
Export Import Bank of India	4.28%	Construction	0.51%
Hinduja Leyland Finance Limited	4.27%	<b>Grand Total</b>	<b>100.00%</b>

Portfolio Turnover Ratio: N.A.

### Aditya Birla Sun Life Banking & PSU Debt Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Power Finance Corporation Limited	13.55%	Finance	55.32%
Axis Bank Limited	9.72%	Banks	16.88%
Rural Electrification Corporation Limited	8.52%	Power	8.73%
National Bank For Agriculture and Rural Development	8.26%	GOI	6.62%
Small Industries Dev Bank of India	7.29%	Petroleum Products	5.06%
Government of India	5.83%	Cash & Cash Equivalent:	2.25%
U.P. Power Corporation Limited	5.45%	Transportation	1.83%
ONGC Petro Additions Limited	4.54%	Others	1.76%
Export Import Bank of India	3.72%	Telecom - Services	1.29%
Capital First Limited	3.61%	Auto	0.17%
		Retailing	0.09%
		<b>Grand Total</b>	<b>100.00%</b>

Portfolio Turnover Ratio: N.A.

## Scheme Portfolio Holdings & Portfolio Turnover Ratio (As on June 30, 2018)

### Aditya Birla Sun Life Dynamic Bond Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Government of India	35.60%	GOI	35.89%
Aasan Corporate Solutions Private Limited	6.15%	Finance	20.02%
Sprit Textile Pvt Limited	6.04%	Trading	11.61%
Adani Power Limited	5.71%	Power	10.38%
Adani Infra (India) Limited	5.57%	Services	6.15%
Piramal Housing Finance Limited	5.05%	Construction	4.68%
U.P. Power Corporation Limited	4.64%	Others	4.53%
Wadhawan Global Capital Pvt Limited	3.92%	Retailing	2.09%
Adilink Infra & Multitrading Private Limited	3.14%	Cash & Cash Equivalent:	1.80%
JM Financial Credit Solution Limited	2.69%	Banks	1.52%
		Transportation	1.33%
		<b>Grand Total</b>	<b>100.00%</b>

Portfolio Turnover Ratio: N.A.

### Aditya Birla Sun Life Savings Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
National Bank For Agriculture and Rural Development	10.80%	Finance	62.40%
Housing Development Finance Corporation Limited	8.71%	Telecom - Services	11.83%
Tata Power Company Limited	7.31%	Power	7.77%
Shriram Transport Finance Company Limited	6.80%	Banks	5.70%
Power Finance Corporation Limited	5.94%	Petroleum Products	2.45%
Vodafone Mobile Services Limited	4.24%	Services	2.31%
Dewan Housing Finance Corporation Limited	3.34%	Cash & Cash Equivalent:	1.89%
Bharti Airtel Limited	3.10%	Chemicals	1.47%
IndusInd Bank Limited	2.81%	Ferrous Metals	1.25%
Axis Bank Limited	2.77%	Construction	1.20%
		Retailing	0.51%
		Cement	0.48%
		GOI	0.29%
		Transportation	0.21%
		Others	0.15%
		Auto	0.09%
		<b>Grand Total</b>	<b>100.00%</b>

Portfolio Turnover Ratio: N.A.

### Aditya Birla Sun Life Corporate Bond Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Power Finance Corporation Limited	11.02%	Finance	56.08%
Government of India	10.86%	GOI	15.02%
Housing Development Finance Corporation Limited	10.49%	Telecom - Services	8.40%
National Bank For Agriculture and Rural Development	5.99%	Petroleum Products	4.95%
ONGC Petro Additions Limited	4.64%	Power	4.77%
Reliance Jio Infocomm Limited	4.29%	Cash & Cash Equivalent:	3.83%
State Government Securities	4.19%	Auto	2.85%
Tata Sons Ltd	3.21%	Banks	1.95%
Small Industries Dev Bank of India	3.17%	Others	1.37%
Vodafone Mobile Services Limited	3.08%	Retailing	0.78%
		<b>Grand Total</b>	<b>100.00%</b>

Portfolio Turnover Ratio: N.A.

### Aditya Birla Sun Life Gold Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Aditya Birla Sun Life Mutual Fund	100.83%	Mutual Fund	100.83%
		Others	0.80%
		Cash & Cash Equivalent:	-1.63%
		<b>Grand Total</b>	<b>100.00%</b>

Portfolio Turnover Ratio: N.A.

### Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Aditya Birla Sun Life Mutual Fund	24.89%	Mutual Fund	59.11%
Franklin Templeton Mutual Fund	14.53%	Cash & Cash Equivalent:	34.42%
Reliance Mutual Fund	6.17%	Others	6.47%
Mirae Asset Mutual Fund	5.53%	<b>Grand Total</b>	<b>100.00%</b>
SBI Mutual Fund	4.13%		
Motilal Oswal Mutual Fund	3.48%		
Kotak Mutual Fund	0.39%		

Portfolio Turnover Ratio: N.A.

## Scheme Portfolio Holdings & Portfolio Turnover Ratio (As on June 30, 2018)

### Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Franklin Templeton Mutual Fund	55.22%	Mutual Fund	99.02%
Aditya Birla Sun Life Mutual Fund	43.80%	Others	1.21%
		Cash & Cash Equivalent:	-0.23%
		<b>Grand Total</b>	<b>100.00%</b>
Portfolio Turnover Ratio: N.A.			

### Aditya Birla Sun Life Global Commodities Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
First State Global Umbrella - I	90.88%	Mutual Fund	90.88%
		Others	10.19%
		Cash & Cash Equivalent:	-1.07%
		<b>Grand Total</b>	<b>100.00%</b>
Portfolio Turnover Ratio: N.A.			

### Aditya Birla Sun Life Global Real Estate Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
ING (L) Invest Global Real Estate - I Cap USD	96.76%	Mutual Fund	96.76%
		Others	3.72%
		Cash & Cash Equivalent:	-0.48%
		<b>Grand Total</b>	<b>100.00%</b>
Portfolio Turnover Ratio: N.A.			

### Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Aditya Birla Sun Life Mutual Fund	56.89%	Mutual Fund	95.35%
Mirae Asset Mutual Fund	15.05%	Cash & Cash Equivalent:	4.16%
Motilal Oswal Mutual Fund	13.84%	Others	0.49%
Franklin Templeton Mutual Fund	5.50%	<b>Grand Total</b>	<b>100.00%</b>
Reliance Mutual Fund	4.07%		
Portfolio Turnover Ratio: N.A.			

### Aditya Birla Sun Life Financial Planning FOF - Conservative Plan

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Aditya Birla Sun Life Mutual Fund	75.33%	Mutual Fund	90.40%
Franklin Templeton Mutual Fund	7.44%	Cash & Cash Equivalent:	5.01%
Motilal Oswal Mutual Fund	4.31%	Others	4.59%
Mirae Asset Mutual Fund	2.11%	<b>Grand Total</b>	<b>100.00%</b>
Reliance Mutual Fund	1.21%		
Portfolio Turnover Ratio: N.A.			

