

Mutual Funds

Aditya Birla Sun Life Mutual Fund



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

ADITYA BIRLA SUN LIFE BAL BHAVISHYA YOJNA For Resident Indians and NRIs/FPIs

(An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier))

Investment Plan	This Product is suitable for investors who are seeking*:	Riskometer
Aditya Birla Sun Life Bal Bhavishya Yojna – Wealth Plan	<ul style="list-style-type: none">long term capital growthinvestment in predominantly equity and equity related securities as well as debt and money market instruments	<p>Investors understand that their principal will be at Moderately High risk</p>

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

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

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

Applicable only for Regular Schemes. Please note the Distributor Mobile & Email Id will not be updated in the Broker Master and will be restricted to this transaction only.

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

I/we hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

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

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

1. Existing Folio No. <input type="text"/>	OR	Application no. <input type="text"/>
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2. MINOR DETAILS

Name (as per PAN Card) Miss Master

Gender Male Female Date of Birth** Proof** Birth Certificate Aadhar Card Passport Other Please Specify

Born in India Other Nationality PAN No*

****Mandatory**

3. DONOR DETAILS (Refer Instruction 3)

Name of Donor (as per PAN Card) Mr. Ms. M/s.

PAN / PEKRN (Mandatory) Date of Birth**

CKYC Number (Prefix if any) 14 digit CKYC Number

Country of birth Nationality Email

TEL: OFF. TEL: RESI

Mobile

Acknowledgement Slip (To be filled in by the Investor)

Aditya Birla Sun Life Bal Bhavishya Yojna

Application No. <input type="text"/>	Collection Centre / ABSLAMC Stamp & Signature
Received from Mr. / Ms. <input type="text"/> Date : <input type="text"/> / <input type="text"/> / <input type="text"/>	
[Please Tick (✓)] Enclosed <input type="checkbox"/> PAN/PEKRN Proof <input type="checkbox"/> KYC Complied <input type="checkbox"/> NECS Form <input type="checkbox"/> Yes <input type="checkbox"/> No	

Aditya Birla Sun Life AMC Limited

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

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

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

Contact Us:

1800-270-7000

adityabirlacapital.com



ADITYA BIRLA CAPITAL

KYC DETAILS OF GUARDIAN/LEGAL GUARDIAN (Mandatory)

OCCUPATION [Please tick (✓)]

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

GROSS ANNUAL INCOME [Please tick (✓)]

Below 1 Lac
 1-5 Lacs
 5-10 Lacs
 10-25 Lacs
 > 25 Lacs - 1 Crore
 > 1 Crore
 Net worth (Mandatory for Non - Individuals) Rs. _____ as on

D	D	M	M	Y	Y	Y	Y
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 [Not older than 1 year]

5. FATCA & CRS INFORMATION [Please tick (✓)] For Individual Investors including Sole Proprietor

The below information is required for all applicant(s)/ guardian
 Address Type: Residential or Business Residential Business Registered Office (for address mentioned in form/existing address appearing in Folio)
 Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? Yes No
 If Yes, please provide the following information [mandatory]
 Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

Category	Minor	Guardian
Name of Applicant		
Place/ City of Birth		
Country of Birth		
Country of Tax Residency#		
Tax Payer Ref. ID No^		
Identification Type [TIN or other, please specify]		
Country of Tax Residency 2		
Tax Payer Ref. ID No. 2		
Identification Type [TIN or other, please specify]		
Country of Tax Residency 3		
Tax Payer Ref. ID No. 3		
Identification Type [TIN or other, please specify]		

#To also include USA, where the individual is a citizen/green card holder of USA. ^In case Tax Identification Number is not available, kindly provide its functional equivalent.

