This Product is suitable for investors who are seeking:

- long term capital growth with exposure limited to a maximum of 30 stocks
- investments in equity and equity related securities to form a concentrated portfolio

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

Continuous Offer of units at NAV based prices

NAME OF THE ASSET MANAGEMENT COMPANY
Aditya Birla Sun Life AMC Limited (ABSLAMC)
One World Center, Tower 1, 17th Floor, Jupiter Mills,
Senapati Bapat Marg, Elphinstone Road, Mumbai 400013
Tel. 43568000, Fax No. 43568110/ 8111
CIN: U65991MH1994PLC080811

NAME OF MUTUAL FUND
Aditya Birla Sun Life Mutual Fund (ABSLMF)
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

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.

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

This KIM is dated October 29, 2021.
Name of the Scheme | Aditya Birla Sun Life Focused Equity Fund
---|---
Type of the Scheme | An Open ended Large cap Equity Scheme investing in maximum 30 stocks
Investment Objective | The investment objective of the Scheme is to achieve long term capital appreciation by investing in upto 30 companies with long term sustainable competitive advantage and growth potential.
Inception Date | October 24, 2005
No. of Folios & AUM (As on September 30, 2021) | Folios: 2,72,462
| AUM in Cr: Rs. 5,355.84

| Asset Allocation Pattern of the Scheme | Under normal circumstances, the asset allocation pattern shall be as under:
<table>
<thead>
<tr>
<th>Instrument</th>
<th>Normal Allocation</th>
<th>Risk Profile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity and Equity related Securities (max 30 companies)</td>
<td>65%-100%</td>
<td>Medium to High</td>
</tr>
<tr>
<td>Debt / Money market instruments</td>
<td>0-35%</td>
<td>Low to Medium</td>
</tr>
</tbody>
</table>

The scheme may also invest upto 50% of the net assets of the scheme in derivative instruments for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI (MF) Regulations. As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives that investors should understand. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. There is a possibility that loss may be sustained by the portfolio as a result of the failure of another party (usually referred as the “counter party”) to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

If permitted by SEBI under extant regulations/guidelines, the scheme may also engage in stock lending subject to a maximum of 20%, in aggregate, of the net assets of the scheme and in case of a single intermediary. There can be temporary illiquidity of the securities that are lent out and the Fund may not be able to sell such lent-out securities, resulting in an opportunity loss. In case of a default by counterparty, the loss to the fund can be equivalent to the securities lent.

The scheme may invest upto 25% of its net assets in ADRs/GDRs and equities of listed overseas companies, which in the judgment of the Asset Management Company are eligible for investment as part of the scheme’s portfolio and is consistent with the investment strategy, subject to the investment restrictions specified by SEBI / RBI from time to time.

Change in Asset Allocation
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, market opportunities, and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the unit holders. Such changes in the investment pattern will be for short term and defensive considerations. However, due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short-term purpose only, for defensive considerations and the intention being at all times to protect the interests of the Unit Holders. The Fund Manager shall rebalance the portfolio within 30 days from the date of deviation to bring it in line with the asset allocation pattern as indicated in this SID. Further, in case the rebalancing is not done within the specified period, justification for the same shall be provided to the Investment Committee and the reason for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.
Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub-regulation (15A) of Regulation 18 of the SEBI (MF) Regulations.

**Investment Strategy**

The Scheme is designed for those investors who seek exposure to a broader large market capitalization stocks and Growth cum value style of investing. The Scheme would adopt top-down and bottom-up approach of investing and will aim at being diversified across various industries and/or sectors and/or market capitalization. The investment emphasis of the scheme would be on investing in a maximum of 30 companies with sound corporate managements and prospects of good future growth. The Fund's focus shall be biased towards large cap companies driven by long-term fundamentals though not limited to it. The scheme may also invest in ADR/GDR and equities of listed overseas companies. These investments will be made in line with the RBI and SEBI guidelines and will be within the limits prescribed by SEBI/ RBI from time to time.

**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: investment in Equity and Equity related instruments, investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc., investments in Derivatives (The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments), risks associated with Writing of Covered Call Options. The above are some of the common risks associated with investments in various securities. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis. Further, the Fund/AMC is not guaranteeing or assuring any returns. Further, it should be noted that the actual distribution of IDCWs and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. IDCW payouts will be entirely at the discretion of the Trustee. Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units. **Please refer to SID for detailed scheme specific risk factors.**

**Risk Control**

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. The overall portfolio structuring would aim at controlling risks at a moderate level. Both very aggressive and very defensive postures would be avoided. Stock specific risk will be minimised by investing only in those companies that have been thoroughly evaluated by ABSLAMC's investment team. Risk will also be managed through broad diversification of portfolio within the framework of the abovementioned investment objectives. Macroeconomic risk will be addressed through focus and ongoing review of relevant businesses and economic environment. Liquidity would be an important consideration of investment decisions, due to potential of large redemptions inherent in an open ended scheme. As a result, a reasonable portion of the portfolio will be invested in liquid counters.

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by RBI, in an attempt to protect the value of the portfolio and enhance Unitholders’ interest.

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

**Plans/Options**

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.

Each of the above (Regular and Direct) Plan under the scheme will have the following Options:

1. **Growth Option** and
2. **IDCW Option (Payout / Reinvestment / Sweep Facility)**

*the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.
**DIRECT PLAN:**
i. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

ii. **Eligible investors:** All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.

iii. **Modes for applying:** Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund including through Stock Exchange Platforms for Mutual Funds [excluding other Platform(s) where investors' applications for subscription of units are routed through Distributors].

iv. **How to apply:**
   a. Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate “Direct Plan” against the Scheme name in the application form.
   b. Investors should also indicate “Direct” in the ARN column of the application form.

