# Aditya Birla Sun Life **Mutual Fund**



# MUTUAL FUNDS

# KEY INFORMATION MEMORANDUM

# Aditya Birla Sun Life CRISIL-IBX Financial Services 9-12 Months Debt Index Fund

(An open ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 9-12 Months Debt Index. A relatively low interest rate risk and relatively low credit risk.)

# This product is suitable for investors who are seeking\*:

- Income through exposure over the shorter term maturity on the vield curve
- Investment in an open ended Constant Maturity Index Fund that seeks to track CRISIL-IBX Financial Services 9-12 Months Debt Index

# Scheme Risk-o-meter

The risk of the scheme is Low to Moderate

Benchmark Risk-o-meter (CRISIL-IBX Financial Services 9-12 Months Debt Index)



The risk of the benchmark is Low to Moderate

Mutual Funds

The product labeling and risk-o-meter assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

	Potential Risk Class		
Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk of the Scheme ↓	Relatively Low (class A)	Moderate (class b)	Relatively High (class c)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

Offer for Sale of Units of Face Value of ₹ 10/- during the New Fund Offer Period and Continuous offer of Units at NAV based prices.

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New Fund Offer Closes on: Thursday, March 20, 2025	
New Fund Offer Opens on: Tuesday, March 18, 2025	

#### NAME OF MUTUAL FUND **ADITYA BIRLA SUN LIFE MUTUAL FUND**

One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai-400013 Tel: 43568000

Fax No: 43568110 / 8111

Website www.mutualfund.adityabirlacapital.com

## NAME OF THE ASSET MANAGEMENT COMPANY **ADITYA BIRLA SUN LIFE AMC LIMITED**

One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel: 43568000

Fax No: 43568110 / 8111

CIN: L65991MH1994PLC080811

#### NAME OF THE TRUSTEE COMPANY ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED

One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel: 43568000

Fax No: 43568110 / 8111

CIN: U74899MH1994PTC166755

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.

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

This Key Information Memorandum is dated March 12, 2025.

Name of the Scheme	Aditya Birla Sun Life CRISIL-IBX Financial Services 9-12 Months Debt Index Fund		
Type of the Scheme	An open ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 9-12 Months Debt Index. A relatively	low interest rate risk and r	relatively low credit risk.
Scheme Code	ABSL/O/O/DIN/24/11/0168		
Scheme Category	Index Fund		
Investment Objective	The investment objective of the Scheme is to generate returns corresponding to the total returns of the securi Services 9-12 Months Debt Index before expenses, subject to tracking errors.  The Scheme does not guarantee/indicate any returns. There is no assurance or guarantee that the investment of the security of the scheme does not guarantee that the investment of the scheme does not guarantee that the investment of the scheme does not guarantee that the investment of the scheme does not guarantee that the investment of the scheme does not guarantee that the investment of the scheme does not guarantee that the investment of the scheme does not guarantee that the investment of the scheme does not guarantee that the investment of the scheme does not guarantee that the investment of the scheme does not guarantee that the investment of the scheme does not guarantee that the investment of the scheme does not guarantee that the investment of the scheme does not guarantee that the investment of the scheme does not guarantee that the investment of the scheme does not guarantee that the investment of the scheme does not guarantee that the investment of the scheme does not guarantee that the investment of the scheme does not guarantee that the investment of the scheme does not guarantee that the scheme does not guarantee the scheme does not guarantee that the scheme does not guarantee the scheme does not guarantee the scheme does not guarantee that the scheme does not guarantee the scheme does not gu		
Asset Allocation Pattern of	Under normal circumstances, the asset allocation of the Scheme will be as follows:		
the Scheme	Instruments	Indicative Allocation	ons (% of total Assets)
		Minimum	Maximum
	IInstruments forming part of the CRISIL-IBX Financial Services 9-12 Months Debt Index	95%	100%

Debt, Mor	ney Market Instruments and cash and cash ed	quivalent	0%	5%
Indicative '	<u><b>Table</b></u> (Actual instrument/percentages may v	ary subject to applicable SEBI circulars)		
Sr. no	Type of Instrument	Percentage of exposure		Circular references
1.	Securities Lending	Not applicable		N.A.
2.	Unrated debt instruments	The Scheme will not invest in Unrated debt instrumen	ts	N.A.

The Scheme will not invest in mutual fund units

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

#### Asset Allocation Pattern of the Scheme

Sr. no	Type of Instrument	Percentage of exposure	Circular references
4.	Repo /reverse repo in corporate debt securities	The Scheme will not invest in Repo /reverse repo in corporate debt securities	N.A.
5.	REITs and InvITs	The Scheme will not invest in REITs and InvITs	N.A.
6.	Debt instruments having Structured Obligations / Credit Enhancements	The Scheme will not invest in Debt instruments having Structured Obligations / Credit Enhancements.	N.A.
7.	Instruments having special features	The Scheme will not invest in instruments having special features	N.A.
8.	Securitized Debt	The Scheme will not invest in securitized debt.	N.A.
9.	Derivative	The Scheme will not invest in Derivatives.	N.A.
10.	Overseas Securities	The Scheme will not invest in Overseas securities.	N.A.
11.	Credit Default Swaps	The Scheme will not invest in Credit Default Swaps.	N.A.
12.	Commodity derivatives	The Scheme will not invest in commodity derivatives.	N.A.
13.	Short selling	The Scheme will not engage in short selling.	N.A.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021, has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

In line with para 12.24 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the cumulative gross exposure to instruments forming part of the Index, debt, cash and cash equivalents, money market instruments and such other securities/assets as may be permitted by the Board from time to time subject to regulatory approvals, if any should not exceed 100% of the net assets of the scheme.

Money Market Instruments include commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, Tri-party Repo on Government securities or treasury bills (TREPS) and any other like instruments as specified by the Reserve Bank of India from time to time.

During normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table. However, in case of maturity of securities in the Scheme portfolio, the reinvestment will be in line with the index methodology.