### Aditya Birla Sun Life Financial Planning FOF - Prudent Plan

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Aditya Birla Sun Life Mutual Fund	66.57%	Mutual Fund	94.32%
Franklin Templeton Mutual Fund	8.64%	Cash & Cash Equivalent:	4.50%
Mirae Asset Mutual Fund	8.52%	Others	1.18%
Motilal Oswal Mutual Fund	8.00%	<b>Grand Total</b>	<b>100.00%</b>
Reliance Mutual Fund	2.59%		
Portfolio Turnover Ratio: N.A.			

## THE REGISTRAR

AMC has appointed Computer Age Management Services Pvt. Ltd. (CAMS) located at Rayala Towers, 158, Anna Salai, Chennai – 600002 to act as Registrar and Transfer Agents (“The Registrar”) to the Schemes. The Registrar is registered with SEBI under registration number INR 000002813.

For further details on our Fund, please contact our customer service centres at details given below

### BRANCH OFFICE OF ADITYA BIRLA SUN LIFE MUTUAL FUND

Adyar: 1st Floor, New No. 131, Old No.64, L B Road, (Kalki Krishna Murthy Salai), Thiruvannamiyur, Adyar-600041  
 Agra: Shop No. 3, Block No. 54/4, Ground Floor, Prateek Tower, Lashkar Pur City Circle, Sanjay Plaza, Agra - 282002  
 Ahmedabad: 1st floor, Ratnaraj Spring Complex, Near post office, Opp. HDFC Bank House, Navrangpura, Ahmedabad-380 009  
 Ahmedabad : 2nd Floor, Poonam Plaza, Opp. Citi Coroner Rumbaag, Maninagar, Ahmedabad - 380 028.  
 Ahmednagar: 2nd Floor, Mauli Sankul, NR Zopadi Canteen, Manmad Road, Savadi, Ahmednagar - 414 003.  
 Ajmer: 1st Floor Patwari Bhawan, 11/191 Kutchery Road, Ajmer- 305001.  
 Akola: First Floor, SANKET Chambers, Civil Lines Chowk, Opp. Khandelwal Lab, Akola-444001  
 Allahabad: Upper ground floor,45/1(202),MG Marg, Civil Lines, Allahabad-211001  
 Ambala: 1st Floor, 5396, Punjabi Mohalla Nicalson Road, Ambala Cantt - 133001  
 Alwar: Shop No. 2, Road No. 2, Scheme - 1, Jai Complex, Alwar - 301 001.  
 Amravati: 1st Floor,Katli Mall, Morchi Road, Amravati - 444602  
 Amritsar: Central mall, 3rd Floor, Opp ICICI Prudential, Mall Road, Amritsar - 143001  
 Anand: 1st floor, 104, Maruti Sumirani Complex, Opp. Nandbhumi Party Plot, Anand Vidhyanager Road, Anand - 388 001.  
 Anna Nagar: 1st Floor, No. 334/4, Galaxy Apartment, 2nd Avenue, Anna Nagar-600040  
 Asansol: Shree Vishal Plaza, 1st. Floor, G T Road, Asansol - 713 303  
 Aurangabad: Shop No. 101 & 102, 1st Floor, Super Market, Nirala Bazar, Aurangabad - 431001  
 Bangalore: # 9/3, Ground Floor, Nitesh Broadway, MG Road, Bangalore - 560001  
 Bangalore: Ground Floor, No. 60/4, 32nd C Cross Road, 4th Block Jayanagar, Bangalore - 560011  
 Bankura : 80/1/A, Bankura Raghunathpur Main Road, Nutanchati Mahalla, Bankura - 722 101.  
 Bareilly: 1st Floor, Flat no. 111-112, Ratandeep Complex, Civil Lines, Near Chowki Chauraha, Bareilly - 243001  
 Baroda: Soham Complex, 49, Alkapuri society, Ground Floor, Opp HDFC Bank Alkapuri, R C Dutt Road, Vadodra-390007  
 Bellary: Sree Gayathri Towers No. 4, Gopal Swamy (Moka) Road, Gandhi Nagar, Bellary - 583 103.  
 Belgaum: No. 14, 2<sup>nd</sup> floor, Shri Krishna Towers RPD Cross, Khanapur Road Tilakwadi, Belgaum - 590006  
 Bhagalpur: 1st Floor, Angar Complex, Near Ajanta Cinema, Patal Babu Road, Bhagalpur - 812 001  
 Bharuch: 205/62, Aditya Complex, Kasak Circle, Bharuch - 392001  
 Bhatinda: First Floor, Above Punjab National Bank, Tinkoni, G.T Road, Bhatinda - 151 001.  
 Bhavnagar: First Floor, 107, Surbhi Mall, Waghawadi Road, Bhavnagar, Gujarat 364002  
 Bhilai : 81, Commercial Complex, Nehru Nagar(East), Bhilai - 490 020  
 Bhopal: 149 Kamal Tower , MP Nagar Zone 1 Bhopal - 462011  
 Bhubaneswar: 77, Janpath, Kharvelnagar Bhubaneswar-751001  
 Bhuj - Kutch: Ground Floor, Pooja Complex, A wing, Shop no 1, Near ICICI Bank, Station Road, Bhuj - Kutch - 370 001  
 Bikaner: 1st Floor, Vishwas Plaza, Rani Bazar Circle, Bikaner - 334 001.  
 Burdwan: Al Amin Bhavan, Parbhartha, G T Road, Sripally, Burdwan - 713 103.  
 Calicut: Door No-6/296 G1, Karuppalli Square, 2nd Floor, YMCA Cross Road, Calicut-673001  
 Chandigarh SCO: 2423-2424, Ground Floor, Sector 22C, Chandigarh - 160 022  
 Chennai : S.E.V.Grandson 1st Floor, 280-B, Good Shed Street, Madurai 625 001  
 Chennai - Arcade Centre: No: 110/1, 3rd floor, Uthamar Gandhi Salai (formerly Nungambakkam High Road), Nungambakkam, Chennai - 600 034  
 Cochin: Pynadathi Towers, Opp. Cochin Shipyard (Main Gate), Ravipuram, M G Road, Kochi - 682015  
 Coimbatore: 723 A & B, II nd Floor, Thirumalai Towers, Avinashi Road , Coimbatore - 641018  
 Cuttack: Gopal Bhawan, Oppsite BSNL Office, Buxi Bazar, Cantonment Road, Cuttack - 753001  
 Dehradun: 97 India Trade Centre, Rajpur road, Adjoining hotel Madhuban, Dehradun-248001  