**Default Option/Sub-Option:**

- **IDCW Option (Reinvestment facility).** In case of valid application received without indicating choice between Growth and IDCW Option, the same shall be considered as IDCW Option (Reinvestment Facility) and processed accordingly.

**Default Plan:** Investors are requested to note the following scenarios for the applicability of “Direct Plan or Regular Plan” for valid applications received under the Scheme:

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Broker Code mentioned by the investor</th>
<th>Plan mentioned by the investor</th>
<th>Default Plan to be captured</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Not mentioned</td>
<td>Not mentioned</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>2</td>
<td>Not mentioned</td>
<td>Direct</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>3</td>
<td>Not mentioned</td>
<td>Regular</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>4</td>
<td>Mentioned</td>
<td>Direct</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>5</td>
<td>Direct</td>
<td>Not Mentioned</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>6</td>
<td>Direct</td>
<td>Regular</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>7</td>
<td>Mentioned</td>
<td>Regular</td>
<td>Regular Plan</td>
</tr>
<tr>
<td>8</td>
<td>Mentioned</td>
<td>Not Mentioned</td>
<td>Regular Plan</td>
</tr>
</tbody>
</table>

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

**Applicable NAV (repurchase and sale):**

In accordance with provisions of SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2020/175 dated September 17, 2020, SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI Circular No. Cir/IMD/DF/19/2010 dated November 26, 2010, SEBI Circular No. IMD/CIR No. 11/142521/08 dated October 24, 2008 and SEBI Circular SEBI/IMD/CIR No.17/78450/06 dated October 11, 2006 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:

I. **APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF ANY AMOUNT:**
   - In respect of valid applications received up to 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 before 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 closing NAV 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 funds are available for utilization by the target scheme, irrespective of the systematic installment 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 this Scheme Information Document.

<table>
<thead>
<tr>
<th>Minimum Application Amount / Number of Units</th>
<th>Purchase (Incl. Switch-in)</th>
<th>Additional Purchase (Incl. Switch-in)</th>
<th>Repurchase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum of Rs. 1,000/- and in multiples of Re. 1/- thereafter</td>
<td>Minimum of Rs. 1,000/- and in multiples of Re. 1/- thereafter</td>
<td>In Multiples of Re. 1/- or 0.001 unit.</td>
<td></td>
</tr>
</tbody>
</table>

Despatch of Proceeds of Repurchase (Redemption) Request

Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.

Benchmark Index

Nifty 50 TRI

The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.

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 and Tenure for which the fund manager has been managing the Scheme

<table>
<thead>
<tr>
<th>Fund Manager</th>
<th>Managing Since</th>
<th>Tenure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr. Mahesh Patil</td>
<td>July 29, 2010</td>
<td>11.3 years</td>
</tr>
<tr>
<td>Mr. Kunal Sangoi</td>
<td>May 07, 2021</td>
<td>0.5 years</td>
</tr>
</tbody>
</table>

Name of the Trustee Company

Aditya Birla Sun Life Trustee Private Limited

Performance of the Scheme

I. PERFORMANCE OF SCHEMES AS AT SEPTEMBER 30, 2021

<table>
<thead>
<tr>
<th>Returns</th>
<th>Last 1 Year *</th>
<th>Last 3 years</th>
<th>Last 5 Years</th>
<th>Since Inception</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aditya Birla Sun Life Focused Equity Fund (Inception - October 24, 2005)</td>
<td>58.00</td>
<td>18.22</td>
<td>14.29</td>
<td>14.97</td>
</tr>
</tbody>
</table>
II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)

<table>
<thead>
<tr>
<th>Year</th>
<th>Nifty 50 TRI</th>
<th>Aditya Birla Sun Life Focused Equity Fund - Direct Plan (Inception - January 01, 2013)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apr 2020 - Mar 2021</td>
<td>-23.53%</td>
<td>-25.82%</td>
</tr>
<tr>
<td>Apr 2019 - Mar 2020</td>
<td>2.98%</td>
<td>9.66%</td>
</tr>
<tr>
<td>Apr 2018 - Mar 2019</td>
<td>3.91%</td>
<td>6.28%</td>
</tr>
<tr>
<td>Apr 2017 - Mar 2018</td>
<td>5.05%</td>
<td>10.19%</td>
</tr>
<tr>
<td>Apr 2016 - Mar 2017</td>
<td>6.28%</td>
<td>22.05%</td>
</tr>
<tr>
<td>Apr 2015 - Mar 2016</td>
<td>10.19%</td>
<td>18.45%</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of IDCW option under the scheme for the investors would be net of distribution tax, if any.

**Expenses of the Scheme:**

- **Entry Load**: Nil
- **Exit Load**: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV.
  For redemption/switch out of units after 365 days from the date of allotment: Nil

  *In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 01, 2009.
  - No Exit Loads will be chargeable in case of switches made from Growth option to IDCW option or vice-versa within the respective Plans offered under the Scheme.
• No entry or exit load shall be charged in respect of units issued to unitholders on Reinvestments of IDCW and units issued to unitholders as Bonus units.
• No exit load will be charged in case of switch of investments from Regular Plan to Direct Plan and vice versa.
• The above Load shall be applicable in case SIP/STP/SWP transactions.
• Pursuant to Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, exit load charged, if any, by the AMC/Mutual Fund to the unitholders shall be credited to the Scheme immediately, net of GST, if any.

