



## Key Information memorandum

### ADITYA BIRLA SUN LIFE INTERNATIONAL EQUITY FUND

(An open ended equity scheme following international theme)

This product is suitable for investors who are seeking*:	
<b>Aditya Birla Sun Life International Equity Fund - Plan A</b>	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>investments predominantly in equity and equity related securities in the international markets</li> </ul>
<b>Aditya Birla Sun Life International Equity Fund - Plan B</b>	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities in the domestic market (65 to 75%) and in international markets (25 to 35%)</li> </ul>

**LOW RISKOMETER HIGH**

Investors understand that their principal will be at High risk

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

#### Continuous Offer of units at NAV based prices

<b>Name of the Asset Management Company</b> <b>Aditya Birla Sun Life AMC Limited (ABSLAMC) (formerly known as Birla Sun Life Asset Management Co Ltd)</b> One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 Tel. 43568000, Fax No. 43568110/ 8111 CIN: U65991MH1994PLC080811	<b>Name of Mutual Fund</b> <b>Aditya Birla Sun Life Mutual Fund (ABSLMF)</b> One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013. Tel. 43568000, Fax No. 43568110/ 8111 Website: www.mutualfund.adityabirlacapital.com
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This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com)**

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

<b>Name of the Scheme</b>	<b>Aditya Birla Sun Life International Equity Fund (Plan A and Plan B)</b>
<b>Type of Scheme</b>	<p><b>Plan A:</b> An open ended equity scheme following international theme by investing predominantly in Global Equities.</p> <p><b>Plan B:</b> An open ended equity scheme following international theme by investing in Global Equities and also Indian Equities.</p>
<b>Investment Objective</b>	<p><b>Plan A:</b> Aditya Birla Sun Life International Equity Fund - Plan A seeks to generate long-term growth of capital, by</p>

