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ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

CENTURY STP/ CSTP APPLICATION FORM

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

Amount (₹) \_\_\_\_\_

Request for

Fresh Registration

Renewal

**Aditya Birla Sun Life AMC Limited** (Investment Manager to Aditya Birla Sun Life Mutual Fund)

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

Regn. No.: 109, Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound,  
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## INSTRUCTIONS

1. New investors who wish to enrol for the special products should fill this form in addition to the Common Application Form. Please complete all details in the Common Application Form. Details of the Special Products should be provided on this form. Existing investors need to fill up only this form.
2. Minimum Investment Criteria-
  - a) Minimum amount required for CSTP mandate is Rs 1,00,000/-
  - b) Minimum transfer required for CSTP mandate is 36 instalments.
3. For multiple transactions under more than 1 scheme, separate forms need to be utilised.
4. This form should be submitted at least 5 business days before the commencement date.
5. The investor has the right to discontinue CSTP at any time he/she so desires by sending a written request at least 5 business days in advance of the immediate next due date to any of the offices of Aditya Birla Sun Life Mutual Fund or its Authorised Collection Centres. On receipt of such request the CSTP will be terminated.
6. Units will be Allotted / Redeemed / Transferred at the NAV related prices of the 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month / quarter and Monday and/or Tuesday and/or Wednesday and/or Thursday and/or Friday of every week (or next business day, if 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th or the day of the week is a non business day). An updated account statement will be sent after each transaction under the special products wherever, e-mail address has been provided, the account statement will be sent through e-mail only. Else, the transaction would reflect as a part of the monthly CAS.
7. CSTP is not available for investments under lock-in period.
8. Transfer Dates : Monthly Systematic Transfer Plan (CSTP): Transfers can be on 1st or 7th or 10th or 14th or 20th or 21st or 28th of each month for minimum 36 transfers (Investors need to specify only one date).
9. Default Dates: In case of any ambiguity in selection of transfer frequency, the CSTP date will be 7 of each month.
10. It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Aditya Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim.

### 11. DIRECT APPLICATIONS AND EUIN :

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

### 12. KNOW YOUR CLIENT (KYC)

According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Investors can visit branches of ABSLAMC or may visit [www.birlasunlife.com](http://www.birlasunlife.com), after January 01, 2011, irrespective of amount of investment.

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

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

Applications without KYC Acknowledgment letter for the specified category of investors are liable to be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the ABSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the ABSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load. Investors should note that on completion of KYC Compliance all details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor Any change in these details like change of Name /Address / Status /Signature, etc. should be given by Investor directly in the prescribed manner.

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

1. SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website [www.birlasunlife.com](http://www.birlasunlife.com).
  2. The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors.
  3. 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.
  4. 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.
  5. 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.
  6. 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.
13. "On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio).
- No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.
- a. CSTP shall be discontinued in case investor has either switched out or redeemed complete units from the source scheme.
  - b. PAN is mandatory for CSTP registrations.
  - c. Under CSTP only Monthly CSTP is allowed.
  - d. For Transmission cases, CSTP shall be ceased accordingly.

14. CSTP offered by AMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode only.

## TERMS & CONDITIONS CENTURY STP

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

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

<ul style="list-style-type: none"> <li>ABSL Frontline Equity Fund</li> <li>ABSL Midcap Fund</li> <li>ABSL Digital India Fund (Erstwhile ABSL New Millennium Fund)</li> <li>ABSL Tax Relief '96 Fund</li> <li>ABSL Focused Equity Fund (Erstwhile ABSL Top 100 Fund)</li> <li>ABSL Banking &amp; Financial Services Fund</li> <li>ABSL MNC Fund</li> <li>ABSL Medium Term Plan</li> <li>ABSL India GenNext Fund</li> </ul>	<ul style="list-style-type: none"> <li>ABSL Dividend Yield Fund (Erstwhile ABSL Dividend Yield Plus)</li> <li>ABSL Pure Value Fund</li> <li>ABSL Equity Hybrid '95 Fund (Erstwhile ABSL Balanced '95 Fund)</li> <li>ABSL Equity Advantage Fund (Erstwhile ABSL Advantage Fund)</li> <li>ABSL International Equity Fund - Plan B</li> </ul>	<ul style="list-style-type: none"> <li>ABSL Equity Fund</li> <li>ABSL Index Fund</li> <li>ABSL Small-cap Fund (Erstwhile ABSL Small &amp; Midcap Fund)</li> <li>ABSL Regular Savings Fund (Erstwhile ABSL MIP II Wealth 25 Plan)</li> <li>ABSL Credit Risk Fund (Erstwhile ABSL Corporate Bond Fund)</li> </ul>
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\*An Open-ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years.