 Delhi: 406-415, 4<sup>th</sup> floor, Narain Manzil, 23 Barakhamba Road, New Delhi - 110001  
 Dhanbad: Shop No-202 2nd Floor Shriram Plaza Bank More Dhanbad-826001  
 Dhule: 1st Floor, CTS No. 1606/A, Lane No. 6, Opposite HDFC Bank, Dhule- 424001  
 Durgapur: First Floor, “Landmark”, Shahid Khudiram Sarani, City Centre, Durgapur - 713216.  
 Erode: 318, First floor, Sakthi road, Erode - 638003.  
 Faridabad: SCO No. 2, First Floor, Sec-16, Faridabad - 121002  
 Ghaziabad : 17, Advocate Chambers RDC, Ghaziabad -201001.  
 Goa: First Floor, 101, Anand Chambers, F.L. Gomes Road, Vasco - 403 802.  
 Gorakhpur : First Floor, Prahlad Rai Trade Centre, Bank Road, Gorakhpur- 273001.  
 Guntur: D NO: 31-10-880, 10/3, Arundelpet, Guntur - 522 002  
 Gurgaon: Unit no. 16, Ground floor, Vipul Agora, Sector 28, MG Road, Gurgaon - 122002  
 Guwahati: Pushpanjali Arcade, 3rd Floor, Near ABC Bus Stop, Opp. Dona Planet, G.S. Road, Guwahati - 781 005  
 Gwalior: Ground Floor, Orion Tower, City Centre, Gwalior - 474011  
 Hissar: The Panna, Kamala Place, Plot # 57 - 60, Kamala Nagar, Red Square Market, Hissar - 125 001.  
 Hubli: 15, Upper Ground Floor, Vivekanand Corner, Desai Cross, Hubli-580029  
 Hyderabad - Abids RVR Towers, 6-3-1089/F, Level - 1A, Raj Bhavan Road, Somajiguda, Hyderabad, Telangana - 500082  
 Indore: 9/1/1, 1st Floor, Above Yes Bank, Near Treasure Island Mall, M. G. Road, Indore - 452001.  
 Jabalpur: Ground Floor, Motor Mitra Building, Near Petrol Pump, Napier Town, Jabalpur- 482001  
 Jaipur: G-2, Ground Floor, Anukampa Fountain Heights, Subhash Marg, C - Scheme, Jaipur - 302001  
 Jalandhar: 210, 2nd Floor, Grand Mall, Jalandhar-144001  
 Jalgaon: Ground Floor, Geetai Villa, Shop no 1, Jai Nagar, Opp Omkareshwar Temple, Jalgaon - 425002  
 Jammu : Shop no 105, 1st Floor North Block, Bahu plaza, Jammu-180004  
 Jamnagar: Shop No. 103, First Floor, Madhav Square, Limbda Lane Corner, Lal Bungalow Road, Jamnagar - 361001  
 Jamshedpur: 1st Floor, Shanti Hari Abasan, 1g, Inner Circle Road, Bistupur, Jamshedpur - SCO number 112, 114, First Floor, Mahabli Tower, Community Centre, Janakpuri - 110 058.  
 New Delhi - Jhansi: Building no 372/44 New no. 670 civil lines, Gwalior road, Jhansi - 284 001.  
 Jodhpur: KK.Plaza II nd Floor, Sardarpura 1st B Road, Jodhpur (Raj.) 342003  
 Kalyan: Shop no 5 & 6 Ground Floor, Vikas Heights, Next to NKGSB Bank, Santoshimata Road, Kalyan (W), Maharashtra - 421301  
 Kanpur: 114/113, Kan chambers, office No. 103-106, Civil Lines, Kanpur-208001  
 Karnal: Ground Floor, DSS No. 212, Sector 12, Karnal - 132 003.  
 Kestapur (w.e.f March 01, 2017): Shop No 7, Block 5 , Clubtown, VIP Road, Tegharia, Kolkata - 700052.  
 Kharagpur : Ground Floor, Suchana Building, Kamala Cabin India, West Medinipur, Kharagpur - 721 305.  
 Kolhapur : First Floor, Judaban Plaza F-3, Shahupuri, Bhaskarrao Jadhav Chowk, Near Panch Bungalows, Kolhapur - 416 001.  
 Kolkata : Ground Floor, Industry House, 10, Camac Street, Kolkata - 700 017  
 Kota: Second Floor, 96 Shopping Centre, Opposite Bharat Hotel, Kota - 324007  
 Kottayam: First Floor, Pullimootil Arcade, KK Road, Kanjikuzhy, Kottayam - 686004  
 Lucknow: 103-B, 1st Floor, Shalimar Square, Lalbagh, Lucknow-226001  
 Ludhiana: SCO-2, Ground Floor, ABC Building, Feroze Gandhi Market, Ludhiana-141001  
 Mathura: Ground Floor, Tera Tower, Bhuteshwar Road, Mathura - 281 004.  
 Mangalore: Shop No. 207-209, Jhanvi Plaza, 2nd Floor, Karangalpady, Mangalore, Karnataka - 575 003  
 Margao: Ground Floor, Shop No.7 & 8, Colaco Building, Abade Faria Road, Margao-Goa,403601  
 Meerut: Unit 103, Om Plaza, Opposite Ganga Plaza, Begum Bridge Road, Merrut - 25001  
 Moradabad: Near Hotel Rajmahal, Infront of Dr P K Das, Civil Lines, Moradabad-244001  
 Mumbai - Goregaon (w.e.f. 20-Dec-2017): Romell Tech Park (R-Tech Park), 12th Floor, Nirlon Compound, Off Western Express Highway, Goregaon (E), Mumbai - 400 063.  
 Mumbai - Borivali: Jayesh Apartment, Shop No.2 & 3, Ground Floor, Opp. Standard Chartered Bank, Near Shyamaprasad Mukherjee Garden, Chandavarkar Road, Borivali (West), Mumbai - 400092.  
 Mumbai - Ghatkopar: Shop no - 12A/B, Ground Floor, Kailash Plaza, Vallabh Baug Lane, Ghatkopar - East, Mumbai - 400077.  
 Mumbai (IH): Industry House, 1st Floor, Churchgate Reclamation, Mumbai 400 020  
 Mumbai (IB): One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai- 400013  
 Muzaffarpur : Urmila Complex, 1st Floor, Near Mithanpura Chowk, Club Road, Muzaffarpur - 842 002.  
 Mysore: CH-16, Prashanth Plaza, Safe wheels building, 3rd main, 5th cross, Saraswathipuram, Mysore-570009  