	investing predominantly in a diversified portfolio of equity and equity related securities in the international markets. <b>Plan B</b> Aditya Birla Sun Life International Equity Fund - Plan B seeks to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the domestic and international markets.																		
<b>Inception Date</b>	October 31, 2007																		
<b>No. of Folios &amp; AUM (As on April 30, 2018)</b>	<b>Plan A:</b> Folios: 9158 ; AUM in crs: Rs. 54.08 <b>Plan B:</b> Folios: 27252 ; AUM in crs: Rs. 96.15																		
<b>Asset Allocation Pattern of the Scheme</b>	Under normal circumstances, the asset allocation pattern of the scheme shall be as under: <b>(i) Plan A:</b> (% age of investible corpus) <table border="1"> <thead> <tr> <th>Instrument</th> <th>Risk Profile</th> <th>Range</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related Instruments* (Investment in foreign equity securities as permitted by SEBI/RBI)</td> <td>Medium to High</td> <td>90%-100%</td> </tr> <tr> <td>Fixed Income Securities (including Money Market Instruments)**</td> <td>Low to medium</td> <td>0%-10%</td> </tr> </tbody> </table> <p>*Equity securities of overseas companies listed on recognized stock exchanges overseas and ADRs/GDRs issued by Indian Companies in accordance with SEBI guidelines issued from time to time. ** Investment in Securitised Debt papers may be made upto 5% of the Plan.</p> <ul style="list-style-type: none"> <li>Plan A may also invest a certain portion of its corpus in Indian fixed income securities including money market instruments, in order to meet liquidity requirements from time to time.</li> <li>Plan A does not intend to invest in units of overseas mutual fund.</li> <li>Investments in Foreign Equity Securities shall be subject to the investment restrictions specified by SEBI / RBI from time to time. Further, the fund manager will consider all relevant risk before making any investment in Foreign Equity Securities.</li> </ul> <b>(ii) Plan B</b> (% age of investible corpus) <table border="1"> <thead> <tr> <th>Instrument</th> <th>Risk Profile</th> <th>Range</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related Instruments* (Investment in Indian equity and equity related securities - 65%-75%, Investment in foreign equity securities as permitted by SEBI/RBI - 25%-35%)</td> <td>Medium to High</td> <td>90%-100%</td> </tr> <tr> <td>Fixed Income Securities (including Money Market Instruments)**</td> <td>Low to medium</td> <td>0%-10%</td> </tr> </tbody> </table> <p>* Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, etc. for domestic markets. Equity securities of overseas companies listed on recognized stock exchanges overseas, and ADRs/GDRs issued by Indian Companies in accordance with SEBI guidelines issued from time to time. ** Investment in Securitised Debt papers may be made upto 5% of the Plan.</p> <ul style="list-style-type: none"> <li>Plan B may also invest upto 50% of the net assets in equity derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing.</li> <li>Plan B does not intend to invest in units of overseas mutual fund.</li> <li>The Fund Manager will apply following limits, for Stock Lending under Plan B of the Scheme: <ol style="list-style-type: none"> <li>Not more than 25% of the net assets of Plan B can generally be deployed in Stock Lending.</li> <li>Not more than 5% of the net assets of Plan B can generally be deployed in Stock Lending to any single counter party.</li> </ol> </li> </ul> Investments in Foreign Equity Securities shall be subject to the investment restrictions specified by SEBI / RBI from time to time. Further, the fund manager will consider all relevant risk before making any investment in Foreign Equity Securities.	Instrument	Risk Profile	Range	Equity and Equity related Instruments* (Investment in foreign equity securities as permitted by SEBI/RBI)	Medium to High	90%-100%	Fixed Income Securities (including Money Market Instruments)**	Low to medium	0%-10%	Instrument	Risk Profile	Range	Equity and Equity related Instruments* (Investment in Indian equity and equity related securities - 65%-75%, Investment in foreign equity securities as permitted by SEBI/RBI - 25%-35%)	Medium to High	90%-100%	Fixed Income Securities (including Money Market Instruments)**	Low to medium	0%-10%
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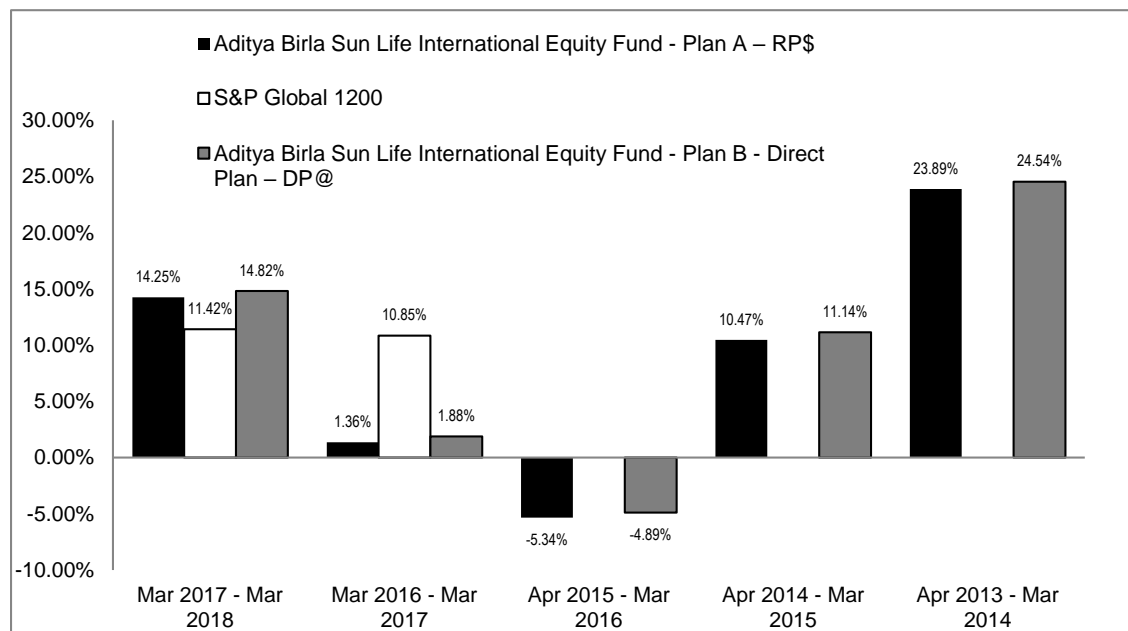
<p><b>Investment Strategy</b></p>	<p><b>Plan A</b></p> <p>The Plan would be investing exclusively in international stocks. The investment strategy of the Plan would be to create a portfolio that is diversified geographically, to take benefit of low correlation between various countries, and to create a portfolio of high quality - high growth stocks.</p> <p>The international portion would aim towards reducing the risk through diversification and contribute to returns.</p> <p><b>Plan B</b></p> <p>The Plan would be investing in a blend of domestic and international stocks. The broad investment strategy of the Plan would be to create a portfolio that is diversified geographically, to take benefit of low correlation between various countries, and to create a portfolio of high quality - high growth stocks.</p> <p>The domestic portion of the portfolio would provide a strong base to the scheme and the international portion would aim towards reducing the risk through diversification and contribute to returns.</p> <p><b>Domestic Investment Strategy:</b></p> <p>The corpus of the scheme will be primarily invested in diversified equity and equity related securities of the companies that have a potential to appreciate in the long run. The scheme would have the flexibility to invest in stocks across different market capitalization. The scheme would therefore contain a blend of large, mid and small cap stocks. The allocation to the different market caps would vary from time to time depending on the overall market conditions, market opportunities and the fund manager's view.</p> <p><b>International Investment Strategy:</b></p> <p>The international portion of the portfolio would be managed with the following objectives:</p> <ul style="list-style-type: none"> <li>- Invest in countries that have a low correlation with the Indian Economy.</li> <li>- Invest in countries that have strong and stable economy</li> <li>- Choose sectors and segments that are posting strong growth in these countries.</li> <li>- Choose stocks in these countries that have strong market presence and have high potential for growth</li> </ul> <p>While the Scheme is not restricting itself to the number of countries that it can invest in, the portfolio would primarily have a blend of U.S., European and Asian stocks.</p> <p>The percentage exposure to any country, sector or stock would be determined by the fund manager, based on macro-economic, sector as well as company specific factors. At all times, the intention would be achieve higher risk control and maximize returns.</p> <p>The stock selection strategy under the Plans would be a blend of top down and bottoms up approach without any sector or market capitalization bias. All companies selected will be analyzed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record.</p> <p>ABSLAMC has tied up with Standard &amp; Poor's Investment Advisory Services LLC (SPIAS) for seeking portfolio advise on the international portion of the fund's portfolio. SPIAS is a division of Standard &amp; Poor's and has a long track record in providing investment advisory services to institutional clients. The fees related to these services would be borne by BSLAMC and would not be charged to the scheme.</p> <p>SPIAS, as part of this arrangement, would create a model portfolio for BSLAMC using their proprietary methodologies. This model portfolio would be used for creation of the international portfolio of the scheme. The fund management of the Scheme (including the international portion) shall rest with Aditya Birla Sun Life AMC Limited.</p> <p>As one of their proprietary methodologies for portfolio construction, SPIAS would use the renowned STARS ranking system of Standard &amp; Poor's. "STARS" stand for STock Appreciation and Ranking System, and is being used for ranking stocks across various parts of the world including U.S., Europe as well as Asia. The STARS system was started in the year 1987 and has more than 26-years of track record.</p>
<p><b>Risk Profile of the Scheme</b></p>	<p>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:</p> <ul style="list-style-type: none"> <li>• Investments in International (overseas) equity and equity related instruments Securities involves increased risk and volatility, not typically associated with domestic investing, due to changes in currency exchange rates, foreign government regulations, differences in auditing and accounting standards, potential political and economic instability, limited liquidity, and volatile prices. Further, risks associated with introduction of extraordinary exchange control, economic deterioration, and</li> </ul>