### 2. ELIGIBILITY CRITERIONS

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

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

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

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

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

### 3. INVESTMENT AMOUNT IN CENTURY STP

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

### 4. TENURE OF CENTURY STP

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

### 5. LOAD STRUCTURE

Load Structure under Century STP would be:

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

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

### 6. DISCONTINUATION OF CENTURY STP

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

### 7. GROUP LIFE INSURANCE

Amount of Life Insurance Cover:

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

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

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

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

- Century STP discontinues before 3 years : Insurance cover stops immediately
- Century STP discontinues after 3 years : Insurance cover equivalent to the value of units allotted under Century STP investment at the start of the each policy year, subject to a maximum of 100 times the monthly installment.

### 8. COMMENCEMENT OF INSURANCE COVER

The Insurance cover will start from the commencement of Century STP. However, only accidental deaths will be covered for the first 45 days.

### 9. CESSATION OF INSURANCE COVER

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

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

### 10. REVIVAL OF INSURANCE COVER

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

### 11. EXCLUSIONS FOR INSURANCE COVER

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

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

### 12. ADDITIONAL CRITERIA FOR AVAILING ADITYA BIRLA SUN LIFE CENTURY STP (CSTP) FOR NRI AND PIOs

1. The CSTP facility can also be availed by the NRI/PIO provided they reside in one of the following countries: Australia, Austria, Bahamas, Bahrain, Belgium, Brunei, Bulgaria, China, Croatia, Cyprus, Denmark, Finland, France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Ireland, Italy, Japan, Luxembourg, Mauritius, Moldova, Netherlands, New Zealand, Norway, Oman, Poland, Portugal, Qatar, Romania, Seychelles, Singapore, South Africa, South Korea, Spain, Sweden, Switzerland, Taiwan, Turkey, UAE, UK

2. NRIs / PIOs need to submit a proof of residence duly certified in original by local authority in the country of residence at the time of submission of CSTP Application Form. In case the proof is in any language other than English the same must be translated to English and certified by Government Authority in country of residence or by the Indian Embassy.

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

### 13. NOMINATION

i) It is recommended that the nominee name to be mentioned on the CSTP form. Nomination as stated, shall be considered to avail Insurance coverage benefit. In case Nominee details are not provided the single/multiple nominee detail, if available in the Common Application Form (CAF) or in the registered folio would be considered as a nominee for insurance. For the purpose of insurance coverage, nominee would remain same across all CSTP schemes registered in the folio. Nomination details will not be overwritten, if investor submits an additional CSTP application with a new nominee. At any point of time, if investor wishes to change the nominee, he/she would have to submit "Change Of Nominee Form For Insurance Coverage". If nominee details are not updated either in CAF or CSTP application form, transmission process will be followed. Aditya Birla Sun Life AMC Limited would intimate the above nomination to Aditya Birla Sun Life Insurance for the purpose of insurance cover.

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

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

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

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

vi) Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir.

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

### 14. OTHER TERMS AND CONDITIONS

• The Group Life Insurance Cover will be governed by the terms, conditions & exclusion of the insurance policy with the relevant Insurance Company as determined by the AMC.

• Grant of insurance cover to any individual member shall be discretionary on part of Life Insurance Company.

• Other regular/fresh purchases will be allowed in this folio, and they will be maintained separately.

• Consolidation of folios will not be allowed.

• In case of death of the first unit holder, his / her legal representatives may file a claim directly with the designated branch of the Insurance Company supported by all relevant documents as required by the Insurer and the payment of the claim may be made to the legal representatives by the insurance company. All insurance claims will be settled in India and shall be payable in Indian Rupees only. Settlement procedure will be as stipulated by the Insurance Company.

• Insurance claims will be directly settled by the Insurance Company. There will be only one insurance cover linked to unique investor. This offer from the Insurance Company (with whom the AMC ties up) is being brought to the investors of the Scheme by the AMC on a best effort basis. The AMC will not be responsible or liable for maintaining service levels and/or any delay in processing claims arising out of this facility.

• The Mutual Fund, Trustees, AMC, or their Directors, officers or employees shall not be liable for any claims (including but not limited to rejection of any claim, non-settlement, delays etc.) arising out of the insurance cover provided to the unit holder. The Fund is bringing this offer to the investors of the Scheme only as an additional facility and is not acting as an agent for marketing / sales of insurance policies.

• Subject to what has been stated above, the AMC reserves a right to modify / annul the said Group Insurance Cover on a prospective basis. The AMC also reserves the right to change the insurance company from time to time.

• Charges of the insurance cover will be entirely borne by the AMC.

• Investors opting for Aditya Birla Sun Life Century STP agree and confirm to have read, understood and accepted the Terms of Century STP and Insurance cover.

• Insurance is subject matter of solicitation.

• All the other terms and conditions of the respective Scheme Information document(s) will remain unchanged.

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