The Scheme shall replicate the underlying debt index subject to the requirements as specified under para 3.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

# Portfolio Rebalancing

Pursuant to para 3.5.3.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024, rebalancing the portfolio of the Scheme comprising corporate debt shall be as follows:

- $\qquad \text{In case of change in constituents of the index due to periodic review, the portfolio of the Scheme will be rebalanced within 7 calendar days.}$
- In case the rating of any security is downgraded to below the rating mandated in the index methodology (including downgrade to below investment grade), the portfolio will be rebalanced within 30 calendar days.
- In case the rating of any security is downgraded to below investment grade, the said security may be segregated in accordance with para 4.4.4. and 4.4.5 of SEBI Master Circular on Mutual Funds on "Creation of segregated portfolio in mutual fund schemes".

Rebalancing due to short term defensive consideration:

 $The above \, mentioned \, investment \, pattern \, is \, indicative \, and \, may \, change \, for \, short \, duration.$ 

Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, and political and economic factors. Such changes in the investment pattern will be for short term and defensive considerations as per para 1.14.1.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024. 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 not exceeding 7 calendar days, for defensive considerations and the intention being at all times to protect the interests of the Unit Holders.

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 accordanice with the provisions of sub regulation (15A) of Regulation 18 of the SEBI (MF) Regulations Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated June 27,2024.

Any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

# Investment Strategy

The Scheme follows a passive investment strategy. The Scheme will replicate income over the constant maturity period of its underlying index i.e. CRISIL-IBX Financial Services 9-12 Months Debt Index, subject to tracking errors. Accordingly, the Scheme will invest in securities in line with the benchmark index of the Scheme.

In line with constant maturity profile of the underlying Index, the scheme follows perpetual structure, wherein the scheme would be rebalanced as per set frequency and remain in line with maturity profile. The Scheme shall endeavour to replicate the index in line with para 3.5.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024. In case the Scheme is not able to replicate the index the Fund Manager may invest subject to deviations as permitted by SEBI Master Circular No. SEBI Master Circular on Mutual Funds dated June 27, 2024, as amended from time to time.

The Scheme will also invest in money market instruments in line with the asset allocation defined.

All the requirements specified in para 3.5 of SEBI Master Circular for Mutual Funds dated June 27, 2024 have been complied with and relevant disclosures stipulated in the said circular is incorporated in the SID.

## Risk Profile of the 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:

Investments in the Scheme are subject to various risk factors including but not limited to risks associated with: liquidity risk, regulatory risk, lack of active market, tracking error, redemption risk, investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk, Pre-payment Risk etc. and risk associated with Creation Of Segregated Portfolio. 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. The above are some of the common risks associated with investments in various securities. There can be no assurance that a Scheme's investment objective 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. 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.

## Plans/Options

- Plan- The Scheme will have Regular Plan and Direct Plan 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.
- · Options under each Plan(s):
  - 1. Growth Option and
  - $2. \qquad \text{Income Distribution cum capital withdrawal ("IDCW") Option (Payout of IDCW)}^{\wedge}$

 $^{\wedge} the \, amounts \, can \, be \, distributed \, out \, of \, investors \, capital \, (Equalization \, Reserve), which \, is \, part \, of \, sale \, price \, that \, represents \, realized \, gains \, denoted by the expectation of the ex$ 

• **Default Option/Sub-Option:** Growth Option

For detailed disclosure on default plans and options, kindly refer SAI.

# In accordance with provisions of para 8.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024, and further amendments if any, thereto, the following cut-fundaments of the followingApplicable NAV (after the 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 scheme opens for subscriptions and redemptions) I. APPLICABLE NAV FOR SUBSCRIPTIONS/PURCHASE INCLUDING SWITCH-IN OF ANY AMOUNT: In respect of valid applications received upto 3.00 p.m. and where funds for the entire amount are available for utilization before the cut-off time i.e. $credited to the bank account of the scheme before the cut-off time-the closing \, NAV \, of the \, day \, shall \, be \, applicable.$ In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day – the closing NAV of the next business day shall be applicable. Irrespective of the time of receipt of application on any given day, where the funds for the entire amount are credited to the bank account of the scheme and the contractive of the time of the contractive of thbefore the cut-off time on any subsequent business day i.e. available for utilization before the cut-off time on any subsequent business day - the closingNAV of such subsequent business day shall be applicable. In case of switch transactions from one scheme to another, the allocation to switch-in scheme shall be in line with the redemption payouts. $Further, for systematic transactions \ viz. Systematic Investment Plans, Systematic Transfer Plans, etc., units will be allotted as per the closing NAV of the day when the properties of the$ funds are available for utilization by the target scheme, irrespective of the systematic instalment date.II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS: In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable. 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. 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 Scheme Information Document. Minimum Application Amount/ **During New Fund Offer and Ongoing Offer Period:** Number of Units For Lumpsum: Minimum of ₹ 1000/- and in multiples of ₹ 1/- thereafter. For Monthly Systematic Investment Plan (SIP): Minimum of ₹ 1000/- and in multiples of ₹ 1/- thereafter. Additional Purchase (Incl. Switch-in): Minimum of ₹1000/- and in multiples of ₹1/- thereafter. **Repurchase for all Plans/Options:** Minimum of ₹ 100/- and any amount thereafter. In case of partial redemption, if the balance amount held in the unitholder's folio/account under the plan/option of the scheme is less than ₹100, then the transaction shall be treated as "All Units' redemption and the entire balance of available units in the folio/account of the unitholder shall be redeemed. **Despatch of Redemption Request** Within three 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-IBX Financial Services 9-12 Months Debt Index IDCW Policy IDCW will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of IDCW, the NAV will stand reduced by the amount of IDCW. Name of the Fund Manager Mr. Sanjay Pawar and Mr. Mohit Sharma Name of the Trustee Company Aditya Birla Sun Life Trustee Private Limited Performance of the scheme This is a new Scheme and does not have any performance track record. Additional Scheme Related **Scheme's portfolio holdings** i.e. Top 10 holdings by issuer and fund allocation towards various sectors. Disclosures Not applicable since this is a new scheme. ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and top 4 sectors as a percentage of NAV of the scheme Not applicable since this is a new scheme. iii. Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly Not applicable since this is a new scheme. iv. Portfolio Turnover Rate - Not Applicable since this is a new scheme. v. Aggregate investment in the Scheme by Concerned scheme's Fund Manager(s): Not applicable since this is a new scheme. For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard, kindly refer SAI.vi. Investments of AMC in the Scheme: Pursuant to Regulation 25(16A) of the SEBI (MF) Regulations, 1996 and para 6.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, AMC shall not be required to invest minimum amount as a percentage of AUM in the Scheme The AMC may invest in the scheme during the continuous offer period subject to the SEBI (MF) Regulations. As per the existing SEBI (MF) Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the scheme. The Sponsor, Trustee and their associates may invest in the scheme on an ongoing basis subject to SEBI (MF) Regulations & circulars is sued by SEBI and to the extent permitted by its Board of Directors from time $Link to view the investment (if any): \\ \underline{https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures \\ \underline{https://mutualfund.adityabirlacapital.com/forms-and-$ Not applicable since this is a new scheme. Load Structure Exit Load: Nil The Load Structure is subject to change from time to time and shall be implemented prospectively and will be calculated on First in First Out (FIFO) basis. For further details on Load Structure, please refer Part D of this Scheme Information Document.