	<p>changes in bi-lateral relationships.</p> <ul style="list-style-type: none"> <li>Investments in foreign securities under Plan A and Plan B of the Scheme shall be governed by the limits specified by SEBI/RBI from time to time. BSLAMC reserves the right to refund/reject any application under the Scheme in case the investment in foreign securities exceeds the limits specified by SEBI/RBI from time to time.</li> <li>“Standard &amp; Poor’s”, “S&amp;P” and “STARS” are trademarks of Standard &amp; Poor’s Financial Services LLC (“S&amp;P”) and have been licensed for use by Aditya Birla Sun Life AMC Limited, as manager of the Aditya Birla Sun Life International Equity Fund (“the Scheme”). The Scheme is not sponsored; managed; sold or promoted by Standard &amp; Poor’s and its affiliates and Standard &amp; Poor’s makes no recommendation as to the advisability of investing in the Scheme.</li> </ul>																				
<p><b>Risk Control</b></p>	<p>Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.</p> <p>The Scheme under Plan B may also use various derivatives products for the purpose of hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders’ interest.</p> <p>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.</p>																				
<p><b>Plans/Options</b></p>	<p>The Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the scheme will have the following Options:</p> <p>(1) <b>Growth</b> Option and                  (2) <b>Dividend</b> Option (Payout / Reinvestment / Sweep Facility)</p> <p><b>**DIRECT PLAN:</b></p> <p>i. <b>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.</b></p> <p>ii. <b>Eligible investors:</b> 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.</p> <p>iii. <b>Modes for applying:</b> Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund [except through Stock Exchange Platforms for Mutual Funds and all other Platform(s) where investors’ applications for subscription of units are routed through Distributors].</p> <p>iv. <b>How to apply:</b></p> <p>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.</p> <p>b. Investors should also indicate “Direct” in the ARN column of the application form.</p>																				
<p><b>Default Plan / Option / Sub-option</b>  (In case the investor fails to specify his preference, the given default plan / option / sub-option would apply)</p>	<p><b>Default Option/Sub-Option:</b> Growth Option (Reinvestment facility).</p> <p>In case of valid application received without indicating choice between Growth and Dividend Option, the same shall be considered as Growth Option and processed accordingly. For valid application received without indicating choice between Payout and Re-investment Facility, the same shall be considered as Re-investment and processed accordingly</p> <p><b>Default Plan:</b></p> <p>Investors are requested to note the following scenarios for the applicability of “Direct Plan or Regular Plan” for valid applications received under the Scheme:</p> <table border="1" data-bbox="381 1690 1502 1883"> <thead> <tr> <th><b>Scenario</b></th> <th><b>Broker mentioned by the investor</b></th> <th><b>Code mentioned by the investor</b></th> <th><b>Plan mentioned by the investor</b></th> <th><b>Default Plan to be captured</b></th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td></td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td></td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td></td> <td>Regular</td> <td>Direct Plan</td> </tr> </tbody> </table>	<b>Scenario</b>	<b>Broker mentioned by the investor</b>	<b>Code mentioned by the investor</b>	<b>Plan mentioned by the investor</b>	<b>Default Plan to be captured</b>	1	Not mentioned		Not mentioned	Direct Plan	2	Not mentioned		Direct	Direct Plan	3	Not mentioned		Regular	Direct Plan
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	4	Mentioned	Direct	Direct Plan
	5	Direct	Not Mentioned	Direct Plan
	6	Direct	Regular	Direct Plan
	7	Mentioned	Regular	Regular Plan
	8	Mentioned	Not Mentioned	Regular Plan
	<p>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.</p>			
<b>Applicable NAV (after the scheme opens for repurchase and sale)</b>	<p>In accordance with provisions of SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI circular dated No. Cir/ IMD/ DF/ 19/ 2010 dated November 26, 2010, SEBI Circular No. IMD/ CIR No. 11 / 142521 / 08 dated October 24, 2008 and SEBI Circular SEBI/ IMD/ CIR No.11/ 78450/ 06 dated October 11, 2006 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p><b>I. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS:</b></p> <p><b><u>For an amount less than ` 2 lacs:</u></b></p> <ul style="list-style-type: none"> <li>In respect of valid applications received upto 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.</li> <li>In respect of valid applications received after 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</li> </ul> <p><b><u>For an amount of ` 2 lacs and above#:</u></b></p> <p>In respect of valid applications for purchase of units with amount equal to or more than ` 2 lacs, the closing NAV of the day (or immediately following Business Day if that day is not a Business day) on which the funds are available for utilization, shall be applicable.</p> <p>In respect of subscriptions/purchase/Switch-in application with amount equal to or more than ` 2 lacs, for allotment of units at applicable NAV as above, it shall be ensured that:</p> <ol style="list-style-type: none"> <li>Application is received before the applicable cut-off time (i.e. 3.00 p.m.)</li> <li>Funds for the entire amount of subscription / purchase /switch-in as per the application are credited to the bank account of the respective scheme before the applicable cut-off time (i.e. 3.00 p.m.).</li> <li>The funds are available for utilization before the applicable cut-off time without availing any credit facility whether intra-day or otherwise, by the respective scheme.</li> </ol> <p><b>II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:</b></p> <ul style="list-style-type: none"> <li>In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.</li> <li>In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.</li> </ul> <p>While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in the SID.</p> <p>#Investors are requested to note that the following practice of aggregating multiple / split applications / transactions shall be followed and accordingly the closing Net Asset Value (NAV) of the day on which the funds are available for utilization is being implemented where the aggregated amount of investments is Rs. 2 lacs and above.</p> <ol style="list-style-type: none"> <li>All transactions received on same Business Day (as per cut-off timing and Time stamping rule prescribed under SEBI (Mutual Funds) Regulations, 1996 or circulars issued thereunder from time to time).</li> <li>Transactions shall include purchases, additional purchases, and exclude Switches, Systematic Investment Plans (SIP) / Systematic Transfer Plans (STP) and trigger transactions.</li> <li>Aggregation of transactions shall be done on the basis of investor(s) Permanent Account Number (PAN). In case of joint holding in folios, transactions with similar holding pattern will be aggregated.</li> <li>Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode of payment, location and time of application</li> <li>All transactions will be aggregated where investor holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below ` 2 lacs.</li> <li>Only transactions in the same scheme shall be clubbed. This will include transactions at plan / options level</li> </ol>			