6. GO GREEN GUARDIAN/LEGAL GUARDIAN DETAILS [Please tick (✓)] (Refer Instruction No. 10)

SMS Transact
 Online Access
 Mobile No. +91 _____ I/ We would like to register for my/our SMS Transact and/or Online Access

Email Id _____
 Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: [Please tick (✓)] Account Statement Annual Report Other Statutory Information
 Facebook Id _____ Twitter Id _____

7. BANK ACCOUNT DETAILS (For Payout) (Refer Instruction 6)

Relationship with Minor [Please tick (✓)] Self Guardian Legal Guardian
 Name of the Bank _____
 Branch Address _____
 Pin Code _____ City _____
 Account No. _____
 Account Type [Please tick (✓)] SAVINGS CURRENT NRE NRO FCNR OTHERS _____ (Please Specify)
 11 Digit IFSC Code _____ 9 Digit MICR Code _____



8. INVESTMENT DETAILS [Please tick (✓)] (Refer Instruction No. 6 & 9) (If this section is left blank, only folio will be created)

Single cheque/ demand draft must be issued for both investment drawn in favour of Aditya Birla Sun Life Bal Bhavishya Yojna and the instrument should be crossed "A/c Payee Only". Please tick appropriate scheme name as well as the Plan/Option/Sub Option

Scheme Name	Plan	Option	Cheque Date	Amount	DD Charges	Net Amount	Cheque/DD No./UTR No.
<input type="checkbox"/> ABSL Bal Bhavishya Yojna - Wealth Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Growth					
		<input type="checkbox"/> Dividend Payout					
	<input type="checkbox"/> Direct						

In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly.

9. DEMAT ACCOUNT DETAILS (OPTIONAL) (Please ensure that the sequence of names as mentioned in the application form matches with that of the A/c. held with the depository participant.) Refer Instruction No. 14

NSDL: Depository Participant Name: _____ DPID No.:

I	N																			
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 Beneficiary A/c No.

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CDSL: Depository Participant Name: _____ Beneficiary A/c No.

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Enclosed: Client Master Transaction/ Statement Copy/ DIS Copy

If MICR and IFSC code for Redemption/Dividend Payout is available all payouts will be automatically processed as Electronic Payout-RTGS/NEFT/Direct Credit/NECS.

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

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

Date

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

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

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

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

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

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

Third Party Payment Declarations applicable to Donor:

- I/We declare that the payment made on behalf of minor is in consideration of natural love and affection or as a gift.
- I/We have read and understood the Third Party Payment rules and agree to comply and be bound by the same.
- I/We hereby declare that the amount invested in the Fund is through legitimate sources only and is not for the purpose of contravention or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India. I/We shall be solely liable/responsible for any claim, loss and/ or damage of whatsoever nature that the Fund/ AMC may suffer as a result of accepting the aforesaid payment from me/us towards processing the transaction in favour of the Beneficial Investor (Beneficiary Child) as detailed in the Application Form

Third Party Payment Declarations applicable to Parents/ Legal Guardian:

- I/We hereby confirm that the information provided herein by the Donor is true and correct.
- I/We confirm that I/We are the guardian of the Minor registered in folio and have no objection to the funds received towards Subscription of Units in this Scheme(s) on behalf of the minor

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

I/We hereby provide my /our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA.

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

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

Signature of Guardian/Legal Guardian	Signature of Donor
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CONFIRMATION CLAUSE

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

VALUE ADD

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

I/ We hereby provide my consent to :-

- Aditya Birla Sun Life AMC Limited and its group companies & associates to conduct check on my/our credit information with any of the credit bureau.
- Aditya Birla Sun Life AMC Limited and its group companies & associates to conduct a background check either by their employees or through any third party vendor.

Yes No

1. GENERAL INSTRUCTIONS

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

viii) TRANSACTION CHARGES

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

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

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

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

2. INVESTOR PARTICULARS

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

3. INVESTMENT DETAILS

Who Can Invest on behalf of Minor?