 Nadiad: City Centre Unit - 211, 2nd Floor, Near City point, Paras Cinema Road, Nadiad - 387 001.  
 Nagpur: 1st Floor, The EDGE, above Equitas Bank, WHC Road, Shankar Nagar, Nagpur - 440 010.  
 Nasik: Shop no 1, Samruddhi Residency, Opp Hotel City Pride, Tilakwadi, Nasik - 422002.  
 Navsari: 103, 1st floor, Swiss Cottage, Asha Nagar Main Road, Navsari - 396 445.  
 New Delhi: (w.e.f. 12-Jan-2018) Space No. 9, Lower Ground Floor, Block E, International Trade Tower, Nehru Place, New Delhi - 110 019.  
 Noida: 409, 4th Floor, Chokani Square, Sector 18, Noida - 201301  
 Palakkad: Second Floor, Aradhana Arcade, Kunnathurmedu, Kalmalandapam, Palakkad, Kerala - 678013  
 Panipat: N.K Tower, Office no -1, Second Floor, G.T Road, Panipat-132103  
 Panjim: 1st Floor, Ashok-Samrat Complex, Above Vishal Mega Mart, Off. 18th June Road, Panaji, Goa- 403001  
 Patiala: 1- SCO 88, 1st Floor, New Leela Bhawan Market, Tehsil & District Patiala, Patiala - 147001  
 Patna: Shop No UG 1 & 2, Kaushalya Estate, Bandar Bagicha, near Dak Bangla More, Patna - 800001  
 Pimpri: Ground Floor, B-5, Empire Estate, Old Mumbai Pune Highway, Near Ranka Jewellers, Pimpri, Pune-411019  
 Pitampura: Shop No.109 A, First Floor, PP Towers, Netaji Subhash Place, Pitampura - 110 034.  
 Pondicherry: First Floor, No. 66, JSV Building, 100 Feet Road, Ellapillalaichavady, Pondicherry - 605 005.  
 Pune: 1st floor, Signature Complex, Opp. Golwilkar Metropolis Health Service, Bhondarkar road, Pune- 411004  
 Pune: Shop No. 11, Kumar Pavilion, East Street, Camp, Pune - 411 001.  
 Raipur: 2nd floor S-1, Raheja Towers, Fafadhi Chowk, Jail Road, Raipur - 492001  
 Rajahmundry: Door No : 6-8-7, First Floor, Upstairs of HDFC Bank, T-Nagar, Nidamarthi Street, Rajahmundry - 533101  
 Rajkot: 915- Star Plaza, Full chap chowk, Rajkot - 360001  
 Ranchi: Ground Floor, Sethi Corporate P.P. Compound Ranchi - 834001  
 Rohtak: 2nd Floor, Plot No. 120-121, Bank Square, Delhi Road, Opp. Manya Tourism, Rohtak - 124 001.  
 Rourkela: 1st Floor, Aditya Ventures, Holding No.72, Udit Nagar, Opp: Court, Rourkela - 769012.  
 Saharanpur: 1st Floor, Krishna Complex, Moh. Missoin Compound, Court Road, Saharanpur - 247001  
 Salem: No. 4, Anura Complex, Omalur Main Road, Angammal Colony Entrance, Salem - 636 009.  
 Sambalpur: Above Kalinga Hardware, Budharaja Road, In front of SBI, Sambalpur - 768 004  
 Sangli: First Floor, Signature Complex, Sangli - Miraj Road, Opposite Zilha Parishad, Sangli - 416 416.  
 Satara: 1st Floor, Shop No. 2, Adarsh Corner, Radhika Road, Satara - 415 001.  
 Shillong: RPG Complex, Keating Road, 3rd Floor, Shillong - 793 001.  
 Shimla: Sood Complex, Opposite Mela Ram Petrol Pump, Tara Hall, Circular Road, Shimla - 171003  
 Siliguri (w.e.f June 15, 2017) 78, Haren Mukherjee Road, 1st floor, Beside SBI, Hakimpara, Siliguri - 734 001.  
 Solapur: Veetrag Vertex, Office No. 6&7, 1st floor, Opp. Naval Petrol Pump, Railway Station Road, Solapur - 413 001.  
 Sri Ganganagar: Konark Tower, Shah Tower, Plot No. 3, Near Sukhadia Circle, Sri Ganganagar - 335 001.  
 Surat: HG-5, International Trade Center, Majura Gate Crossing, Ring Road, Surat - 395 002.  
 Thane: Konark Tower Ground Floor, Shop 13 - 15, Ghantali Road, Thane (W), Thane - 400602  
 Thane: Shop No. 3, Jay Khodiyar Bhawan, Ambadi Road, Opposite Gurudwara, Vasai - 401 202, Thane. Tirupati: D.No:20-2-704, 1st Floor, Near Balaji Hospital, Korlunta, Tirupati-517501  
 Thrissur: Trichur Trade Centre, 2nd Floor, Kuruppam Road, Thrissur - 680001  
 Trichy: 1st Floor, Vignesh Aradhana, 16, Shop 2 & 3, Sastri Road, Tiruchirappalli - 620 017.  
 Trivandrum: 3rd, Floor, Kailas Plaza, Pattom, Trivandrum - 695 004  
 Udaipur: 209-210 Daulat Chambers, 4-D Sardarpura 2nd Floor, Udaipur-313001  
 (Raj.) Valsad: First Floor, Shop No.101, Tarang Apartment, Opp Post Office, Valsad - 396001  
 Vapi: 145-146 Tirupati Plaza Chala Road, VAPI 396191.  
 Varanasi: Arihant Complex, 3rd Floor, D-9/127 C-4, Sigra, Varanasi-221002  
 Vashi: Office No. 50, Ground Floor, Welfare Chamber CHS, Sector 17, Vashi, Navi Mumbai - 400703.  
 Vijayawada: K.P. Towers, 40-1-52/6, Aditya Birla Sun Life Insurance, Acharya Ranga Nagar, Vijaywada -520010  
 Vishakapatnam: Shop. no-7, 1st Floor, the Land Mark Building, Opp HSBC Bank, Waltair Uplands, Visakhapatnam - 530 003.  
 Warangal: First Floor, No. 124-4-161, “Srirama Nilayam”, Old Bus Depot Road, Ramnagar Cross Road, Hanamkonda, Warangal - 506001.  
 Yamuna Nagar: (w.e.f 08-05-2017) SCO-178, 1st Floor, Vijaya Bank Building, HUDA Complex, Near Usha Rathi Hospital, Yamunanagar, Jagadhri - 135003.