Recurring expenses	Maximum estimated permissible expense as a % per annum of daily net assets:	
	Expense Head	% p.a. of daily Net Assets*
	Investment Management & Advisory Fee	
	Audit fees/fees and expenses of trustees	
	Custodial Fees	
	Registrar & Transfer Agent Fees including cost of providing account statements /	
	redemption cheques / warrants	
	Marketing & Selling Expenses including Agents Commission and statutory advertisement	Upto 1.00%
	Costs related to investor communications	
	Costs of fund transfer from location to location	
	Cost towards investor education & awareness	
	Brokerage & transaction cost pertaining to distribution of units	
	Goods & Services Tax on expenses other than investment and advisory fees	
	Goods & Services Tax on brokerage and transaction cost^	
	Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)	
	Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)	Upto 1.00%
	Additional expenses under Regulations 52(6A)(c)**	Upto 0.05%
	Additional expenses for gross new inflows from specified cities #	Upto 0.30%
	The above estimates for recurring expense are for indicative purposes only and have been made in good faitl	<u>'</u>
	on past experience	ras per the information available to the AMC base
	**such expenses shall not be charged to the scheme where the exit load is not levied or applicable.	
	^ over and above 12 bps for cash market transactions.	
	#These expenses are in abeyance with effect from March 1,2023 till further notice	
	(a) The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/com	nmission which is charged in the Regular Plan.
	In terms of para 10.1.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the AMC / Mutual Fur	nd shall annually set apart at least 1 basis points (i.e
	0.01%) on daily net assets of the Scheme within the maximum limit of Total Expense Ratio as per Regu	ulation 52 of the SEBI (MF) Regulations for investo
	education and awareness initiatives.	
	(b) In terms of para 10.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024, AMC may charge the fo	llowing Fees and expenses as mentioned below:
	a. <b>Investment Management and Advisory Fees:</b> AMC may charge GST on investment managemen	t and advisory fees to the Scheme in addition to th
	maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulat	ions.
	b. Other than Investment Management and Advisory Fees: AMC may charge GST on expenses	other than investment management and advisor
	fees to the Scheme within the maximum limit of Total Expense Ratio as prescribed under Regulat	_
	Brokerage and transaction cost incurred for execution of trades, will be within the maximum	
	Regulation 52 of the SEBI (MF) Regulations.	·
	(c) Additional Expenses upto 0.05% of daily net assets as permissible under Regulation 52 (6A) (c) may be	charged by AMC under different heads of expense
	mentioned under Regulation 52 (2) and (4) and more specifically stated in table above.	
	(d) Maximum Permissible expense: The maximum total expense ratio (TER) that can be charged to the	Scheme will be subject to such limits as prescribe
	under the SEBI (MF) Regulations. The said maximum TER shall either be apportioned under various exp	-
	limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses	
	Investors should note that, all scheme related expenses including commission paid to distributors will nec	
	regulatory limits and not from the books of the ABSLAMC, its associate, sponsor, trustee or any other entity th	
		• ,
	The total recurring expenses of the Scheme excluding issue or redemption expenses, whether initially bornel investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the	, , ,
	investment management and advisory ree, shall not exceed the limits as prescribed under Regulation 52 of the	e SEBI (IMF) Regulations.
Tax treatment for the Investors	Investors are advised to refer to the details in the Statement of Additional Information and also independently	refer to his tax advisor
(Unitholders)		Teren termetara a tiber.
Daily Net Asset Value (NAV)	The AMC will relevable and displace the first NAV of the polynomial lates they first Designated and First	the date of elletineout Theoretten the NAV will be
Publication	The AMC will calculate and disclose the first NAV of the scheme not later than 5 (five) Business days from	
	calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to four decimal p (www.amfiindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 11.0	
	(www.amriindia.com) and on the website of the Mutuai Fund (www.mutuairund.adityabinacapitai.com) by 11.0	o pm on all business days.
For Investor Grievances	Contact details for general service requests:	
please contact		
	Investors may contact the ISCs or the office of the AMC for any queries /clarifications.	
	The Head Office of the AMC will follow up with the respective ISC to ensure timely redressal and prompt inve	estor services.
	· Contact details for complaint resolution:	
	Ms. Keerti Gupta can be contacted at the office of the AMC at One World Center, Tower 1, 17th Floor, Jupit	ter Mills, Senapati Bapat Marg, Elphinstone Road,
	Mumbai – 400013. Contact Nos: 1800-22-7000 / 1800-270-7000 (Toll free)	
	mail: care.mutualfunds@adityabirlacapital.com	
	Registrar & Transfer Agents	
	Computer Age Management Services Limited (CAMS)	
	Rayala Towers, 158, Anna Salai, Chennai – 600 002.	
	Contact Details: 1800-425-2267	
	E-mail: adityabirlacapital.mf@camsonline.com	
	Website Address: www.camsonline.com	
	For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the inves	tors should approach either the stock broker or t
	investor grievance cell of the respective stock exchange.	

## Unitholders' Information

All Applicants whose payment towards purchase of Units have been realised will receive a full and firm allotment of Units, provided that the applications are complete in all respects and are found to be in order. Allotment to NRIs/FPIs will be subject to RBI approval, if required. All allotments will be provisional, subject to realisation of payment instrument and subject to the AMC having been reasonably satisfied about receipt of clear funds. The process of allotment of Units will be completed within 5 (five) business days from the date of closure of the New Fund Offer Period. Subject to the SEBI (MF) Regulations, the AMC / Trustee may reject any application received in case the application is found invalid/incomplete.