(ii) Recurring expenses
(As a % of daily net assets)

Actual (unaudited) expenses for the financial year ended March 31, 2021:
1.83% (Regular); 1.10% (Direct);

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

<table>
<thead>
<tr>
<th>Assets under management Slab (In Rs. crore)</th>
<th>Total expense ratio limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>on the first Rs.500 crores of the daily net assets</td>
<td>2.25%</td>
</tr>
<tr>
<td>on the next Rs.250 crores of the daily net assets</td>
<td>2.00%</td>
</tr>
<tr>
<td>on the next Rs.1,250 crores of the daily net assets</td>
<td>1.75%</td>
</tr>
<tr>
<td>on the next Rs.3,000 crores of the daily net assets</td>
<td>1.60%</td>
</tr>
<tr>
<td>on the next Rs.5,000 crores of the daily net assets</td>
<td>1.50%</td>
</tr>
<tr>
<td>On the next Rs.40,000 crores of the daily net assets</td>
<td>Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof.</td>
</tr>
<tr>
<td>On balance of the assets</td>
<td>1.05%</td>
</tr>
</tbody>
</table>

Maximum estimated permissible expenses, including investment management and advisory fees, as a % per annum of daily net assets:

<table>
<thead>
<tr>
<th>Maximum estimated permissible expense as a % per annum of daily net assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Expense Head / Nature of expense</td>
</tr>
<tr>
<td>Investment Management and Advisory Fees (AMC fees)</td>
</tr>
<tr>
<td>Trustee fee</td>
</tr>
<tr>
<td>Registrar &amp; Transfer Agent (RTA) Fees</td>
</tr>
<tr>
<td>Audit fees</td>
</tr>
<tr>
<td>Custodian fees</td>
</tr>
<tr>
<td>Marketing &amp; Selling expense including agent commission</td>
</tr>
<tr>
<td>Cost related to investor communications</td>
</tr>
<tr>
<td>Cost of fund transfer from location to location</td>
</tr>
<tr>
<td>Cost of providing account statements/allotment advice and IDCW/ redemption cheques and warrants</td>
</tr>
<tr>
<td>Costs of Statutory advertisements</td>
</tr>
<tr>
<td>Cost towards investor education &amp; awareness (at least 2 bps)^</td>
</tr>
<tr>
<td>Brokerage &amp; transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively.</td>
</tr>
<tr>
<td>Goods and Service Tax (GST) on expenses other than investment management and advisory fees</td>
</tr>
<tr>
<td>GST on brokerage and transaction cost</td>
</tr>
<tr>
<td>Other expenses</td>
</tr>
</tbody>
</table>

| Maximum total expense ratio (TER) permissible under Regulation 52(6)(c) | Upto 2.25% |
| B. Additional expenses under Regulation 52 (6A)(c) | Upto 0.05% |
| C. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme. | Upto 0.30% |

Note:
The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission which is charged in the Regular Plan.
(a) In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.

(b) In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, AMC may charge GST on following Fees and expenses as below:

   a. **Investment Management and Advisory Fees:** AMC may charge GST on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.

   b. **Other than Investment Management and Advisory Fees:** AMC may charge GST on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.

(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 expenses 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 prescribed under the SEBI (MF) Regulations. The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.

Investors should note that, all scheme related expenses including commission paid to distributors will necessarily be paid from the Scheme only within the regulatory limits and not from the books of the ABSL AMC, its associate, sponsor, trustee or any other entity through any route.

The total recurring expenses of the Scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations. Investors are requested to refer to SID under “Section IV-FEES AND EXPENSES - B. Annual Scheme Recurring Expense” for further details on total expenses permissible to be charged to the scheme in accordance with Regulation 52 of the SEBI (MF) Regulations.

| **Waiver of Load for Direct Applications** | Not Applicable |
| **Tax treatment for the Investors (Unitholders)** | Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor. |
| **Daily Net Asset Value (NAV) Publication** | The NAV will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to two decimal places. AMC reserves the right to calculate NAV more than two decimal places. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 9.00 pm on the day of declaration of the NAV. |
| **For Investor Grievances please contact** | **Aditya Birla Sun Life AMC Limited**
One World Center Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013
Tel.:1800-270-7000
E-mail: care.mutualfunds@adityabirlacapital.com
CIN: U65991MH1994PLC080811 |
| **Registrar & Transfer Agents:** | **Computer Age Management Services Limited (CAMS)**
Rayala Towers, 158, Anna Salai, Chennai - 600002.
Contact Details: 1800-425-2267
E-mail: adityabirlacapital.mf@camsonline.com
Website Address:www.camsonline.com |
| **Unitholders’ Information** | APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT:
For normal transactions during ongoing sales and repurchase:
- On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be sent 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 receipt of the application.

- Thereafter, a Consolidated Account Statement (CAS) for each calendar month to the Unitholder(s) in whose folio(s) transaction(s) has/have taken place during the month, on or before fifteenth of the succeeding month shall be sent by e-mail/mail. CAS shall contain details relating to all the transactions carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month.

**The word ‘transaction’ shall include purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.**

- In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T.

- In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement.

- The transactions viz. purchase, redemption, switch, payout of IDCW, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).

- The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN.

- **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**

**APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN ELECTRONIC (DEMAT) MODE:**

- On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be sent 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 receipt of the application.

- The asset management company shall issue units in dematerialized form to a unit holder in a scheme within 2 (two) working days of the receipt of request from the unit holder

- Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month on or before fifteenth day of the succeeding month to the unitholders in whose folio(s)/demat account(s) transactions have taken place during that month.

- SCAS shall be sent by Depositories every half yearly (September/ March), on or before twenty first day of succeeding month, detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period.

- In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send statement in terms of regulations applicable to the depositories.

- Consolidation shall be done on the basis of Permanent Account Number (PAN). In the event the folio/demat account has more than one registered holder, the first named Unit holder / Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds / depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/order of investors in various folios/demat accounts across mutual funds / demat accounts across depository participants.