### ADDRESS OF CAMS CENTERS

**Andaman and Nicobar Islands:** 1st Floor, Above Mahesh Graphics, Nandanam Complex, Beside Old CCS Building, Junglighth, Port Blair - 744 103  
**Agra:** No. 8, II Floor, Maruti Tower, Sanjay Place Agra - 282 002  
**Ahmedabad :** 402-406, 4th Floor - Devpath Building Off C G Road Behind Lal Bungalow Ellis Bridge Ahmedabad 380 006  
**Agartala :** Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala - 799001  
**Ahmednagar :** B, 1+3, Krishna Encloave Complex, Near Hotel Natraj, Nagar-Aurangabad road, Ahmednagar - 414001.  
**Maharashtra Ajmer:** AMC No. 423/30, Near Church Brahmampuri Opp. T B Hospital, Jaipur Road, Ajmer - 305001.  
**Akola:** Opp. RLT Science College Civil Lines Maharashtra Akola 444001  
**Aligarh:** City Enclave, Opp. D Kumar Nursing Home Ramghat Road U.P. Aligarh 202001  
**Allahabad:** No.7 1st Floor Bihari Bhawan 3, S.P Marg, Civil Lines Allahabad 211001  
**Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iron Bridge, Near Hotel Arcadia Regency, Allppey, Kerala - 688 001.  
**Alwar :** 256A, Scheme No:1, Arya Nagar Alwar 301001  
**Amaravati :** 81, Gulshan Tower, 2 Floor Near Panchsheel Talkies Amravati 444601  
**Ambala :** Opposite PEER, Bal Bhavan Road, Ambala -134003  
**Amreli:** B 1, 1st Floor, Mira Arcade, Library Road, Opp. SBS Bank, Amreli - 365 601.  
**Amritsar:** SCO - 18J, 'C' Block Ranjit Avenue, Amritsar 140001  
**Anand :** 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers Anand 388001  
**Ankleshwar :** Shop No - F - 56, First Floor, Omkar Complex, Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002  
**Andheri:** 351, Icon, 501, 5th Floor, Western Express Highway, Andheri East, Mumbai - 400 069.  
**Angut:** Similipalada, Near Siddhi Vinayak + 2 Science College, Angul - 759 122.  
**Arrah:** Old NCC Office, Ground Floor, Club Road, Arrah - 802 301.  
**Asansol:** Block - G 1 Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagram Asansol 713303  
**Anantapur :** 15-570-33, I Floor Pallavi Towers, Anantapur - 515001  
**Aurangabad: (w.e.f - 22-Jul-17)** 2nd Floor, Block No. D, 21-D-22, Motiwala Trade Centre, Nirala Bazar, Near Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001  
**Balasure :** B C Sen Road Balasure - 756001  
**Bangalore:** First Floor, 17/1, (272) 12th Cross Road, Wilson Garden, Bangalore - 560 027.  
**Bangalore :** Trade Centre, 1st Floor 45, Dikensan Road (Next to Manipal Centre) Bangalore - 560 042  
**Barasat:** RBC Road, Ground Floor, Near Barasat Kalikrishna Girls High School, Barasat - 700 124  
**Bareilly\* :** D-61, Butler Plaza, Civil Lines, Bareilly- 243001  
**Basti:** Office no 3, 1st Floor, Jamia Shopping complex, (Opposite Pandey School), Station Road, Basti- 272002.  
**Uttar Pradesh Belgaum (w.e.f. 18-Dec-2017) :** Classic Complex, Block No. 1 04, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590006.  
**Bellary:** 18/47/A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Bellary - 583 102.  
**Berhampur:** Kalika Temple Street. Beside SBI BAZAR Branch. Berhampur - 02  
**Bhagalpur\* :** Krishna, 1st Floor, Near Mahadev Cinema, Dr. R. P. Road, Bhagalpur - 812 002.  
**Bharuch :** F-108, Rangoli Complex, Station Road, Bharuch - 392001  
**Bhatinda\* :** 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001  
**Bhavnagar:** 305-306, Sterling Point Waghawadi Road OPP HDFC BANK Bhavnagar - 364002  
**Bhilai:** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai - 490020.  
**Bhilwara :** C/o Kodwani & Associates F-20-21, Apasara Complex Azad Market Bhilwara 311001  
**Bhopal:** Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI, Bank, M. P Nagar, Zone II, Bhopal - 462 011.  
**Bhubaneswar :** 101/ 7, Janpath, Unit - III Bhubaneswar - 7510013.  
**Bhusawal :** Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201  
**Bhuj :** Data Solution, Office No:17 1st Floor Municipal Building Opp Hotel Prince Station Road Bhuj - Kutch - 370001  
**Biharsharif :** R&C Palace, Amber Station Road, Opp Mamta Complex, Bihar Sharif (Nalanda) - 803101  
**Bikaner:** 1404, Amar Singh Pura, Behind Rajasthan Patika In Front of Vijaya Bank, Bikaner - 334001  
**Bilaspur :** Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur (C.G.) 495001.  
**Bijapur:** No. 9, 1st Floor, Gajanan Complex, Azad Road, Karnataka, Bijapur-586 101  
**Bokaro :** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City Bokaro - 827004  
**Bongaigaon:** G.N.B. Road, Bye Lane, Prakash Cinema, PO & Dist. Bongaigaon - 783380.  
**Burdwan :** 1st Floor Above Exide Showroom, 399 G T Road, Burdwan - 713 101  
**Silchar:** Usha Complex, Ground Floor, Punjab Bank Building, Hospital Road, Silchar - 788005  
**Calicut :** 29/97G 2nd Floor, S A Arcade, Mavor Road, Arayidathupalam, Calicut 673001  
**Chandigarh :** Deepak Towers SCO 154-155, 1st Floor Sector 17-C Chandigarh 160 017  
**Chandrapur :** Opp Mustafa Decor, Near Bangalore Bakery, Kasturba Road, Chandrapur - 442 402.  
**Chattisgarh:** 6, Siram Commercial Complex, Infront of Hotel Blue Diamond, T. P. Nagar, Korba, Chattisgarh - 495677  
**Chennai:** Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam Chennai 600 034  
**Chennai:** III Floor, B R Complex, No.66, Door No. 11A, Ramakrishna lyer Street, Opp. National Cinema Theater, West Tambaram, Chennai - 600 045.  
**Chhindwara:** Shop No. 01 Near Puja Lawn, Parsaria Road, Chhindwara - 480 001.  
**Chittorgarh :** 3 Ashok Nagar, Near Heera Vatika, Chittorgarh - 312001  
**Cochin:** Modayil, Door No : 39/268 D2, 2nd Floor, 2A, M. G. Road, Cochin - 682 016.  
**Coimbatore :** No. 1334, Thadagam Road, Thirumorthy Layout, R.S. Puram, Behind Venkteswar, Bakery, Coimbatore - 641 002.  
**Cooch Behar:** N.N.Road, Power House Choupathi, Cooch Behar - 736 101.  
**Cuttack :** Near Indian Overseas Bank Cantonment Road Mata Math Cuttack 753001  
**Davenegere :** 13, 1st Floor, Akkamahadevi