# All otment Confirmation / Consolidated Account Statement (CAS) Single Consolidated Account Statement (SCAS):

AMC shall send allotment confirmation specifying the number of units allotted to the investor 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. Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month within 15th day of the succeeding month to the unitholders in whose folio(s)/demat account(s) transactions have taken place during that month.

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.

Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres / Distributors or Brokers.

Date: March 12, 2025 Place: Mumbai

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# Aditya Birla Sun Life **Mutual Fund**

This Product is suitable for investors who are seeking\*:



# **MUTUAL FUNDS**

Relatively Moderate Relatively

Credit Risk of

# APPLICATION FORM - Aditya Birla Sun Life CRISIL-IBX Financial Services 9-12 Months Debt Index Fund

(An open ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 9-12 Months Debt Index. A relatively low interest rate risk and relatively low credit risk.)

Offer for Sale of Units of Face Value of ₹ 10/- during the New Fund Offer Period and Continuous offer of Units at NAV based prices. New Fund Offer Opens: Tuesday, March 18, 2025 | New Fund Offer Closes: Thursday, March 20, 2025 Scheme Re-opens for Continuous Sale And Repurchase: Within 5 business days from date of allotment Potential Risk Class

Scheme Risk-o-meter

Benchmark Riskometer

Income through each the yield curve Investment in an that seeks to track Debt Index	open en « CRISIL	ded C	onsta	nt Ma ial Ser	turit	y Inde 9-12	ex Fun Month	nd ns			gerate M Risk H					The ris	of the b	pderate Risk	Moderate/ High Risk/ Ark is Low	to Moo	Very High lerate		of Re (C Me (C	the S lativ lass I) odera lass II	ite I) ely Hi	e ↓ ow	(Cla	ss A)	(Clas	ss B)		nss C
*Investors should cons																																
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(Please read the i	nstruc	tions	s bef	ore f	illing	g up	the	forn	ı. All	sec	tion	s to	be c	omp	lete	d in	engli	sh i	n bla	ck /	blue	col	oure	d inl	c and	l in	block	lette	ers.)			
<b>Distributor Name</b>	& ARN	I/ RIA	A No.	S	ub B	roke	er Na	me 8	k AR	N/R	RIA N	0.		Sı	ıb Br	oker	Code	е		Em	ploy	ee U	Iniqu	e ID.	No. (	EUI	N)	Ap	plicat	ion l	lo.	
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Applicable only for Reg		omos	Dleas	e note	the	Nistri	ihutor	Mohi						dater	l in th	e Brol	rer Ma	stor	and w	ill he	rostr	icted	to thi	is trar	sarti	nn on	ılv					—
EUIN is mandatory for "Ad /we hereby confirm tha distributor/sub broker or	dvisory T t the EU	ransac IN box	ctions' has b	'. Ref. Ir een int	nstruo tentio	ction N nally	No.9 left bla	ank b	y me/	us as	this t	ransa	ction	is exe	cuted	witho	ut any	inte	raction	n or a	dvice	by th	e emp	loyee	/relatio	onshi	•	ager/s	ales pe	erson o	of the	abo
First Appl	icant /	Auth	norise	d Sig	nato	ry							Sec	ond A	Applic	ant									TI	nird .	Applic	ant				
									_	10.5																						
Existing Unitholo	ler ple	ase f	ill in	your	Foli	o No	., Nar	ne 8	Em	ail II	and	i the	en pr	ocee	ed to	Sect	ion 5	(Ap	plicab	le de	tails	and	Mode	of h	olding	g will	be as	per t	he exi	sting	Folio	No.
				Т		$\neg$	$\neg$																									
Existing Folio No.			L							L			GSTII	N																		
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FIRST / SOLE APPLI		NFOR	RMAT	ION (I	MAN	DATO	DRY) (	Refer	Instru	ction	No. 2,3	3,4) Fi	resh /	New Ir	nvesto	rs fill ir	all th	e bloc	ks. (1 to	08) Ir	case	of inv	estme	nt "On	behalf	f of M	inor", P	lease F	Refer In	structi	ion no	). 2(ii)
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Aditya Birla Sun Life AMC Limited (Investment Manager to Aditya Birla Sun Life Mutual Fund) Regn. No.: 109. Regd Office: One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013. +91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | mutualfund.adityabirlacapital.com | CIN: L65991MH1994PLC080811