- In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unitholders.

- Unitholders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unitholders are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.
For Unitholders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail.

The Unitholders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unitholders, account statement shall be provided to the unitholders within 5 business days from the receipt of such request.

No account statements will be issued to unitholders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.

SCAS sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form

**Half Yearly Consolidated Account Statement:**

- A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before twenty first day of succeeding month; to all such Unitholders in whose folios no transaction has taken place during that period. Such Consolidated Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the consolidated account statement.

- The half yearly consolidated account statement will be sent by e-mail to the Unitholders whose e-mail address is available, unless a specific request is made to receive in physical.

**COMMUNICATION BY EMAIL**

For those unitholders who have provided an e-mail address, the AMC will send the communication by email. Unitholders who receive e-mail statements may download the documents after receiving e-mail from the Mutual Fund. Should the Unitholder experience any difficulty in accessing the electronically delivered documents, the Unitholder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unitholder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, first applicant’s own email ID and mobile number should be provided.

**Annual Report:**

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

The physical copy of the abridged summary shall be provided to the investors without charging any cost, if a specific request through any mode is received from the unitholder.

Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of scheme wise annual report on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com).

**Portfolio Disclosures:**

In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the last day of the month / half-year for all Schemes on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. The Mutual Fund/AMCs will send to Unitholders a complete statement of the scheme portfolio, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such half yearly scheme portfolio on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com). Mutual
Funds/AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.

**Half Yearly Results:**
Mutual Fund/AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.mutualfund.adityabirlacapital.com). Further, the Mutual Fund/AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website.

### Scheme Portfolio Holdings

#### a) Top 10 holdings (as on September 30, 2021)

<table>
<thead>
<tr>
<th>Issuer Name</th>
<th>% to Net Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>ICICI Bank Limited</td>
<td>8.86</td>
</tr>
<tr>
<td>HDFC Bank Limited</td>
<td>8.62</td>
</tr>
<tr>
<td>Infosys Limited</td>
<td>7.92</td>
</tr>
<tr>
<td>Bharti Airtel Limited</td>
<td>5.02</td>
</tr>
<tr>
<td>Reliance Industries Limited</td>
<td>4.88</td>
</tr>
<tr>
<td>Larsen &amp; Toubro Limited</td>
<td>4.68</td>
</tr>
<tr>
<td>Housing Development Finance Corporation Limited</td>
<td>4.27</td>
</tr>
<tr>
<td>HCL Technologies Limited</td>
<td>4.23</td>
</tr>
<tr>
<td>Axis Bank Limited</td>
<td>4.09</td>
</tr>
<tr>
<td>United Spirits Limited</td>
<td>3.79</td>
</tr>
</tbody>
</table>

#### b) Sector-wise Allocation (as on September 30, 2021)

<table>
<thead>
<tr>
<th>Sectors</th>
<th>% Exposure</th>
</tr>
</thead>
<tbody>
<tr>
<td>BANKS</td>
<td>25.18</td>
</tr>
<tr>
<td>SOFTWARE</td>
<td>15.07</td>
</tr>
<tr>
<td>FINANCE</td>
<td>9.35</td>
</tr>
<tr>
<td>CONSUMER NON DURABLES</td>
<td>8.07</td>
</tr>
<tr>
<td>TELECOM - SERVICES</td>
<td>5.02</td>
</tr>
<tr>
<td>PETROLEUM PRODUCTS</td>
<td>4.88</td>
</tr>
<tr>
<td>INSURANCE</td>
<td>4.86</td>
</tr>
<tr>
<td>CONSTRUCTION PROJECT</td>
<td>4.68</td>
</tr>
<tr>
<td>PHARMACEUTICALS</td>
<td>4.36</td>
</tr>
<tr>
<td>CONSUMER DURABLES</td>
<td>4.06</td>
</tr>
<tr>
<td>POWER</td>
<td>2.29</td>
</tr>
<tr>
<td>CEMENT &amp; CEMENT PRODUCTS</td>
<td>2.16</td>
</tr>
<tr>
<td>MINERALS/MINING</td>
<td>2.10</td>
</tr>
<tr>
<td>CONSTRUCTION</td>
<td>1.97</td>
</tr>
<tr>
<td>OTHERS</td>
<td>1.77</td>
</tr>
<tr>
<td>HEALTHCARE SERVICES</td>
<td>1.30</td>
</tr>
<tr>
<td>AUTO</td>
<td>1.14</td>
</tr>
<tr>
<td>OIL</td>
<td>0.03</td>
</tr>
<tr>
<td>Cash &amp; Cash Equivalent</td>
<td>1.72</td>
</tr>
</tbody>
</table>
**Key Information Memorandum**

**Aditya Birla Sun Life Focused Equity Fund**

**Portfolio Turnover Ratio of the Scheme**

0.36

**Transaction Charges**

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

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

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

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

<table>
<thead>
<tr>
<th>Investor Type</th>
<th>Transaction charges^</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Time Mutual Fund Investor (across Mutual Funds)</td>
<td>Rs. 150 for subscription application of Rs.10,000 and above.</td>
</tr>
<tr>
<td>Investor other than First Time Mutual Fund Investor</td>
<td>Rs. 100 for subscription application of Rs.10,000 and above.</td>
</tr>
</tbody>
</table>

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

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

3. **Transaction charges shall not be deducted/applicable for:**
   (a) purchases / subscriptions for an amount less than Rs. 10,000/-;
   (b) Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc.
   (c) Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).
   (d) Transactions carried out through the Stock Exchange Platforms for Mutual Funds.