	(i.e. Regular Plan, Direct Plan, Dividend Option, Growth Option, etc). (g) Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. However, two or more transactions in the same folio of a minor will be considered for aggregation.																											
<b>Minimum Application Amount / Number of Units</b>	<b>Purchase (Incl. Switch-in)</b> Minimum of ` 1,000/- and in multiples of ` 1/- thereafter	<b>Additional Purchase (Incl. Switch-in)</b> Minimum of ` 1,000/- and in multiples of ` 1/- thereafter	<b>Repurchase</b> In Multiples of ` 1/- or 0.001 units.																									
<b>Despatch of Proceeds of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.																											
<b>Benchmark Index</b>	<b>Plan A:</b> S&P Global 1200 <b>Plan B:</b> Customised Index (A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of Portfolio.) 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.																											
<b>Dividend Policy</b>	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend and dividend distribution tax, if any.																											
<b>Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme</b>	<table border="1"> <thead> <tr> <th>Fund Manager</th> <th>Managing Since</th> <th>Tenure</th> </tr> </thead> <tbody> <tr> <td>Mr. Vineet Maloo</td> <td>Since Inception</td> <td>10.42 years</td> </tr> </tbody> </table>			Fund Manager	Managing Since	Tenure	Mr. Vineet Maloo	Since Inception	10.42 years																			
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<b>Performance of the Scheme</b>	<b>1. Aditya Birla Sun Life International Equity Fund - Plan A:</b> <b>I. PERFORMANCE OF THE SCHEMES AS AT APRIL 30, 2018</b> <table border="1"> <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 International Equity Fund - Plan A (Inception - October 31,2007)</td> <td>18.12</td> <td>3.04</td> <td>8.72</td> <td>6.27</td> </tr> <tr> <td>S&amp;P Global 1200 Index</td> <td>15.62</td> <td>7.33</td> <td>11.96</td> <td>7.33</td> </tr> <tr> <td>Aditya Birla Sun Life International Equity Fund - Plan A - Direct Plan (Inception - January 01,2013)</td> <td>18.72</td> <td>3.56</td> <td>9.28</td> <td>9.67</td> </tr> <tr> <td>S&amp;P Global 1200 Index</td> <td>15.62</td> <td>7.33</td> <td>11.96</td> <td>12.65</td> </tr> </tbody> </table> <p><b>Note:</b> Past performance may or may not be sustained in future Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p style="text-align: right;">*Absolute</p>			Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life International Equity Fund - Plan A (Inception - October 31,2007)	18.12	3.04	8.72	6.27	S&P Global 1200 Index	15.62	7.33	11.96	7.33	Aditya Birla Sun Life International Equity Fund - Plan A - Direct Plan (Inception - January 01,2013)	18.72	3.56	9.28	9.67	S&P Global 1200 Index	15.62	7.33	11.96	12.65
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**II. ABSOLUTE RETURNS FOR EACH FINANCIAL YEAR (FY APR-MAR)**



**Past performance may or may not be sustained in future.** Returns are in % and absolute returns for period less than 1 year & CAGR for period 1 year or more. Load and taxes not considered.