## ADDRESS OF CAMS CENTERS

Samaj Complex Church Road P.J.Extension Devengere 577002 **Dehradun** : 204/121 Nari Shilp Mandir Marg Old Connaught Place Dehradun 248001 **Dharmapuri** : 94, Kandasami Vathiyan Street, Near Municipal Office, Dharmapuri - 636 70 **Darbhanga** : Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga-846001 **Deoghar** : S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112 **Dhanbad** : Urmila Towers Room No: 111(1st Floor) Bank More Dhanbad 826001 **Dhule**: House No. 3140, Opp. Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule - 424001 **Dibrugarh**: Amba Complex, Ground Floor, H S Road, Dibrugarh - 786 001. **Dimapur**: MM Apartment, House No - 436 (Ground Floor), Dr. Hokeshe Sema Road, Near Bharat Petroleum, Lumthi Colony, Opposite T.K Complex, Dimapur - 797 112. **Durgapur**: Plot No 3601, Nazrul Sarani, City Centre, Durgapur - 713 216 **Erode**: 197, Seshaiyer Complex Agharham Street Erode 638001 **Faridhabad**: B-49, 1st Floor Nehru Ground Behind Anupam Sweet House NIT Faridhabad 121001 **Faizabad**: 1/13/196, A, Civil Lines, Behind Triupati Hotel, Faizabad - 224 001 **Gandhidham**: S7, Ratnakala Arcade, Plot No. 231, Ward - 12/B, Gandhidham - 370 201. **Firozabad**: 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad - 283 203 **Gandhinagar**: 507, 5th Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Nr HDFC Bank, Kudasam, Gandhinagar - 382 421. **Gaya**: North Bisar Tank, Upper Ground floor, Near - I.M.A. Hall, Gaya - 823 001. **Ghaziabad**: B-11, LGF, RDC - Rajnagar, Ghaziabad - 201 002. **Goa**: Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2 Next to Mahalakshmi Temple, Panaji Goa - 403 001. **Goa**: No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvudha Complex, Near ICICI Bank, Vasco da gama Goa - 403 802 **Godhra**: 1st Floor, Prem Prakash Tower, B/H B.N. Chambers, Ankleshwar, Mahadev Road, Godhra - 389001 **Gondal**: A/177, Kailash Complex, Opp. Khedut Decor, Gondal - 360 311 **Gorakhpur**: Shop No 5 & 6, 3rd Floor, Cross Road The Mall, AD Tiraha, Bank Road, Gorakhpur - 273 001. **Gulbarga**: Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585101 **Guntur**: Door No 58-38-44 5/1 BRODIPET Near Ravi Sankar Hotel Guntur 522002 **Gurgoan**: SCO - 16, Sector 14, First Floor, Gurgoan 122001 **Guwahati (w.e.f. 1-Aug-17)**: Piyali Phukan Road, K. C. Path, House No - 1, Rehabari, Guwahati - 781 008 **Gwalior** : 1 Floor, Singhal Bhavan Daji Vitthal Ka Bada Old High Court Road Gwalior 474001 **Haldia** : 1st Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia - 721 602 **Hazaribag** : Municipal Market, Annanda Chowk, Hazaribagh - 825301 **Howrah**: Gagananahal Shopping Complex, Shop No.36 (Basement), 37,Dr. Abani Dutta Road, Salkia, Howrah - 711106 **Haldwani** : Durga City Centre, Nainital Road, Haldwani - 263139 **Haridwar**: F-3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand - 249408 **Hassan**: Pankaja, 2nd Floor, Near Hotel Palika, Race Course Road, Hassan - 573 201 **Hoshiarpur** : Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146001 **Himmatnagar**: C-7/8 Upper Level, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383001 **Hisar**: 12, Opp. Bank of Baroda Red Square Market, Hisar - 125001 **Hosur** : No. 9/2, 1st Floor, Attibele Road, HCF Post, Behind RTO office, Mathigiri, Hosur - 635 110 **Hubli** : No. 204 - 205, 1st Floor, 'B' Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029 **Hyderabad** : 208, II Floor Jade Arcade Paradise Circle Secunderabad 500 003 **Hyderabad** : No. 15-31-2M-1/4, 1st Floor, 14-A, MIG KPBB Colony, Kukatpally, Hyderabad - 500 072 **Indore** : 101, Shalimar Corporate Centre 8-B, South tukogunj, Opp.Greenpark Indore 452 001 **Jabalpur**: 8, Ground Flr., Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. **Jaipur**: R-7, Yudhisthir Marg ,C-Scheme Behind Ashok Nagar Police Station Jaipur 302001 **Jalandhar** : 367/8, Central Town Opp. Gurudwara Diwan Asthan Jalandhar 144001 **Jalpaiguri**: Babu Para, Beside Meenar Apartment, Ward No VIII, Kotwali Police Station, Jalpaiguri - 735101 **Jalgaon**: Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon 425001 **Jalna** : Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431 205. **Jammu** : JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu - 180004 **Jamnagar**: 207, Manek Centre, P N Marg, Jamnagar - 361 001. **Jamshedpur**: Millennium Tower, "R" Road Room No:15 First Floor, Bistupur Jamshedpur 831001 **Jaunpur**: Gopal katra, 1st Floor, Fort Road, Jaunpur - 222 001. **Jhansi**: **(w.e.f March 06, 2017)** 372/18 D, 1st Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi - 284001 **Jodhpur** :1/5, Nirmal Tower Ist Chopasani Road Jodhpur 342003 **Jorhat**: Jail Road Dholasatra, Near Jonaki Shangha Vidyalaya Post Office - Dholasatra, Jorhat - 785001 **Junagadh** : Circle Chowk, Near Choksi Bazar Kaman, Gujarat Junagadh 362001 **Junagadh** : 2nd Floor, Shop 211, Rayinagar Shopping Centre, Opp. HDFC Bank, Moti Baug, Junagadh - 362 001 **Kakinada**: D No-25-4-29,1st floor, Kommreddy vari Street, Beside Warf Road, Opp Swathi Medicals, Kakinada-533 001. **Kalyani** : A - 1/50, Block - A, Dist Nadia, Kalyani - 741235 **Kangra**: C/O Dogra Naresh & Associates, College Road, Kangra - 176 001 **Kanpur**: I Floor 106 to 108 CITY CENTRE Phase II 63/2, THE MALL Kanpur 208001 **Kannur**: Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004 **Karnat**: 29, Avtar Colony, Behind Vishal Mega Mart, Karnal - 132001 **Karimnagar** : HNo.7-1-257, Upstairs S B H Mangammathota Karimnagar A.P. Karimnagar 505 001 **Karur**: 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur - 639002 **Katni**: 1st Floor, Guranank Dharmakanta, Jabalpur Road, Bargawan, Katni - 483501 **Kadapa** : Bandi Subbaramaiah Complex D.No: 3/ 1718, Shop No: 8 Raja Reddy Street, Beside Bharathi Junior College, KADAPA - 516 001. **Andhra Pradesh Khammam**: Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Pump, Khammam, Andhra Pradesh - 507 001. **Kharagpur** : "Silver Palace" OT Road, Inda - Kharagpur, G.P-Barakola, P.S- Kharagpur Local, Dist-West Midnapore - 721 305. **Kasaragod**: KMC XXV/88, I, 