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:** October 29, 2021

**Place:** Mumbai
### Aditya Birla Sun Life Focused Equity Fund

*(An Open ended Large cap Equity Scheme investing in maximum 30 stocks)*

This product is suitable for investors who are seeking:
- long term capital growth with exposure limited to a maximum of 30 stocks
- investments in equity and equity related securities to form a concentrated portfolio

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

(Read the instructions before filling up the form. All sections to be completed in English in black/blue colored ink and in block letters.)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>E</td>
<td></td>
</tr>
</tbody>
</table>

**EUIN is mandatory for “Execution Only” transactions. Ref. Instruction No. 9**

I/we hereby confirm that the EUIN has been intentionally left blank as the intent is to execute transactions without receiving any advice by the employee/relationship manager/sales person of the above distributor/sub broker.

### Transaction Charges

Transaction Charges for Applications routed through Distributors/agents only (Refer Instruction 1 (viii))

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

### Existing Unitholder

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

**Existing Folio No.**

**GSTIN**

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

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

<table>
<thead>
<tr>
<th>Mr.</th>
<th>Ms.</th>
<th>M/s.</th>
<th>PAN / PEKRN (Mandatory)</th>
<th>Date of Birth** (D D M M Y Y Y Y)</th>
<th>14 digit CKYC Number</th>
</tr>
</thead>
</table>

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

<table>
<thead>
<tr>
<th>Mr.</th>
<th>Ms.</th>
<th>M/s.</th>
<th>PAN / PEKRN (Mandatory)</th>
<th>Date of Birth** (D D M M Y Y Y Y)</th>
<th>14 digit CKYC Number</th>
</tr>
</thead>
</table>

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

<table>
<thead>
<tr>
<th>Mr.</th>
<th>Ms.</th>
<th>M/s.</th>
<th>PAN / PEKRN (Mandatory)</th>
<th>Date of Birth** (D D M M Y Y Y Y)</th>
<th>14 digit CKYC Number</th>
</tr>
</thead>
</table>

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

<table>
<thead>
<tr>
<th>Mr.</th>
<th>Ms.</th>
<th>M/s.</th>
<th>PAN / PEKRN (Mandatory)</th>
<th>Date of Birth** (D D M M Y Y Y Y)</th>
<th>14 digit CKYC Number</th>
</tr>
</thead>
</table>

CKYC Number

<table>
<thead>
<tr>
<th>14 digit CKYC Number</th>
</tr>
</thead>
</table>

**ISD CODE**

<table>
<thead>
<tr>
<th>TEL OFF:</th>
<th>T</th>
</tr>
</thead>
<tbody>
<tr>
<td>TEL RESI:</td>
<td>S</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Relationship of Guardian</th>
</tr>
</thead>
</table>

**Contact Us:**

<table>
<thead>
<tr>
<th>Aditya Birla Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td>1800-270-7000</td>
</tr>
<tr>
<td>adityabirlacapital.com</td>
</tr>
</tbody>
</table>

**Collection Centre / ABSLAMC Stamp & Signature**

**Acknowledgement Slip**

(To be filled in by the Investor)

<table>
<thead>
<tr>
<th>Application No.</th>
<th>Date: / /</th>
</tr>
</thead>
</table>

(Please Tick (✓)) Enclosed □ PAN/PEKRN Proof □ KYC Complied □ NECS Form □ Yes □ No
1. **FIRST / SOLE APPLICANT INFORMATION (MANDATORY)** (Contd.)

Proof of the Relationship with Minor**

**Mandatory in case the First / Sole Applicant is Minor**

<table>
<thead>
<tr>
<th>Tax Status [Please tick (/)] (Applicable for First / Sole Applicant)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resident Individual</td>
</tr>
<tr>
<td>Trust</td>
</tr>
</tbody>
</table>

**MODE OF HOLDING [Please tick (/)] (Please Refer Instruction No. 2(v))**

- Joint
- Single
- Anyone or Survivor (Default option is Anyone or Survivor)

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

- CITY
- STATE
- PINCODE

OVERSEAS ADDRESS (Mandatory for NRI/FPI Applicant.)

- CTRY
- ZIP CODE
- COUNTRY

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

- SMS Transact
- Online Access
- Mobile No. +91

Email Id

Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: [Please tick (/)]

- Account Statement
- Annual Report
- Other Statutory Information

Facebook Id

Twitter Id

3. **BANK ACCOUNT DETAILS** (In case of Minor investment, bank details should be of Minor or from a joint account of Minor with the guardian only) Refer Instruction No. 3(A)

- Name of the Bank
- Branch Address
- Pin Code
- City

Account No.

Account Type [Please tick (/)]

- SAVINGS
- CURRENT
- NRE
- NRO
- FCNR
- OTHERS

11 Digit IFSC Code

9 Digit MICR Code

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

Separate cheque/demand draft must be issued for each investment drawn in favour of respective scheme name and the instrument should be crossed “A/c Payee Only”.