**2. Aditya Birla Sun Life International Equity Fund - Plan B:**

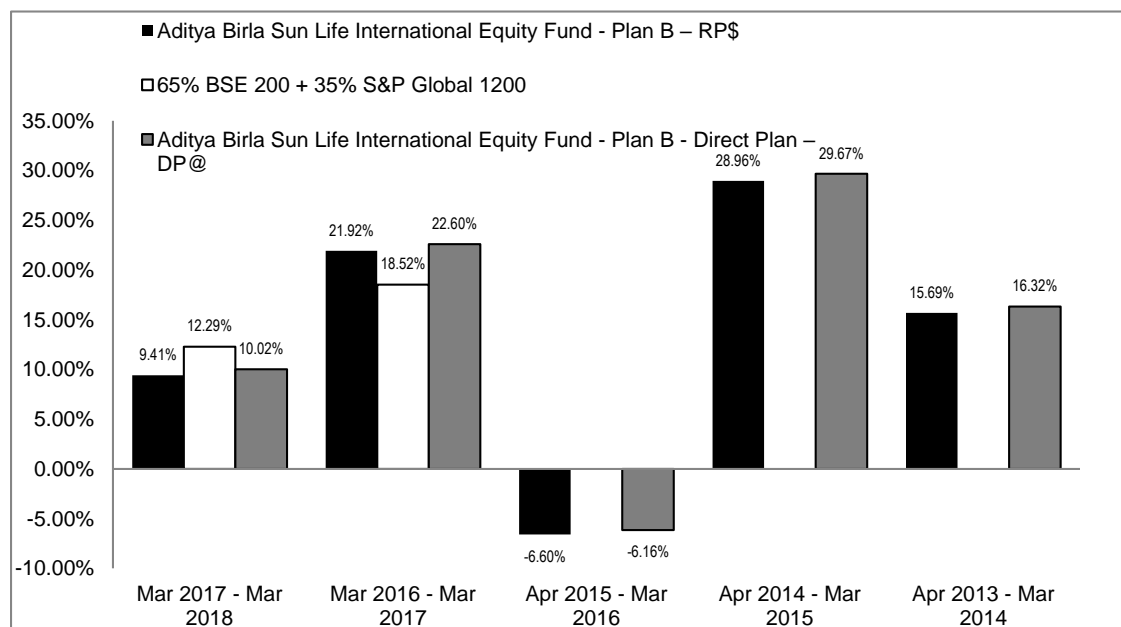
**I. PERFORMANCE OF THE SCHEMES AS AT APRIL 30, 2018**

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life International Equity Fund - Plan B (Inception - October 31,2007)	11.10	9.83	13.66	6.04
Customised Index^	15.60	9.91	13.67	6.78
Aditya Birla Sun Life International Equity Fund - Plan B - Direct Plan (Inception - January 01,2013)	11.72	10.41	14.26	11.98
Customised Index^	15.60	9.91	13.67	12.97

**Note:** Past performance may or may not be sustained in future \*Absolute Returns

For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any  
 ^ A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of Portfolio.

**II. ABSOLUTE RETURNS FOR EACH FINANCIAL YEAR (FY APR-MAR)**



**Past performance may or may not be sustained in future.** Returns are in % and absolute returns for period less than 1 year & CAGR for period 1 year or more. Load and taxes not considered.

**Expenses of the Scheme:**

**(i) Load Structure**

**Entry Load\*:** Nil  
**Exit Load:** For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  
 \*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. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

- No Exit Loads will be chargeable in case of switches made from Growth option to Dividend option or vice-versa within the respective Plans offered under the Scheme
- No entry or exit load shall be charged in respect of units issued to unitholders on Reinvestments of Dividends and units issued to unitholders as Bonus units.
- Switch of investments from Regular Plan to Direct Plan shall be subject to applicable exit load, if any, 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, 2018:  
 Plan A: 3.03% (Reg); 2.51% (Dir)  
 Plan B: 3.04% (Reg); 2.49% (Dir)

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

A. Expense Head / Nature of expense	% of daily net assets
Investment Management and Advisory Fees (AMC fees)	Upto 2.50%
Trustee fee	
Audit fees	
Custodian fees	
Marketing & Selling expense including agent commission	



Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements/allotment advice and dividend/ redemption cheques and warrants	
Costs of Statutory advertisements	
Cost towards investor education & awareness (at least 2 bps)^	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively.	
GST on expenses other than investment management and advisory fees	
GST on brokerage and transaction cost	
Other expenses	
<b>Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)(i) ##</b>	<b>Upto 2.50%</b>
<b>B. Additional expenses under Regulation 52 (6A) (c)</b>	Upto 0.20%
<b>A. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.</b>	Upto 0.30%

Registrar & Transfer Agent (RTA) Fees will be borne by the AMC.

*The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly. The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.*

**Note:**

(a) The TER is charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission (at least by 10% of total expense ratio charged under Regular Plan) which is charged in the Regular Plan.

(b) ##The Maximum total expense ratio for the Direct Plan as permissible under Regulation 52(6)(c)(i) will not exceed 2.00% p.a. of daily net assets of the Scheme

(c) ^ 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.

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

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

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

(e) As per Regulation 52(6)(c)(i) 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:

First ` 100 Crores	Next ` 300 Crores	Next ` 300 Crores	Over ` 700 Crores
2.50%	2.25%	2.00%	1.75%

(f) Additional Expenses upto 0.20% 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.

(g) **Fungibility of 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.