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Third Applicant				Money	Lending / Pawning					Yes	S _
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ATCA & CRS INFORMATION [Ple	ase tick (🗸)] For Individual	Investors including So	ole Proprietor (Non Individual Investors	should ma	andatorily fill seperate FATCA detail form)
The below information is required					
<del>_</del>			ered Office (for address mentioned in form	/existing ac	ldress appearing in Folio)
Is the applicant(s)/ guardian's Cour If Yes, please provide the following Please indicate all countries in whi	information [mandatory]	•		□NO	
Category	First Applicant (incl	uding 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 in	l ndividual is a citizen/green card	d holder of USA. ^In case	I e Tax Identification Number is not available,	, kindly prov	l vide its functional equivalent.
DECLARATION(S) & SIGNATURE(	(S) (Refer Instruction No. 1)				
to abide by the terms, conditions, involve and is not designed for th Laws, Anti Corruption Laws or any nor have been induced by any rebate For Non-Individual Investors: I/W in this scheme of Aditya Birla Sun applying for the investments and and authorization of the entity and/	contents of the Statement of rules and regulations govern the purpose of the contravent by other applicable laws enacted or gifts, directly or indirectly in the properties of the AMC Limited and the applicable of the applicants who have applicants who have applicants who have applicants of the applicants of the applicants who have applicants of the applicants who have applicants who	ing the scheme. I/We hon of any Act, Rules, Fed by the government making this investmen bject clause of the conditional in the conditional in the case may arise so, blied on behalf of the ent f Indian Nationality/Ori	ereby declare that the amount invested in Regulations, Notifications or Directions of of India from time to time. I/We have unit. In the stitution document of the entity (viz. MO within the limits for the same. I/We are concluded in the control of the same of the entity of the same of the limits for the same. I/We are control of the control of the limits for the same. I/We are control of the limits for the same. I/We are control of the limits for the same of the limits for the limits for the same of the limits for the limits for the same of the limits for the same of the limits for the same of the limits for the limits for the limits for the limits for the same of the limits for the l	in the scher the provisi nderstood t DA / AOA / complying w ABSLMF in c	Date D D M M Y Y Y Y Y  We hereby apply for units of the scheme and agree me is through legitimate sources only and does not ons of the Income Tax Act, Anti Money Laundering he details of the scheme & I/we have not received Trust Deed, etc.), allows us to apply for investment ith all requirements / conditions of the entity while case of any dispute regarding the eligibility, validity through approved banking channels or from funds
Mutual Fund) and confirm of havwww.mutualfund.adityabirlacapita line transactions effected by me and The ARN holder has disclosed to Funds from amongst which the Sche"! / We acknowledge that the RIA ha against any regulatory action, daminformation."  FATCA & CRS Declaration: I/ We have well with the III we have a considered and the second seco	the on-line access for transa- ving read, understood and a Lcom and hereby undertake to 41 shall be solely liable for all the me/us all the commissions ( eme is being recommended to as entered into an agreement- hage or liability that they may have understood the informa	cting through the inte- igree to abide the ter- be bound by the same. I costs and consequence ne/us. with the AMC / MF for ac suffer, incur or becom- tion requirements of the	rms and conditions for availing of the in further undertake to discharge the obligation is thereof.  mmission or any other mode), payable to excepting transaction feeds under the code.  e subject to in connection therewith or ar his Form (read along with FATCA & CRS In	nternet factions cast on him for the life with the herel rising from the structions)	mited (Investment Manager of Aditya Birla Sun Life ility more particularly mentioned on the website me and shall not at any time deny or repudiate the onne different competing Schemes of various Mutual by indemnify, defend and hold harmless the AMC / MF sharing, disclosing and transferring of the aforesaid and hereby confirm that the information provided and Conditions and hereby accept the same. (Refer
Inst. No. 13)					
Signature of First Applicant ,	/ Authorised Signatory	Signat	ure of Second Applicant		Signature of Third Applicant

#### 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 Formand tendering payment.
- Application form should be completed in English and in BLOCK LETTERS. Please tick in the appropriate boxes wherever applicable.
- iii) 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.
- iv) The application complete in all respects along with the cheque must be submitted to the nearest designated Investor Service Centre. Applications incomplete in any respect or not accompanied by cheque 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.
- vi) All cheques must be drawn in favour of "Scheme Name" and crossed "Account Payee Only". A separate cheque 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.
- vii) Investors already holding a folio in Aditya Birla Sun Life AMC Limited 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.

#### 2. INVESTOR PARTICULARS

- Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FPIs investors an overseas address must be provided.
- ii) "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 or such other category of investor who may be notified by SEBI from time to time 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.
- iii) In accordance with para 17.6 of SEBI Master Circular on Mutual Funds dated June 27, 2024, payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian, else the transaction is liable to get rejected. A copy of birth certificate, passport copy, etc. evidencing date of birth of the minor and relationship of the guardian with the minor, should be mandatorily attached with the application.
  - Further, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/legal guardian after completing all KYC formalities.
- iv) 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.
- v) Documentation to be submitted by Corporate Investors/Societies / Trusts / Partnership Firms / FPIs

	Corporate Investors	Trusts	Societies	Partnership Firms	FPIs	POA
Board/ Committee Resolution/ Authority Letter	1	1	1	1	1	
Trust Deed		1				
Partnership Deed				1		
Bye-laws			1			
List of authorised Signatories with name, designation & Specimen Signature	1	1	1	1	1	
Overseas Auditor's certificate					1	
Power of Attorney						1

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 duthorization of the entity and/or the applicants who have applied on behalf of the entity, as applicable.

vi) 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 Income Distribution cum capital withdrawal option/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.
- ii) 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.

#### 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.

In case of Minor Accounts, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/legal guardian after completing all KYC formalities.

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 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 para 14.4.2 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, 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 Income Distribution cum capital withdrawal option 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 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 mate 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 / Income Distribution cum capital withdrawal option proceeds into bank account linked to their Demataccount.

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

## Transfer of Units

Units are freely transferable, the Asset Management Company shall on production of instrument of transfer together with the relevant documents, register the transfer within thirty days from the date of such production. Further, units held in demat form are transferable in accordance with the provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018, as amended from time to time. Transfer of units will be subject to payment of applicable stamp duty by the Initiaholdreich.

## 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, www.amfiindia.com and www.cdslindia.com to know detailed procedure for KYC compliance.

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

 $To further {\it clarify}, the {\it above category of investors shall includes the contraction} and {\it clarify}, the {\it above category of investors shall include the contraction} and {\it clarify}, the {\it above category of investors shall include the contraction} and {\it clarify}. The {\it clarify} are {\it clarify} and {\it clarify} are {\it clarify} and {\it clarify} are {\it clarify}. The {\it clarify} are {\it cl$ 

 $i.\,their\,constituted\,Power\,of\,Attorney\,(PoA)\,holder, in\,case\,of\,investments\,through\,a\,PoA\,Attorney\,(PoA)\,holder, in\,case\,of\,$ 

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 para 16.2.4.4.b of the SEBI Master Circular for Mutual Funds dated June 27, 2024, 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:

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.mutualfund.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.
- 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.

Further, as per SEBI circular dated April 24, 2020, earlier circular on IPV stands modified as under:

- IPV/ VIPV would not be required when the KYC of the investor is completed using the Aadhaar authentication / verification of UIDAI.
- IPV / VIPV will not be required by the RI when the KYC form has been submitted online, documents have been provided through digilocker or any other source which could be verified
- As per SEBI Circular dated April 24, 2020, The eSign mechanism of Aadhaar will be accepted in lieu of wet signature on the documents provided by the investor and the cropped signature affixed on the online KYC form under eSign will be accepted as valid signature.
- 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.

For further details with respect to KYC process, please read Statement of Additional Information.

#### 5. MODE OF PAYMENT

 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.

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?ld=2016.

iii) Payment through Stock invest, outstation cheques and third party payments will not be accepted in the control of the co

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 Limited (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 Employer on behalf of employee under Systematic Investment Plans (SIP) through
  - ii. Custodian on behalf of an FPI 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/notprocessed/refunded:

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

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.mutualfund.adityabirlacapital.comforthesaid 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/income Distribution cum capital withdrawal option 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,

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 RTGS, NEFT, ECS, 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.