Please write appropriate scheme name as well as the Plan/Option/Sub-Option

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Cheque/ DD Favouring/ Auto Debit Mandate Scheme Name*</th>
<th>Plan/Option*</th>
<th>Cheque Mandate Date</th>
<th>Amount Invested (₹)</th>
<th>DD Charges^</th>
<th>Net Amount Paid (₹)</th>
<th>Cheque/DD No./UTR No. (in case of NEFT/RTGS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Aditya Birla Sun Life Focused Equity Fund</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

# (Type of Account : Saving / Current / NRE / NRO / FCNR / NRSR) *All purchases are subject to realization of funds *

^Refer to Instruction No. 5 (vi)

$ The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains

**KYC DETAILS (Mandatory)**

**OCCUPATION [Please tick (/)]**

**FIRST APPLICANT**

- Private Sector Service
- Public Sector Service
- Government Service
- Business
- Professional
- Agriculturist
- Retired
- Housewife
- Student
- Forex Dealer
- Others (please specify)

**SECOND APPLICANT**

- Private Sector Service
- Public Sector Service
- Government Service
- Business
- Professional
- Agriculturist
- Retired
- Housewife
- Student
- Forex Dealer
- Others (please specify)

**THIRD APPLICANT**

- Private Sector Service
- Public Sector Service
- Government Service
- Business
- Professional
- Agriculturist
- Retired
- Housewife
- Student
- Forex Dealer
- Others (please specify)

**Payment Details**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Scheme Name</th>
<th>Plan / Option *</th>
<th>Net Amount Paid (₹)</th>
<th>Cheque/DD No./UTR No. (in case of NEFT/RTGS)</th>
<th>Bank and Branch</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Aditya Birla Sun Life Focused Equity Fund</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

$ The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains
**GROSS ANNUAL INCOME (Please tick (✓))**

<table>
<thead>
<tr>
<th>FIRST APPLICANT</th>
<th>BELOW 1 LAC</th>
<th>1-5 LACS</th>
<th>5-10 LACS</th>
<th>10-25 LACS</th>
<th>&gt; 25 LACS - 1 CRORE</th>
<th>&gt; 1 CRORE OR Net Worth</th>
</tr>
</thead>
<tbody>
<tr>
<td>SECOND APPLICANT</td>
<td>BELOW 1 LAC</td>
<td>1-5 LACS</td>
<td>5-10 LACS</td>
<td>10-25 LACS</td>
<td>&gt; 25 LACS - 1 CRORE</td>
<td>&gt; 1 CRORE OR Net Worth</td>
</tr>
<tr>
<td>THIRD APPLICANT</td>
<td>BELOW 1 LAC</td>
<td>1-5 LACS</td>
<td>5-10 LACS</td>
<td>10-25 LACS</td>
<td>&gt; 25 LACS - 1 CRORE</td>
<td>&gt; 1 CRORE OR Net Worth</td>
</tr>
</tbody>
</table>

**For Non-Individual Investors (Companies, Trust, Partnership etc.)**

Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company:

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
</table>

Foreign Exchange / Money Charger Services

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
</table>

Gaming / Gambling / Lottery / Casino Services

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
</table>

Money Lending / Pawning

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
</table>

**DEMAT ACCOUNT DETAILS (OPTIONAL)**

If Demat details are provided, units will be compulsorily given in Demat form only. (Please ensure that the sequence of names as mentioned in the application form matches with that of the A/c held with the depository participant.) Refer Instruction No. 3(B)

<table>
<thead>
<tr>
<th>Depository Participant Name:</th>
<th>Depository Participant Name:</th>
</tr>
</thead>
<tbody>
<tr>
<td>NSDL:</td>
<td>CDSL:</td>
</tr>
</tbody>
</table>

Enclosed:

- Client Master
- Transaction/ Statement Copy/ DIS Copy

**NOMINATION DETAILS (Mandatory)**

Refer Instruction No. 7

- I/We wish to nominate
- I/We DO NOT wish to nominate and sign here

<table>
<thead>
<tr>
<th>Nominee Name and Address</th>
<th>Applicant's Relationship with the Nominee</th>
<th>Guardian Name (in case of Minor)</th>
<th>Allocation %</th>
<th>Nominee/ Guardian Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nominee 1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nominee 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nominee 3</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The below information is required for all applicant(s)/ guardian

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

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

If Yes, please provide the following information (mandatory).

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

<table>
<thead>
<tr>
<th>Category</th>
<th>First Applicant (including Minor)</th>
<th>Second Applicant/ Guardian</th>
<th>Third Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of Applicant</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Place/ City of Birth</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Country of Birth</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Country of Tax Residency#</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tax Payer Ref. ID No^</td>
<td></td>
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</tr>
<tr>
<td>Identification Type</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>[TIN or other, please specify]</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Country of Tax Residency 2</td>
<td></td>
<td></td>
<td></td>
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#To also include USA where the individual is a citizen/green card holder of USA. ^In case Tax Identification Number is not available, kindly provide its functional equivalent.

7. **DECLARATION(S) & SIGNATURE(S) (Refer Instruction No. 1)**

To,

The Trustee,
Aditya Birla Sun Life Trustee Private Limited.

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

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

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

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

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

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

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

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

Signature of First Applicant / Authorised Signatory  
Signature of Second Applicant  
Signature of Third Applicant
Instructions for filling the Application Form

1. GENERAL INSTRUCTIONS

i. 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 apply themselves of the prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.

ii. Application form should be completed in English and in BLOCK LETTERS. Please tick in the appropriate boxes wherever applicable.

iii. The signer/guarantor must 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 signatories who are NRIs/FPIs, they should, in case of any dispute arising with respect to the authority, validity and compliance with all relevant aspects, be relevant to ensure that the object clause of the constitution document (viz. MOA / AOA / Trust deed) is 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 signatories who are NRIs/FPIs, they should consent to be supplied with the application form.

iv. The application in all respects along with the cheque / demand draft must be submitted to the nearest designated Investor Service Centre. Applications incomplete in any respect or not accompanied by cheque or demand draft of the amount payable to be returned without interest.

v. 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 and bank drafts must be drawn in favour of “Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/FPIs, they should consent to be supplied with the application form.

vii. Investors already holding a folio in Aditya Birla Sun Life AMC Limited can provide their current folio number and applicant(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 mentioned in the existing folio number as provided would apply to the said investment and the details may not be redone for any cause under any conflict informed furnishing in this form. The AMC reserves the right to assign any of the existing folio number of the investor against new investments made on or after August 22, 2011 to defer discount on transaction charges for subscription of ₹1,00,000/- and above. In accordance with the said circular, if the basket, through which your application form is being routed, has opted to receive the Transaction Charges, Aditya Birla Sun Life Mutual Fund will deduct the Transaction Charge (FOR First Time Mutual Fund Investor) i.e. ₹100/- (for Investor other than First Time Mutual Fund Investor) from your subscription amount, as the case may be. In such a scenario, the units will be allotted at the balance amount invested after deduction of Transaction Charges payable to the basket. The statement of allocation of units will mention the net investment amount, description less transaction charge and depict the number of units allotted against the net investment amount.