	<p>Also, the types of expenses charged shall be as per the SEBI (MF) Regulations</p> <p>Investors should note that the total recurring expenses of the scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations. Subject to the SEBI (MF) Regulations, expenses over and above the prescribed ceiling will be borne by the AMC.</p>	
<b>Waiver of Load for Direct Applications</b>	Not Applicable	
<b>Tax treatment for the Investors (Unitholders)</b>	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.	
<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be declared on all business days and will be published in atleast 2 daily newspapers in accordance with SEBI (MF) Regulations. NAV can also be viewed on <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> Investors can also call up at our toll free number 1800-22-7000 / 1800-270-7000.	
<b>For Investor Grievances please contact</b>	<p><b>Aditya Birla Sun Life AMC Limited</b></p> <p>One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013</p> <p>Tel.: 1800-270-7000 / 1800-22-7000 ,</p> <p>E-mail: <a href="mailto:care.mutualfunds@adityabirlacapital.com">care.mutualfunds@adityabirlacapital.com</a></p> <p>CIN: U65991MH1994PLC080811</p>	<p><b>Registrar &amp; Transfer Agents:</b></p> <p><b>Computer Age Management Services Pvt. Ltd. (CAMS)</b></p> <p>Rayala Towers, 158, Anna Salai, Chennai - 600002.</p> <p>Contact Details: 1800-425-2267</p> <p>E-mail: <a href="mailto:adityabirlacapital.mf@camsonline.com">adityabirlacapital.mf@camsonline.com</a></p> <p>Website Address: <a href="http://www.camsonline.com">www.camsonline.com</a></p>
<b>Unitholders' Information</b>	<p><b>APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT :</b></p> <p><b>For normal transactions during ongoing sales and repurchase:</b></p> <ul style="list-style-type: none"> <li>▪ 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.</li> <li>▪ Thereafter, a Consolidated Account Statement (CAS) for each calendar month to the Unitholder(s) in whose folio(s) transaction(s) has/have taken place during the month, on or before 10th of the succeeding month shall be sent by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month.</li> </ul> <p><i>**The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</i></p> <ul style="list-style-type: none"> <li>▪ In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&amp;T.</li> <li>▪ In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement.</li> <li>▪ The transactions viz. purchase, redemption, switch, dividend payout, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).</li> <li>▪ The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN.</li> <li>▪ <b>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</b></li> </ul> <p><b>APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN ELECTRONIC (DEMAT) MODE:</b></p> <ul style="list-style-type: none"> <li>▪ On acceptance of the application for subscription, 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.</li> </ul>	

- Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month within 10th day of the succeeding month to the unitholders in whose folio(s)/demat account(s) transactions have taken place during that month.
- SCAS shall be sent by Depositories every half yearly (September/ March), on or before 10th day of succeeding month, detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period.
- In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.
- 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 10th 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.

**Annual Report:**

The scheme wise annual report or an abridged summary thereof shall be sent to all Unitholders not later than four months from the date of closure of the relevant accounting year and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the

	<p>Unitholders on request on payment of nominal fees, if any.</p> <p>The scheme wise annual report or an abridged summary thereof (the reports) shall be sent:</p> <p>(i) <b>By e-mail only</b> to the Unitholders whose e-mail address is available with BSLAMC / Mutual Fund;</p> <p>(ii) In physical form to the Unitholders whose email address is not available with Mutual Fund and/or to those Unitholders who have opted / requested for the same.</p> <p>Accordingly, unitholders are requested to ensure that their folio(s) are updated with e-mail address, in case they wish to receive the reports electronically i.e. via e-mail. Also, in case the unitholders wish to receive physical copies of reports they may indicate as such, notwithstanding registration of e-mail address with BSLAMC / Mutual Fund.</p> <p>The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the registered office of the BSLAMC. A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Mutual Fund (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>) and shall also be displayed on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p> <p><b>Half Yearly Disclosures (Unaudited Financial Results / Portfolio):</b></p> <p>Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in atleast one national English daily newspaper and a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p>The Mutual Fund / AMC shall before the expiry of one month from the close of each half year (i.e. 31st March and 30th September), publish complete statement of the scheme portfolio in prescribed format as at end of such half year in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p><b>Monthly Portfolio Disclosures:</b></p> <p>The monthly portfolio of the scheme (alongwith ISIN) shall also be made available on the website of Mutual Fund (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>) on or before tenth day of the succeeding month.</p>																																						
<b>Scheme Portfolio Holdings</b>	<p><b>1. Aditya Birla Sun Life International Equity Fund - Plan A:</b></p> <p><b>a) <u>Top 10 holdings (as on April 30, 2018)</u></b></p> <table border="1" data-bbox="381 1155 1502 1480"> <thead> <tr> <th>Issuer</th> <th>% to net assets</th> </tr> </thead> <tbody> <tr> <td>Amerisource Bergen Corp</td> <td>2.41%</td> </tr> <tr> <td>Clearing Corporation of India Ltd</td> <td>2.27%</td> </tr> <tr> <td>SALESFORCE.COM INC</td> <td>2.23%</td> </tr> <tr> <td>GUIDEWIRE SOFTWARE INC</td> <td>2.20%</td> </tr> <tr> <td>Visa Inc</td> <td>2.18%</td> </tr> <tr> <td>UNION PACIFIC CORP</td> <td>2.17%</td> </tr> <tr> <td>Monsanto Co</td> <td>2.16%</td> </tr> <tr> <td>Tencent Holdings</td> <td>2.15%</td> </tr> <tr> <td>MICROSOFT CORPORATION</td> <td>2.13%</td> </tr> <tr> <td>SAFRAN SA</td> <td>2.13%</td> </tr> </tbody> </table> <p><b>b) <u>Sector-wise Allocation (as on April 30, 2018)</u></b></p> <table border="1" data-bbox="381 1564 1502 1890"> <thead> <tr> <th>Sector</th> <th>% to net assets</th> </tr> </thead> <tbody> <tr> <td>null</td> <td>26.22%</td> </tr> <tr> <td>Industrial Manufacturing</td> <td>11.92%</td> </tr> <tr> <td>Consumer Goods</td> <td>9.53%</td> </tr> <tr> <td>Transport support services</td> <td>8.05%</td> </tr> <tr> <td>Healthcare Services</td> <td>7.19%</td> </tr> <tr> <td>Miscellaneous</td> <td>6.38%</td> </tr> <tr> <td>Financial Services</td> <td>5.97%</td> </tr> </tbody> </table>	Issuer	% to net assets	Amerisource Bergen Corp	2.41%	Clearing Corporation of India Ltd	2.27%	SALESFORCE.COM INC	2.23%	GUIDEWIRE SOFTWARE INC	2.20%	Visa Inc	2.18%	UNION PACIFIC CORP	2.17%	Monsanto Co	2.16%	Tencent Holdings	2.15%	MICROSOFT CORPORATION	2.13%	SAFRAN SA	2.13%	Sector	% to net assets	null	26.22%	Industrial Manufacturing	11.92%	Consumer Goods	9.53%	Transport support services	8.05%	Healthcare Services	7.19%	Miscellaneous	6.38%	Financial Services	5.97%
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Computer software	4.43%
Pharma	4.09%
Banking services	3.04%
Others	2.27%
Hotels & restaurants	1.95%
IT	1.78%
Textiles	1.20%
Chemicals	1.01%
Restaurants	1.01%
Oil & Gas	1.00%
Cash & Cash Equivalent:	0.99%
Media & Entertainment	0.99%
Services	0.99%
<b>Grand Total</b>	<b>100.00%</b>