- a. Natural Parents / Guardian
- b. Legal Guardian
- c. Donor

Beneficiary Child (Unit holder)

- a. The minor shall only be the sole unit holder in the folio. Joint holding is not allowed.
- b. Proof to ascertain the Date of Birth is mandatory, in case of discrepancy the form will be liable for rejection.
- c. Acceptable documents for Date of Birth: Birth certificate, Aadhar card, School leaving certificate/ HSC Mark sheet by Board of respective states, ICSE, CBSE etc., Passport, or any other suitable proof evidencing the date of birth of the minor)
- d. Details of the Guardian (natural parent) viz., father or mother or court appointed legal Guardian is mandatory
- e. All communication and payments shall be made by the fund favoring the Beneficiary Child (unit holder)
- f. Lock-in period shall be earlier of: 5 years from the date of allotment; or Until the unit holder (being the beneficiary child) attains the age of majority (i.e. completion of 18 years)

Parent (Guardian) / Legal Guardian

- a. Parent / Legal Guardian should be KYC verified, address provided in KYC will override the address mentioned in this form.
- b. Documents evidencing the relationship with the minor shall be produced by the guardian.
- c. In case of Court appointed guardian supporting documentary evidence (notarized court order) should be provided.
- d. The folio(s) as held by a minor Unit holder shall be frozen for operation by the natural parent/legal guardian on the day the minor attains majority and no transactions thereafter shall be permitted till requisite documents evidencing change of status from 'minor' Unit holder are received.

Donor

Such person who make initial investment amount to gift the Units of the Scheme to the Unit holder (beneficiary child).

- a. Donor should be KYC verified, address provided in KYC will override the address mentioned in this form
- b. In case the donor is an NRI / PIO / OCI, an overseas address must be provided. A local address, if available, may also be mentioned in the application form.
- c. There cannot be two Donors in the same folio.
- d. Non Individual can be a donor

Power of Attorney Holder (PoA)

- a. Guardian willing to appoint PoA to operate minors folio can do so by submitting KYC and FATCA application form available in website www.adityabirlasunlifemf.com.
- b. Applications under a Power of Attorney or by a limited company or a body corporate or a registered society or limited liability partnership (LLP) or partnership must be accompanied by the original Power of Attorney/ board resolution or a certified true copy /duly notarized copy of the same.
- c. Authorised officials should sign the application form under their official designation. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the application form.

Minimum Amount: Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter during the NFO period.

4. PAYMENT DETAILS

- a. The AMC intends using electronic payment services (NEFT, RTGS, ECS (Credit), Direct Credit, etc.) to the extent possible for dividends / redemptions for faster realization of proceeds to investors. In case the unit holder wishes to receive payments vide cheques / demand drafts to be sent using a postal / courier service, please provide appropriate written instructions to the AMC / Registrar for the same.
- b. Please enclose a cancelled cheque leaf (or copy thereof) in case your investment instrument (pay-in) is not from the same bank account as mentioned under bank account details.
- c. Any communication, dispatch of redemption / dividend proceeds / account statements etc. would be made by the Registrar / AMC as per reasonable standards of servicing.
- d. Single investment cheque should be submitted, crossed "Account Payee only" and drawn favouring "ABSL Bal Bhavishya Yojna".
Please ensure that the investment cheque issued by you complies with CTS 2010 requirement Stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.
Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted.

5. EXISTING UNIT HOLDER'S INFORMATION (Minor Investor)

Incase the minor is already having investment in any of the scheme of Aditya Birla Mutual Fund and is a sole applicant in the folio, provide Folio Number with proof to verify Date of Birth and details of parents / guardian. The personal details and the Bank Account details as they feature in the existing folio would apply to this investment and would prevail over any conflicting information, if any, furnished in this form. In case the name of the minor investor as provided in this application does not correspond with the name appearing in the existing folio, the application form may be rejected, at the discretion of the AMC/ Fund.

6. BANK DETAILS

It is mandatory to mention bank account details on the form as per directives issued by SEBI. Applications without this information application is liable to be rejected. The Mutual Fund / AMC reserve the right to hold redemption proceeds in case requisite bank details are not submitted. Bank details provided on the Bank Account section (pay out bank account) of the form should be of the Minor as mentioned on the application form.