2nd Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod - 671 121. **Kolhapur**: 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001 **Kolkata**: Saket Building, 44 Park Street, 2nd Floor, Kolkata 700016 **Kolkata**: Room No 217, 2nd Floor, 1, India Exchange Place, Dalhousie, Kolkata - 700 001 **Kollam**: Kochupilamoodu Junction Near VLC, Beach Road Kollam 691001 **Kota** : B-33 "Kalyan Bhawan Triangle Part, Vallabh Nagar Kota 324007 **Kottayam** : Thamarapallil Building, Door No - XIII/658, M L road, Near KSRTC Bus Stand Road, Kottayam - 686 001. **Kumbakonam** : Jailani Complex 47, Mutt Street Tamil Nadu Kumbakonam 612001. **Kurnool**: Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518 001 **Lucknow** : Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj Lucknow - 226 001 **Ludhiana** : U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana - 141 002 **Madurai**: 86/71A, Tamilangam Road Madurai 625 001 **Malapuram** : Kadakkadan Complex, Opp. Central School, Malapuram - 670504. **Malda** : Daxhinagar Abasan, Opp Lane of Hotel Kalinga, SM Palley, Malda - 732101 **Mangalore** : No. G 4 & G 5, Inland Monarch Opp. Kamataka Bank Kadri Main Road, Kadri Mangalore - 575 003 **Mandi**: 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi-175 001 **Mandi-Gobindgarh**: Opposite State Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh - 147 301 **Manipal**: Trade Centre, 2nd Flr., Syndicate Circle, Starting Point, Manipal - 576104 **Mapusa** : Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa - 403507 **Margao**: F-4- Classic Heritage, Near Axis Bank, opp. BPS Club, Pajifond, Margao - 403 601 **Mathura** : 159/160 Vikas Bazar Mathura 281001 **Meerut** : 108 1st Floor Shivam Plaza Opposite Eves Cinema, Hapur Road Meerut 250002 **Mehsana** : 1 Floor, Subhadra Complex Urban Bank Road Mehsana Gujarat 384002 **Mirzapur**: First Floor, Canara Bank Building, Dhundhi Katra, Mirzapur - 231 001 **Moga**: Gandhi Road, Opp. Union Bank of India, Moga - 142001 **Moradabad** : H-21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001 **Mumbai** : Rajabhadur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai 400 023 **Mumbai**: Hirji Heritage, 4th Floor, Office no 402, Landmark : Above Tribhuwandas Bhimji Zaveri (TBZ), L.T. Road, Borivali - West, Mumbai - 400 092. **Mumbai**: Platinum Mall, Office No.307, 3rd floor, Jawahar Road, Ghatkopar East, Mumbai - 400 077. **Murshidabad**: 107/1, A C Road, Ground Floor, Bohorompur, Murshidabad - 742 103. **Muzaffarnagar** : F26/27 - Kamadhenu Market, Opp LIC Building, Ansari Road, Muzaffarnagar, Uttar Pradesh-251001 **Muzzafarpur** : Brahman toli, Durgasthan Gola Road Muzaffarpur 842001 **Mysore** : No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram Mysore 570009 **Nadia** : R.N Tagore Road, in front of Kotwali P. S., Krishnanagar Nadia - 741 101. **Nadiad**: F 134, First Floor, Ghantakama Complex, Gunj Bazar,Nadiad - 387 001. **Nagaoon**: House No.315, Utaplendu Chakraborty, Amulapatty, V.B. Road, Nagaoon - 722003. **Nagpur**: 145 Lendra Park, Behind Indus Ind Bank New Ramdaspath Nagpur 440 010 **Nagercoil**: IV Floor, Kalluveettil Shyras Center 47, Court Road, Nagercoil - 629 001 **Nagpur**: 145 Lendra Park, Behind Indus Ind Bank New Ramdaspath Nagpur 440 010 **Namakkal** : 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal - 637001 **Nasik (w.e.f 16-Dec-2017)**: 1st Floor, "Shraddha Niketan", TilakWadi, Opp. Hotel City, Pride, Sharanpur Road, Nasik - 422002. **Navsari**: 16, 1st Floor, Shivani Park, Opp. Shankshwar Complex, Kaliawadi, Navsari - 396 445. **Nanded**: Shop No. 8,9 Cellar "Raj Mohd. Complex", Main Road, Shri Nagar, Nanded - 431 605. **Nellore** : 97/56, 1st Floor Immadisetty Towers Ranganayakulapet Road, Santhapath, Nellore 524001 **New Delhi** : 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi - 110 055 **New Delhi** : 306, 3rd Floor, DDA - 2 Building District Centre, Janakpuri, New Delhi - 110 058. **Nizamabad**: 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad - 503 001. **Noida (w.e.f June 25, 2018)** : E-3, Ground floor, sector 3, Near Fresh food factory Noida - 201301 **Ongole** : **(w.e.f 17-Jan-2018)** Shop No. 9, First Floor, Do No - 17/1/55, G.V.S Building, Kanyaka Parameswari Street, Bandlamitta, Ongole - 523 001. **Palakkad**: 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678001 **Palanpur**: Gopal Trade Centre, Shop No. 13-14, 3rd Floor, Nr. BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385 001. **Panipat**: 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G.T.Road Panipat 132103 **Patiala** : SCO-17, Opposite Amar Ashram, Near Hotel Polo Club, Lower Mall, Patiala - 147 001. **Patna** : G-3, Ground Floor, Om Complex, Near Saket Tower, SP Verma Road, Patna 800001 **Pathankot**: 13-A, 1st Floor, Gurjeet Market, Dhangu Road, Punjab, Pathankot - 145 001 **Pitampura** : Aggarwal Cyber Plaza-II, Commercial Unit No. 371, 3rd floor, Plot No C-7, Netaji Subhash Place, Pitampura, New Delhi - 110 034. **Pondicherry** : S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House) Pondicherry 605001 **Pratapgarh**: Opposite Dutta Traders, Near Durga Mandir , Balipur, Pratapgarh - 230 001 **Priestad**: Dwarakamayee, D. No 8/239, Opp. Saraswathi Type Institute, Siramula Peta, Proddatur - 516 360 **Pune** : Nirmitti Eminence, Off No. 6, I Floor Opp Abhishek Hotel Mehendale St Garage Road Erandawane Pune 411 004 **Raebareilly** : 17, Anand Nagar Complex, Raebareilly - 229001 **Raipur** : HIG, C-23, Sector - 1, Devendra Nagar, Raipur - 492004. **Rajahmundry**: Cabin 101 D.no 7-27-4 1 Floor Krishna Complex Baruvari Street T Nagar Rajahmundry 533101 **Rajkot** : Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot - 360001 **Rajapalayam** : No 155, Railway Feeder Road, Near Bombay Dyeing Showroom, Rajapalayam - 626117 **Ranchi** : 2323, Tirath Mansion (Near Over Bridge), 1st Floor Main Road Ranchi 834001 **Ranchi** : 4, HB Road. No. 206, 2nd Flr., Shri Lok Complex, Ranchi - 834 001. **Rattam** : 18, Ram Bagh, Near Scholar's School, Ratlam - 457001. **Ratnagiri** : Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415639 **Rohtak** : SCO - 34, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. **Rourkela**: 1st Floor Mangal Bhawan Nagari II Power House Road Rourkela 769001 **Roorkee** : 22 Civil Lines Ground Floor, Hotel Krish Residency, Roorkee - 247 667 **Sagar** : Opp. Sonani Automobiles Bhagwanganj Sagar Madhya Pradesh Sagar 470 002 **Salem** : No.2, I Floor Vivekananda Street, New Fairlands Salem 636016 **Saharanpur** : I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001 **Sangli** : Jiveshwar Krupa Bldg, Shop. NO.