\*\* includes Cash / CBLO / Interest Rate Swap /Bills Rediscounting /Fixed Deposit /REPO / Margin Fixed Deposit / net receivables / payables/ Warrants

## 2. Aditya Birla Sun Life International Equity Fund - Plan B:

### a) Top 10 holdings (as on April 30, 2018)

Issuer	% to net assets
HDFC Bank Limited	9.30%
Bharat Electronics Limited	5.21%
IndusInd Bank Limited	3.79%
RepcO Home Finance Limited	3.38%
Housing Development Finance Corporation Limited	3.34%
Eicher Motors Limited	3.26%
ICICI Bank Limited	2.91%
Dalmia Bharat Limited	2.52%
Clearing Corporation of India Ltd	2.42%
IFGL Refractories Limited	2.23%

### a) Sector-wise Allocation (as on March 31, 2017)

Sector	% to net assets
Financial Services	30.97%
Industrial Manufacturing	13.89%
Consumer Goods	10.65%
null	8.42%
Automobile	6.27%
Cement & Cement Products	3.38%
Textiles	3.07%
Metals	2.69%
Pharma	2.61%
Others	2.42%
Transport support services	2.22%

	Cash & Cash Equivalent:	2.11%						
	Energy	2.00%						
	Healthcare Services	1.93%						
	Miscellaneous	1.69%						
	Services	1.29%						
	Computer software	1.17%						
	Banking services	0.81%						
	Restaurants	0.57%						
	Hotels & restaurants	0.55%						
	IT	0.47%						
	Chemicals	0.28%						
	Oil & Gas	0.28%						
	Media & Entertainment	0.25%						
	<b>Grand Total</b>	<b>100.00%</b>						
	<p>** includes Cash / CBLO / Interest Rate Swap /Bills Rediscounting /Fixed Deposit /REPO / Margin Fixed Deposit / net receivables / payables/ Warrants</p> <p>The monthly portfolio of the scheme (alongwith ISIN) shall also be made available on the website of Mutual Fund (www.mutualfund.adityabirlacapital.com) on or before tenth day of the succeeding month</p>							
<b>Portfolio Turnover Ratio of the Scheme</b>	Plan A: 0.49 Plan B: 0.34							
<b>Transaction Charges</b>  <b>(For Lumpsum Purchases and SIP Investments routed through distributor / agent)</b>	<p>SEBI has, with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMCs vide its circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 to deduct transaction charges for subscription of `10,000/- and above.</p> <p>In accordance with the said circular, BSLAMC / 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.</p> <p>1. Transaction charges shall be deducted for Applications for purchase/ subscription relating to new inflows and routed through distributor/ agent:</p> <table border="1"> <thead> <tr> <th>Investor Type</th> <th>Transaction charges<sup>^</sup></th> </tr> </thead> <tbody> <tr> <td><b>First Time Mutual Fund Investor (across Mutual Funds)</b></td> <td>` 150 for subscription application of `10,000 and above.</td> </tr> <tr> <td><b>Investor other than First Time Mutual Fund Investor</b></td> <td>` 100 for subscription application of `10,000 and above.</td> </tr> </tbody> </table> <p>2. <sup>^</sup>The transaction charge, if any, shall be deducted by the BSLAMC 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.</p> <p>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.</p>		Investor Type	Transaction charges <sup>^</sup>	<b>First Time Mutual Fund Investor (across Mutual Funds)</b>	` 150 for subscription application of `10,000 and above.	<b>Investor other than First Time Mutual Fund Investor</b>	` 100 for subscription application of `10,000 and above.
Investor Type	Transaction charges <sup>^</sup>							
<b>First Time Mutual Fund Investor (across Mutual Funds)</b>	` 150 for subscription application of `10,000 and above.							
<b>Investor other than First Time Mutual Fund Investor</b>	` 100 for subscription application of `10,000 and above.							

	<p><b>3. Transaction charges shall not be deducted/applicable for:</b></p> <ul style="list-style-type: none"><li>(a) purchases / subscriptions for an amount less than ` 10,000/-;</li><li>(b) Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc.</li><li><b>(c) Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).</b></li><li>(d) Transactions carried out through the Stock Exchange Platforms for Mutual Funds.</li></ul> <p>4. Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.</p>
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**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: May 21, 2018**

**Place: Mumbai**













the investor. Any change in these details like change of Name / Address / Status /Signature, etc. should be given by Investor directly in the prescribed manner.