#### 6. NRI INVESTORS

#### Repatriation basis:

Payments by NRIs/FPIs 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 drawn on Non-Resident of India (NRO) account payable at the cities where the Investor Service Centres are located.

#### 7. NOMINATION

- As per para 17.16 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, SEBI had mandated that investors subscribing to mutual fund units on or after October 1, 2022, shall have the choice of:
  - a. Providing nomination in the format specified in fourth schedule of SEBI (Mutual Funds) Regulations.1996 (or)
  - b. Opting out of nomination through a signed Declaration form.
- If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign
  the Nomination Form (even if the mode of holding/operation is on "Anyone or Survivor" basis).
- Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
- 1. Who can Nominate:

i) The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.

 $ii) A Non-Resident Indian \, may \, be \, nominated \, subject to \, the \, applicable \, exchange \, control \, regulations.$ 

Nomination is not allowed for

ii) Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder.

Nomination is not allowed in a folio of a Minor unitholder. Also, Guardian of Minor unitholder cannot nominate.

5. Who can be a Nominee :

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

A minor may be nominated. In that event, the date of birth proof of Minor, Name and address of the Guardian of the minor nominee needs to be provided.

- 6. Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees.
- 7. Every new nomination for a folio/account shall overwrite the existing nomination, if any.
- Nomination shall stand rescinded upon the transfer of units.
- 9. Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
- Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/MutualFund/Trustees against the legal heir(s).
- $11. \quad \text{The nomination will be registered only when this form is valid and complete in all respects}.$
- 12. In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

## 8.ELECTRONIC PAYOUT OF REDEMPTION/INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL OPTION

ABSLAMC will endeavor to credit the redemptions/Payout of Income Distribution cum capital withdrawal option directly to the designated Bank A/c of the unitholders of Aditya Birla Sun Life Mutual Fundschemes through any of the available electronic mode (i.e. RTGS/ NEFT/ Direct Credit/ 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 inspite of an investor pottine 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.
- 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.

#### 10 F-MAII 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. For ease of communication, first applicant's own email ID and mobile number should be provided.

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

- User of Customer Identification PIN (CIP) facility in the parlance of Aditya Birla Sun Life AMC Limited (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 Mutual Fund www.mutualfund.adityabirlacapital.com and other services mentioned herein after.
- 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 what soever.
- 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 software 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, outgoings, 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 soware 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 thatit 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.
- xiii) 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 a tall 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 inabilities. 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/

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 ormade 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 Netware 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.

 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

## ${\bf APPLICATION\,NOT\,COMPLETE\,IN\,ANY\,RESPECT\,ARE\,LIABLE\,TO\,BE\,REJECTED.}$

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# Aditya Birla Sun Life Mutual Fund



# **MUTUAL FUNDS**

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM - Aditya Birla Sun Life CRISIL-IBX Financial Services 9-12 Months Debt Index Fund

(An open ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 9-12 Months Debt Index. A relatively low interest rate risk and relatively low credit risk.)

Offer for Sale of Units of Face Value of ₹ 10/- during the New Fund Offer Period and Continuous offer of Units at NAV based prices.

New Fund Offer Opens: Tuesday, March 18, 2025 | New Fund Offer Closes: Thursday, March 20, 2025 Scheme Re-opens for Continuous Sale And Repurchase: Within 5 business days from date of allotment

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7	UNDERTAKING I	DV ACDA	INIVECTOR
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1)I/We hereby undertake that I/We am/are an ASBA investor as per the applicable provisions of the SEBI (issue of Capital and Disclosure Requirements), Regulations 2009 ('SEBI Regulations') as amended from time to time. 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the Subscription of Units of the Scheme, to the extent mentioned above in the "SCSB / ASBA Account details" or unblocking of funds in the bank account main tained with the SCSB specified in this application form, transfer of funds to the Bank account of the Scheme/Aditya Birla Sun Life Mutual Fund on receipt of instructions from the Registrar and the Scheme for tand Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of Aditya Birla Sun Life Mutual Fund. 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription for the subscription of the sof Units, the SCSB shall reject the application 4) If the DP ID. Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the Aditya Birla Sun Life Mutual Fund or Aditya Birla Sun Life AMC Limited or Aditya Birla Sun Life Trustee Private Limited or SCSBs shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/RTA/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Despository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked.

Signature of Bank Account Holders

# **INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM**

- An ASBA investor shall submit a duly filled up ASBA Application form, physically or electronically, to the SCSB with whom the bank account to be blocked, is maintained.
  - In case of ASBA application in physical mode, the investor shall submit the ASBA Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB.
  - In case of ASBA application in electronic form, the investor shall submit the ASBA Form either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for subscribing to units of Mutual Fund scheme authorising SCSB to block the subscription money in a bank account.
- 2. Investors shall correctly mention the Bank Account number in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
- 3. Upon submission of an ASBA Form with the SCSB, whether in physical or electronic mode, investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the Designated Branch to block such amount in the Bank Account.
- 4. On the basis of an authorisation given by the account holder in the ASBA application, the SCSB shall block the subscription money in the Bank Account specified in the ASBA application. The subscription money shall remain blocked in the Bank Account till allotment of units under the scheme or till rejection of the application,
- 5. If the Bank Account specified in the ASBA application does not have sufficient credit balance to meet the subscription money, the ASBA application shall be rejected by the SCSB.
- 6. The ASBA Form should not be accompanied by cheque or any mode of payment other than authorisation to block subscription amount in the Bank Account.
- 7. All grievances relating to the ASBA facility may be addressed to the AMC / RTA to the Issue, with a copy to the SCSB, giving full details such as name, address of the applicant, subscription amount blocked on application, bank account number and the Designated Branch or the collection centre of the SCSB where the ASBA Form was submitted by the Investor.
- 8. ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time.



# **MUTUAL FUNDS**

SIP FACILITY APPLICATION FORM - Aditya Birla Sun Life CRISIL-IBX Financial Services 9-12 Months Debt Index Fund (An open ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 9-12 Months Debt Index. A relatively low interest rate risk and relatively low credit risk.)

Offer for Sale of Units of Face Value of ₹ 10/- during the New Fund Offer Period and Continuous offer of Units at NAV based prices.