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli - 416416 **Sambalpur** : C/o Raj Tibrewal & Associates Opp.Town High School, Sansarak Sambalpur 768001 **Satara**\* : 117 / A / 3 / 22, Shukrawar Peth Sargam Apartment Maharashtra Satara 415002 **Satna** : 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna - 485 001 **Shahjahanpur**: Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur, Uttar Pradesh - 242 001. **Siliguri**: 17B Swamiji Sarani, Siliguri - 734 001 **Sirsa**: Gali No. 1, Old Court Road, Near Railway Station Crossing, Sirsa, Haryana - 125 055. **Shimla** : I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla - 171001 **Shimoga**: No.65 1st Floor, Kishnappa Compound 1st Cross, Hosmane Extn, Shimoga - 577 201 **Shillong**: 3<sup>rd</sup> Floor, RPG Complex, Keating Road, Shillong - 793001 **Sitapur**: Arya Nagar, Near Arya Kanya School, Sitapur - 262001 **Solan** : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan - 173212 **Solapur**: 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001 **Sonepat**: SCO-11-12, 1st Floor, Pawan Plaza, Atlas Road, Subhash Chowk, Sonepat - 131 001 **Sriganganagar**: 18 L Block, Sri Ganganagar, Sriganganagar - 335001 **Srikakulam** : Door No 4-4-96, First Floor. Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam -532001 **Srinagar** : Near New Era Public School, Rajbhag, Srinagar - 190 008 **Sultanpur** : 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001 **Surat** : Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Timalyawad, Nanpura Surat 395 001 **Surat (Bardoli)**: F-10, First Wings, Desai Market, Gandhi Road, Bardoli, Surat - 394601 **Surendranagar**: 2 MI Park, Near Commerce College, Wadhwan City, Surendranagar - 363035 **Thane (W) (w.e.f 26-Dec-17)**: Dev Corpora, 1st floor, Office No. 102, Cadbury Junction, Eastern Express way, Thane (West) - 400 601. **Thiruppur** : (11), Binny Compound, II Street, Kumaran Road Thiruppur 641601 **Thiruvalla**: 24/590-14, C.V.P. Parliament Square Building, cross Junction, Thiruvalla - 689101 **Tinsukia**: Dhawal Complex, Ground Floor, Durgabari Rangagora Road, Near Dena Bank PO Tinsukia, Tinsukia - 786125 **Tirunelveli**: Illi Floor, Nelloai Plaza 64-D, Madurai Road Tirunelveli 627001 **Tirupathi**: Shop No: 6, Door No: 19-10-8, Opp. To Passport Office, AIR Bypass Road, Tirupati - 517 501 **Trichur** : Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur - 680001 **Trichy** : No 8, I Floor, 8th Cross West Extn Thillainagar Trichy 620018 **Trivandrum** : R S Complex Opposite of LIC Building Pattom PO Trivandrum 695004 **Udaipur**: Shree Kalyanam, 50, Tagore Nagar, Sector - 4, Hiranmagri, Udaipur - 313 001. **Tuticorin** : 227/F South New Street, Tuticorin - 628 002. **Unjha**: 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha - 384170 **Ujjain**: 123, First Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain - 456010. **Uttar Dinajpur**: Rabindrapally, Near Gitanjali Cinema Hall, Raiganj, Uttar Dinajpur - 733 134. **Vadodara**: 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390007 **Valsad** : Ground Floor, Yash Kamal - "B", Near Dreamland Theatre, Tithal Road, Valsad - 396001 **Vapi** : 215-216, 208, 2nd Floor Heena Arcade,Opp. Tirupati Tower Near G.I.D.C. Char Rasta Vapi - 396195. **Varanasi**: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A/1, Rathyatra, Beside Kuber Complex, Varanasi-221010 **Vashi**: BSEL Tech Park - B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400 705. **Vellore** : No:54, Ist Floor Pillaiyar Koi Street Thotta Palayam Vellore 632004 **Vijayawada** : 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet Vijayawada 520 010 **Visakhapatnam**: Door No. 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam - 530 016 **Vizianagaram**: Portion 3, First Floor, No:3-16, Behind NRI Hospital, NCS Road, Srinivasa Nagar, Vizianagaram-535 003 **Warangal**: F13, 1st Floor BVSS Mayuri Complex Opp. Public Garden, Lashkar Bazaar Hanamkonda, Warangal 506001 **Wardha**: Opp. Raman Cycle Industries, Krishna Nagar, Mahanashtra, Wardha - 442 001 **Wayanad**: 2nd Floor, AFFAS Building, Kalpetta, Wayanad - 673 121. **West Bengal**: Alakalaya, 102, N.S. Avenue, P.O. Serampore, Dist - Hooghly - 712201 **West Bengal**: Cinema Road Nutan Ganj (Beside Mondal Bakery) PO & Dist Bankura - 722101 **Yamuna Nagar**: 124-B/R Model Town Yamunanagar Haryana Yamuna Nagar 135 001 **Yavatmal**: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma - 445001.

\*Cash towards subscription would be acceptable at these locations. Please refer SAI for further details on Cash investments. In addition to the above, CAMS, Registrar & Transfer Agents to Aditya Birla Sun Life Mutual Fund will be the official point of acceptance for all online / electronic transactions by investors who have subscribed to the Online Transaction Facility offered by Aditya Birla Sun Life AMC Ltd (AMC). The investors can undertake purchase / sale / switch transactions and avail of such other online facilities as may be provided by AMC from time to time through its official website - [www.adityabirlacapital.com](http://www.adityabirlacapital.com), which is the official point of acceptance for electronic transactions and through other secured internet sites of specified banks, financial institutions, etc. with whom AMC has entered or may enter into specific arrangements for providing online facility. Secured internet sites operated by CAMS will also be official point of acceptance.

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Aditya Birla Sun Life AMC Limited  
(Formerly known as Birla Sun Life Asset Management Company Limited)  
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