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

a. Purchases / subscriptions for an amount less than ₹1,00,000/-.

b. Transaction charges relating to new inflows such as Switches / STPs / Income Distribution cum capital withdrawal option - Swap facility etc.

c. Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent) in the prescribed manner.

Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP instalment x no. of instalments) amounts to ₹1,00,000/- or more. The transaction charges shall be deducted in 4- instalments.

2. INVESTOR PARTICIPANTS

i. Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/FPIs, they should consent to be supplied with the application form.

ii. Any additional details which are not mentioned 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 to be an account (folio) where minor is the first or sole holder.

iii. In case of any dispute arising with respect to the authority, validity and compliance with all relevant aspects, where a completed Power of Attorney is not furnished, the consent of the minor (whether natural or legal guardian) should be obtained before opening of the account (folio). Also, nomination shall not be allowed in a folio account held on behalf of a minor.

iv. In case of any dispute arising with respect to the authority, validity and compliance with all relevant aspects, where a completed Power of Attorney is not furnished, the consent of the minor (whether natural or legal guardian) should be obtained before opening of the account (folio). Also, nomination shall not be allowed in a folio account held on behalf of a minor.

v. 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 their account number and account name.

Please note that the bank account details of the minor investor/lender have to be recorded in the event of refusal to receive the application form. Investors who have applied for the Initial Investment (instead of redemption option) will be paid the first named holder. All communications will also be sent to the first named holder.

vi. 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. (B) DEMAT ACCOUNT DETAILS - Option to Hold units in dematerialized (demat) form

Pursuant to SEBI circular no. CR/DDMF/DF/39 dated 11 May 2011, effective October 01, 2011, investors are advised to opt for holding units in electronic form. Investors opting for physical (non-demat) mode shall be required to submit a request for conversion of units held in physical (non-demat) mode to electronic (demat) form, to acknowledge receipt of the application.

vi. Investors already holding a folio in Aditya Birla Sun Life AMC Limited can provide their current folio number and applicant(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 mentioned in the existing folio number as provided would apply to the said investment and the details may not be redone for any cause under any conflict informed furnishing in this form. The AMC reserves the right to assign any of the existing folio number of the investor against new investments made on or after August 22, 2011 to defer discount on transaction charges for subscription of ₹1,00,000/- and above. In accordance with the said circular, if the basket, through which your application form is being routed, has opted to receive the Transaction Charges, Aditya Birla Sun Life Mutual Fund will deduct the Transaction Charge (FOR First Time Mutual Fund Investor) i.e. ₹100/- (for Investor other than First Time Mutual Fund Investor) from your subscription amount, as the case may be. In such a scenario, the units will be allotted at the balance amount invested after deduction of Transaction Charges payable to the basket. The statement of allocation of units will mention the net investment amount, description less transaction charge and depict the number of units allotted against the net investment amount.

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

a. Purchases / subscriptions for an amount less than ₹1,00,000/-.

b. Transaction charges relating to new inflows such as Switches / STPs / Income Distribution cum capital withdrawal option - Swap facility etc.

c. Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent) in the prescribed manner.

Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP instalment x no. of instalments) amounts to ₹1,00,000/- or more. The transaction charges shall be deducted in 4- instalments.

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 KYC norms for all new investor/customers. The Mutual Fund accepts new investments in electronic (demat) form or vice-versa should be submitted along with a Demat/Rentort Request form to their Depository Participant. Investors should ensure that the combination of names in the statement is the same as that in the demat account.

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. liquidity of the Power of Attorney (PoA) and in case of holding units in physical (non-demat) mode, investors should ensure that the combination of names in the statement is the same as that in the demat account.

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 will verify the KYC compliance status of the investor within a reasonable time period after the allotment of units. In the event of non-compliance of KYC requirements, the ABSLAMC / ABLMF 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 check the details of their KYC record on the ABSLAMC’s website. The KYC details will be made available to the investor at the ABSLAMC / ABLMF website after verify that the KYC record of the investor is valid. The KYC details of the ABSLAMC / ABLMF shall be made available on the website of the ABSLAMC / ABLMF. The KYC details will be updated on the website on or before January 01, 2012, unless the investor provides an updated KYC(Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The ABSLAMC / ABLMF shall be maintained in the prescribed manner.

Pursuant to SEBI Circular No. MIRSD/ Cir-26/ 2011 dated December 23, 2011, SEBI (KYC Registration Agency) Rules, 2011 and SEBI Circular No. MY-1/2011 dated December 23, 2011, regarding uniformity in the Know Your Customer (KYC) process in the securities market and development of a mechanism for cross-matching of KYC records held with various intermediaries across the intermediaries in the securities market, the following changes are being made to KYC process:

1. SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. Investors need 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.

2. The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced due diligence of the investors. The Mutual Fund shall be required to keep the information of the KYC record of the investor on file for a period of three years from the date of any update in the KYC record. The Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor. Any changes in these details like change in name / Address / Signature / etc. should be given by investor directly in the prescribed manner.

3. Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
4. It is mandatory for intermediaries including mutual funds to call in Person Verification (IPV) of its new investors w.e.f January 01, 2012. The IPV can be carried out on or before the date on which an account is opened in the name of the fund investors. Further, such IPV can be carried out without the IPV of the original documents available, only if 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:

i. IPV/IVF shall not be required for the investor who is a professional fund manager authorised by the Authority for Mutual Funds.

ii. IPV/IVF 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 online.

5. As per SEBI Circular dated April 24, 2020, the eSignature mechanism of Aadhaar will be accepted in lieu of wet signature on KYC forms by all RI/AMC.

2. INVESTORS

6. Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, the KYC information is also required to be updated being a KYC re-compliance exercise.

7. MODE OF PAYMENT

a) Pursuant to the AMFI Best Practice Guidelines circular on “Risk mitigation process against Third-Party Cheque” investors in mutual funds subscriptions/ payments with requirement to have a KYC of the fund investor, the fund would not be liable for any such rejection. The KYC details of the investors are also urged to comply with the new KYC requirements including as mandated by SEBI.

b) Pay-in by cheque or bank transfer

i. Mandatory KYC for all Investors (guardian in case of minor). In order for an application to be accepted, all KYC documents have been provided through digilocker or any other source which could be verified online.

ii. IPV/VIPV would not be required when the KYC of the investor is completed using the Aadhaar authentication/ verification of UIDAI.

iii. Pay-in by cheque or bank transfer in the form of demand draft to be made payable to the name of the mutual fund.

iv. Pay-in by cheque or bank transfer in the name of the mutual fund. The pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account from which a redemption payment is made) has to be the same.

v. Pay-in by stock, unit transfer, cheques and third party payment will not be accepted.

vi. For all mode of payments, details of source account, source bank name and source bank account number should be mentioned.

vii. Customer will be shown on acceptance of Third Party Payment.

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

6. 5 MODE OF PAYMENT

The payment by cheques/PPRs may be made by any of Indian rupees drafts purchased abroad or out of funds held in NRES/CNFPI account by or on behalf of cheques drawn on non-resident external accounts payable at place of pay-in at the cities where the Investor Service Centres are located.

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

7. NAVIGATION

a. Pay-in by cheque

i. Mandatory KYC for all investors 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 Acknowledgement Letter to the application form.

b. Pay-in by stock, unit transfer, cheques and third party payments accepted in the exceptional situations subject to submission of requisite documentation/declarations enumerated in para 4/5/6.

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

ii. Custodian on behalf of an FPI or a client.

iii. Pay-in by cheque

iv. In case of different situations mentioned above, investors are required to submit following documents/declarations along the application form without which applications will be rejected/ not processed/refunded

a) Mandatory KYC for all investors 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 Acknowledgement Letter to the application form.

b) The separate KYC/Third Party Payment Declaration Form, interalia, 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.adityabirlafunds.com for more details.

iv. Typing acknowledgment

b) ABSLAMC 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 the pay-in bank and account number from which subscription payment is made and his pay-out bank account.

ii. KYC information is also required to be updated being a KYC re-compliance exercise.

iii. The KYC details of the investors are also urged to comply with the new KYC requirements including as mandated by SEBI.

iv. Pay-in by cheque or bank transfer

i. Mandatory KYC for all Investors (guardian in case of minor). In order for an application to be accepted, all KYC documents have been provided through digilocker or any other source which could be verified online.

ii. IPV/IVF 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 online.

iii. Pay-in by cheque or bank transfer in the form of demand draft to be made payable to the name of the mutual fund.

iv. Pay-in by cheque or bank transfer in the name of the mutual fund. The pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account from which a redemption payment is made) has to be the same.

v. Pay-in by stock, unit transfer, cheques and third party payment will not be accepted.

vi. For all mode of payments, details of source account, source bank name and source bank account number should be mentioned.

vii. Customer will be shown on acceptance of Third Party Payment.

For further details with respect to KYC process, please read Statement of Additional Information.
xi) The user agrees that the use and storage of any information including without limitation, the CIP, iv) The CIP allotted to the user is confidential in nature and the user confirms that he/she will keep x) The user 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

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.

12. RTGS/ NEFT
Funds Transfer shall be effected only if the recipient/destination Bank/Branch is participating in RTGS/ NEFT. It is the responsibility of the Investor to ensure the correctness of the message especially the IFSC code of the recipient/ destination branch & account number. The collecting bank as well as ABSLAMF 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. ABSLAMF shall not assume any liability or responsibility arising out of or made by any error or mistake in any of the details as contained in the CIP. Should there be any change in any information provided by you, please contact ABSLAMF immediately in case the CIP becomes known to any other person. ABSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users within any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.

xii) 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 Unit holder and without assigning any reasons thereof.

xiii) 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 same, may opt out of the CIP facility.

xvi) ABSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users without any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.

xvii) The user hereby indemnifies and agrees to keep ABSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages 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 use of the said online services.

xviii) The user hereby indemnifies and agrees to keep ABSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages 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 use of the said online services.

xix) In consideration of ABSLAMC providing the user with the online services, user agrees to indemnify and keep 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 use of the said online services.

xx) The user hereby indemnifies and agrees to keep ABSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages 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 use of the said online services.

xxi) The Courts in Mumbai alone shall have jurisdiction over all disputes arising out of or in respect of this arrangement.

xxii) The user 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 and 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 114D 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 account holders. In relevant case an additional certification will be obtained from the account holder that the account holder is not a tax resident of, or otherwise liable to tax to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with (insert FI’s name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

14. In case (i) (three) consecutive installments 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 and STP registrations

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