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

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

#### 5. MODE OF PAYMENT

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

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

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

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

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

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

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

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

i. Payment by Parents/Grand-Parents/Related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment) However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio as a guardian.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

#### ii. Payment by Prefunded Instrument:

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

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

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

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

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

#### iv. Cash acceptance towards subscription

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

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

#### 6. NRI INVESTORS

##### Repatriation basis:

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

##### Non Repatriation basis:

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

#### 7. NOMINATION

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

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

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

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

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

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

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

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

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

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

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

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

- xii) On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- xiii) The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.
- xiv) Nomination shall be mandatory for new folios/accounts opened by individuals especially with sole/single holding and no new folios/accounts for individuals in single holding shall be opened without nomination. However, in case investors do not wish to nominate must sign separately confirming their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Mutual Fund.

#### 8. ELECTRONIC PAYOUT OF REDEMPTION/DIVIDEND

ABSLAMC will endeavor to credit the redemptions/dividend payouts directly to the designated Bank A/c of the unitholders of Aditya Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS/ NEFT/ Direct Credit/ NECS/ ECS). ABSLAMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. The Mutual Fund, however, reserves the right to issue a cheque / demand draft inspite of an investor opting for Electronic Payout.

#### 9. DIRECT APPLICATIONS AND EUIN

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

#### 10. E-MAIL COMMUNICATION

Account Statements, Quarterly Newsletter, Annual Reports and Transaction Confirmation can be sent to Unit holders by post / email. Should the Unit holder experience any difficulty in accessing in the electronically delivered documents, the unit holder shall promptly inform the same to the Mutual Fund. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

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

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

available on the user personal computer is at his/her own risk and is his/her sole responsibility.

- xii) The user shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he / shall be liable in damages to ABSLAMC.
- xiii) In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate ABSLAMC thereof in writing within 10 (ten) days of receipt of the Statement of Account / policy document in respect of the user, failing which the statement / policy will be deemed to be correct and accepted by the user.
- xiv) ABSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent/ statutory authority or as is required under applicable law.
- xv) The user hereby acknowledges that he/she is utilizing this facility at his/her own risk. These risks would, among others, include the following:
  - a) Misuse of Password: The user acknowledges that if any third person obtains access to his/her password such third person would be able to provide transaction request to ABSLAMC. The user shall ensure that the terms and conditions applicable to the use of the password as contained herein are complied with at all times.
  - b) Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect Instructions to ABSLAMC. Whilst ABSLAMC shall aim to provide security to prevent the same, there cannot be any guarantee from such Internet frauds, hacking and other actions, which could affect Instructions to ABSLAMC. The user shall separately evaluate all risks arising out of the same.
  - c) The technology for enabling the services offered by ABSLAMC could be affected by virus or other malicious, destructive or corrupting code, programme or macro. This could result in delays in the processing of Instructions or failure in the processing of instructions and other such failures and liabilities. The user understands that ABSLAMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by ABSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that ABSLAMC shall not be responsible for any of the aforesaid risks. The user also accepts that ABSLAMC shall disclaim all liability in respect of the said risks.
- xvi) The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding ABSLAMC's liability.
- xvii) The user understands that ABSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.
- xviii) The user agrees that at present online services are offered as a privilege services to the users without any charge. However, ABSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility.
- xix) ABSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users with any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.
- xx) In consideration of ABSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified ABSLAMC, its constituent companies, their officers, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which ABSLAMC or its constituent companies may at any time incur, sustain, suffer or be put to as a consequence of or arising out of the user' use of the said online services.
- xxi) The user hereby indemnifies and agrees to keep ABSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages and expenses which ABSLAMC may sustain or incur either directly or indirectly as a result of: a) Illegal, unauthorized, fraudulent usage or misuse of the user's CIP to access ABSLAMC's Website; all requests carrying the user's CIP as evidenced by electronic records available at ABSLAMC will be the user's sole responsibility b) Non-compliance of the terms and conditions relating to online services on ABSLAMC's website.
- xxii) The Courts in Mumbai alone shall have jurisdiction over all disputes arising out of or in respect of this arrangement.

#### 12. RTGS/NEFT

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

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

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

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

- a. Incorrect and insufficient details are provided.
  - b. If there is dislocation of work due to circumstances beyond the control of Remitting/ Destination Banks including but not limited to circumstances like non-functioning of computer system, disruption of work due to natural calamities, strike, riot etc or Network or internet problem or other causes beyond the control of the Branch/bank resulting in disruption of communication, such cases will be settled on the next working day when RTGS/NEFT is functioning properly.
- The investor hereby agrees and undertakes that he is aware of all the RTGS/NEFT rules set by RBI & to abide by all the rules, terms, conditions and administrative guidelines issued or which may be issued by the RBI or any other regulatory authorities applicable to the transactions relating to RTGS/NEFT whether directly or indirectly.

#### 13. DETAILS UNDER FATCA & CRS

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with (insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

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

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

#### Aditya Birla Sun Life AMC Limited

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

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

+91 22 4356 7000 | [care.mutualfunds@adityabirlacapital.com](mailto:care.mutualfunds@adityabirlacapital.com) | [www.adityabirlasunlifemf.com](http://www.adityabirlasunlifemf.com) | CIN: U65991MH1994PLC08081

Contact Us:

1800-270-7000

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



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