New Fund Offer Opens: Tuesday, March 18, 2025 | New Fund Offer Closes: Thursday, March 20, 2025 Scheme Re-opens for Continuous Sale And Repurchase: Within 5 business days from date of allotment Potential Risk Class

This Product is suitable for investors who are seeking\*: Scheme Risk-o-meter Benchmark Riskometer

Step Up Frequency: Half Yearly

□Yearly

**Goal Target Date** 

\*Step Up Max Amount:

**Goal Amount** 

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			Weekly (Please mention any day between Monday to Friday)												
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	Investments throu	gh NACH)	Step Up Frequency: Half Yearly Yearly *Step Up Max Amount:												
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ł	SCHEME 4 NAM	-	Aditus Bisla C	I :5- CDICII											
-		-	Aditya Birla Sun Life CRISIL-IBX Financial Services 9-12 Months Debt Index Fund  OPTION												
	PLAN														
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ا 3. ا	DEMAT ACCO	UNT DETA	ILS (OPTION	<b>AL)</b> (If Demat o	details are prov	vided, units will I	pe compulsorily	given in Dema	at form	only) (Pl	lease en	sure that t	the sequen	ce of names as	mentioned in the
•	application form	matches with	that of the A/c. h	eld with the de	pository partic	cipant.) Refer In:	struction No. 21								
	NSDL: Deposit	ony Particin	ant Name:			DP	ID No.: I I	1			Ве	neficiary A	A/c No.		
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	Enclosed: Cli	ent Master	Transacti	on/ Statement	Copy/ DIS Cop	ру									
4.	PAYMENT DE	TAILS			1										
	Cheque Date			Cheque No.				Amount							
			In case of	Minor, paym	ent should fr	om the Minor	account or fro	n a joint ac	count	of Minor	r with t	the guard	ian only		
	Drawn on Bank a	ind Branch													
	Use existing One 1	ime Mandate	(To be filled in case	e of more than o	ne OTM registrat	ion) (In case of m	ninor, mandate sh	uld be registe	red in th	ne name o	of minor	or in the nar	me of joint a	ccount of Minor	with the guardian only)
	Bank Name							A/c N	lo.						
5.	DECLARATIO	N(S) & SI	GNATURE(S)					'							
"					authorised serv	ice provider to d	ehit the above ha	nk account by	/ NACH/	/ Auto Del	hit Clear	ing for colle	ection of SIP	navments I/W	e understand that the
	information provid	ed by me/us	may be shared wit	h third parties f	or facilitating t	ransaction proce	ssing through NA	CH/ Auto Deb	oit Clear	ing or for	r compli	ance with a	ny legal or r	egulatory requi	rements. I/We hereby
	effected at all for r	easons of inc	omplete or incorre	ct information,	I/We will not ho	ld ABSLAMC/MF	or their appointe	d service prov	viders o	r represe	entative	s responsib	le. I/We will	also inform, ab	out any changes in my conditions mentioned
		nolder has dis	closed to me/us al	the commission											l Funds from amongst
	"I / We acknowledg	e that the RI	A has entered into	an agreement											AMC / MF against any
		: I hereby ded	lare that I do not	have any existii	ng Micro SIPs w			-	_	_		_			vill result in aggregate
	investments excee														
	(S)	Name of	First Unit Hold	der		Name	of Second Ur	it Holder				N	lame of T	hird Unit Hol	der
	Signature(s)														
	Signs	Firs	t Applicant			S	Second Appli	ant					Third	Applicant	
					(To be	e signed by All A	oplicants if mode	of operation	is Joint	)					

# A. SCHEMES AVAILABLE UNDER SIP

Aditya Birla Sun Life Equity Advantage Fund (Formerly known as Aditya Birla Sun Life MNC Fund) / Aditya Birla Sun Life MNC Fund / Aditya Birla Sun Life Poividend Yield Plus) / Aditya Birla Sun Life MNC Fund) / Aditya Birla Sun Life Forund / Aditya Birla Sun Life Equity Fund / Aditya Birla Sun Life Small Cap Fund (Formerly known as Aditya Birla Sun Life Pomal (Formerly known as Aditya Birla Sun Life Pund) / Aditya Birla Sun Life Pund) / Aditya Birla Sun Life Pund) / Aditya Birla Sun Life Pund / Aditya Birla Sun Life Small Equity Fund / Aditya Birla Sun Life Small Equity Fund / Aditya Birla Sun Life Small Sma

## **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.
- 2. 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 formalong with existing folio details.
- 3. 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.
- 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'.

#### 8. Default Frequency

- If investor fails to mention frequency the same shall be considered as 'Monthly' as default option.
- In case the 'End Date' is not mentioned by the investor in the Form, the same would be considered as 40
  years.

#### 10. Minimum Amount

#### For Monthly and Weekly SIP:

- Monthly Systematic Investment Plan- Minimum 6 installments (including the first installment) of ₹500/- each and above per month
- (ii) Weekly Systematic Investment Plan Minimum 6 installments (including the first installment) of ₹500/- pack and above
- 11a. The first investment cheque amount shall be considered as the first installment of the first investment of the considered as the first installment of the considered as the first investment of the considered as the co
- 11b. 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 schools.
- 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.

## 13. Allotment of Units

Monthly/Weekly - NAV will be as per Credit received date

# 14. Discontinue / Cancellation of SIP

The investor has the right to discontinue SIP at any time he/she so desires by sending a written request 10 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.

## 15. MICROSIP:-

- 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.
  - ${}^* \, \text{In case of joint holders, first holder must not possess a PAN}.$
- 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.
- 16. "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.

## 17. STEP-UPSIP

# 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.

- b. **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.
- 3. 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.

#### 19 Multi SID Investment Details

- a. 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.
- $b. \quad \ \ \, \text{The SIP frequency for Multi Scheme SIP Investment is Monthly and Weekly}.$
- $c. \hspace{0.5cm} \textbf{If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.} \\$
- d. Third Party Payments for investments are not accepted except in the below cases:
  - 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.

## 20. 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.

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

Pursuant to para 14.4.2 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, 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 Income Distribution cum capital withdrawal option 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 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. At mames, PAM details, KYC details etc. mentioned in the Application Form will be verified against the Depository records. If the details ementioned 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 (nondemat) 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 / Income Distribution cum capital withdrawal option 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.

## Transfer of Units

Units are freely transferable, the Asset Management Company shall on production of instrument of transfer together with the relevant documents, register the transfer within thirty days from the date of such production. Further, units held in demat form are transferable in accordance with the provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018, as amended from time to time. Transfer of units will be subject to payment of applicable stamp duty by the Unitholder(s).

# 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.
- (iii) 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/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 (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, www.amfiindia.com and 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 \, i. \, their constituted Power of Attorney (PoA) holder, in case of investments through a PoA \, i. \, their constituted Power of Attorney (PoA) holder, in case of investments through a PoA \, i. \, their constituted Power of Attorney (PoA) holder, in case of investments through a PoA \, i. \, their constituted Power of Attorney (PoA) holder, in case of investments through a PoA \, i. \, \, their constituted Power of Attorney (PoA) holder, in case of investments through a PoA \, i. \, \, their constituted Power of Attorney (PoA) holder, in case of investments through a PoA \, i. \, \, the constituted Power of Attorney (PoA) holder, in case of investments through a PoA \, i. \, \, the constituted Power of Attorney (PoA) holder, in case of investments through a PoA \, i. \, \, the constituted Power of Attorney (PoA) holder, in case of investments through a PoA \, i. \, \, the constituted Power of Attorney (PoA) holder, in case of the constituted Power of Attorney (PoA) holder, in case of the constituted Power of Attorney (PoA) holder, in case of the constituted Power of Attorney (PoA) holder, in case of the constituted Power of Attorney (PoA) holder, in case of the constituted Power of Attorney (PoA) holder, in case of the constituted Power of Attorney (PoA) holder, in case of the constituted Power of Attorney (PoA) holder, in case of the constituted Power of Attorney (PoA) holder, in case of the constituted Power of Attorney (PoA) holder, in case of the constituted Power of Attorney (PoA) holder, in case of the constituted Power of Attorney (PoA) holder, in case of the constituted Power of Attorney (PoA) holder, in case of the constituted Power of Attorney (PoA) holder, in case of the constituted Power of Attorney (PoA) holder, in case of the constituted Power of Attorney (PoA) holder, in case of the constituted Power of Attorney (PoA) holder, in case of the constituted Power of Attorney (PoA) holder, in case of the constituted Power of Attorn$ 

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:

- 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.aditvabirlacapital.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.
- 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 car 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.
- The payment for investment by means of Cheque, Demand Dra" or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only.

#### 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 Limited (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 Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.
  - ii. Custodian on behalf of an FPI 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.comforthesaid 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/Income Distribution cum capital withdrawal option 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.

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

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.

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

**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, Income Distribution cum capital withdrawal option, 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 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. For ease of communication, first applicant's own email ID and mobile number should be provided.

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# **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.
- Please mention the amount in figures and words.
- $\bullet \quad \text{Please fill all the required details in the Debit Mandate Form for NACH/Auto Debit. The sole/first holder must be one of the holders in the bank account.}$
- $\cdot \quad \text{The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled by the investors.}$
- $The 9 \ digit \ MICR \ and \ the 11 \ digit \ IFSC \ are \ mandatory \ requirements \ without \ which \ your \ SIP \ applications \ will \ be \ rejected. \ You should \ find \ these \ codes \ on \ your \ cheque \ leaf.$
- $\bullet \qquad \text{Mandate can be is sued for a maximum duration of 40 years from the date of is suance}.$

 $\textbf{Website:} www.adityabirlasunlifemf.com \ | \ \textbf{E-mail:} care.mutual funds @adityabirlacapital.com \ | \ \textbf{Contact Centre:} 1-800-270-7000 \\$ 

Acknowledgement Slip (To be filled in by the Investor)	Aditya Birla Sun Life CR	ISIL-IBX Financial Se	ervices 9 to 12 Months Debt Index Fund
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#### THE REGISTRAR

AMC has appointed Computer Age Management Services Limited (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

#### "DURING NEW FUND OFFER'

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

For further details on our fund, please contact our customers service centres at details given below

\*\*PURDING FERS\*\*

\*\*PURDING FERS\*\*

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# ADDRESS OF CAMS CENTERS

Andaman and Nicobar Islands - II Floor, PLA Building, Opp. ITF Ground, VIP Road, Junglighat, 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: Office no 3, 1st Floor, Shree Parvati, Plot no 1/175, Opp. Mauli Sabhagruh, Zopadi, Canteen, Savedi, Ahmednagar - 414 003. Ajmer: AMC No. 423/30, Near Church Brahampuri Opp. T B Hospital, Jaipur Road, Ajmer - 305001. Akola: Opp. RLT Science College Civil Lines Maharashtra Akola 444001 Aligarh: City Enclave, Opp. A Kumar Nursing Home Ramghat Road U.P. Aligard 102001 Allahabad: No.7 Ist Floor Bihari Bhawan 3, S.P. Marg, Civil Lines Allahabad 211001 Alleppey: Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Allppey, Kerala - 688 001. Alwar: 256A, Scheme No.1, Arva Nagar Alwar 301001 Amaravati: 81, Gulsham Tower, 2 Floor Near Panchsheel Talkies Amaravati 444601 Ambala: Opposite PEER, Bal Bhavan Road, Ambala - 134003 Amreli: B1, 1st Floor, Mira Arcade, Library Road. Opp SBS Bank, Amreli: – 365601. Amritsar: SCO - 18J, 'C' Block Ranjit Avenue, Amritsar 140001 Anand: 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers Anand 388001. Angui: Similipada, Near Sidhi Binayak+2 Science College Angul-759122 Ankleshwar: Shop No - F - 56, First Floor, Omkar Complex, Opp. Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002 Arambagh: Ward No 5,Basantapur More PO Arambag, Hoogly Arambagh - 712601 West Bengal Arration (Income Floor, Ciub Road, Arrah-802301. Asansoi: Block - G Illoor P C Ichatterjee Market Complex Rambandhu Talab P O Ushagram Asansoi 713303 Assam (Bongaigaon): G.N.B.Road, Bye Lane, Prakash Cinema, PO & Dist. Bongaigaon, Assam - 783380 Assam (Nangaon): Utaplendu Chakraborthy, Amulapatty, V.B.Road, House No.315, Nagaon - 782003. Anantapur: 15-570-33, I Floor Pallavi

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