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

- a. Payment instrument provided towards investment can be from any of the below accounts with no amount limit.
 - i. Parent/Guardian
IMPORTANT: If Father's details are filled under Guardian / Legal Guardian (Section 2A) ' and payment is made from mother's account then details of mother should be provided under 'Details of Donor' (Section 2B) and vice versa
 - ii. Legal Guardian
 - iii. Donor or Donor's Account
- iv) 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) Payment shall be accepted through RTGS/NEFT/DDs as well as MICR Cheques during the NFO of the scheme. However, payment through DD drawn on any bank or MICR cheques drawn on bank other than ICICI Bank, HDFC Bank, Citi bank, Axis Bank, Standard Chartered Bank, IDBI Bank, HSBC Bank, State Bank of India & Kotak Bank or cheques drawn on Bank branch made available by Reserve Bank of India (RBI) will be accepted.

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

v) Third Party Payment Rules

- 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).

- b) **"Third Party"** means any person making payment towards subscription of Units in the name of the Beneficial Investor. Applicants / Donors are considered as 'Third Party'.

"Third Party payment" is referred to as a payment made through instruments issued from a bank account other than that of the Beneficiary Investor. In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, all applications for subscriptions for units are required to comply with the following, without which applications will be rejected / not processed / refunded: (i) Mandatory Compliance with KYC norms for all Guardians in case of Minor and the Third Party i.e. the Donor. (ii) Verification of the source of funds to ensure that funds have come from the Donor's account only.

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

- v. 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.

Option to register multiple bank accounts (Only Minor account)

By registering multiple bank accounts, unit holder can use any of their registered bank accounts to receive redemption / dividend proceeds. Any request for a change in bank mandate requires 10 days for validation and verification. Further, these account details will be used by the AMC / Mutual Fund / R&T for verification of instruments (like cheques/DDs/POs) received at the time of subscription / purchase applications to ensure that subscription payments are received only from one of the registered bank accounts. Investors are requested to avail of this facility by filling in the application form for registration of multiple bank accounts available at any of our ISCs / OPAs or on our website www.adityabirlasunlifemf.com.

7 KNOW YOUR CUSTOMER (KYC)

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

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

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

- i. their constituted Power of Attorney (PoA) holder, in case of investments through a PoA
- ii. Guardian and Donor in case of investments on behalf of minor.

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

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

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

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

8 PERMANENT ACCOUNT NUMBER (PAN)

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention the permanent account number (PAN) irrespective of the amount of investment [Except as given below]. Thus, Sole / both Donors must quote their PAN in the application form. Where the Unitholder does not possess his / her own PAN, the PAN of his/ her

natural parent/legal guardian shall be quoted. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. PAN card copy is not required separately if KYC acknowledgement letter is made available. The Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/ processed.

PAN Exempt Investments

SEBI vide its circular dated 24th July 2012, conveyed that the investments aggregating ₹ 50,000 in a rolling 12 month period or in a financial year i.e. April to March, in all the schemes of Mutual Funds are exempt from the PAN requirement. Where the aggregate of the Lumpsum Investment (Fresh Purchase & Additional Purchase) and PAN requirement exemption will be available only to Micro Investments made by the individuals being Indian Citizens (Including NRIs, Donor, Minor acting through Guardian and Sole proprietary firms not having PAN). Person of Indian Origin, Hindu Undivided Family, (HUF) and other categories of investors will not be eligible for this exemption. However the eligible investors are required to submit PAN exempt KYC issued by SEBI registered KRA (KYC Registration Authority).

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 (EUIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUIN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor. Providing appropriate EUIN in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.

10. E-MAIL COMMUNICATION

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

11. TERMS AND CONDITIONS FOR ON-LINE ACCOUNT ACCESS

- i) User of Customer Identification PIN (CIP) facility in the parlance of Aditya Birla Sun Life AMC Ltd. (ABSLAMC) means a Unitholder being serviced by ABSLAMC.
- ii) A CIP will enable the user to view the Account Statement on the Aditya Birla Sun Life website (www.adityabirlacapital.com) and other services mentioned herein aer.
- iii) The user shall have no objection to ABSLAMC verifying the identity before allotting the CIP.
- iv) The CIP allotted to the user is confidential in nature and the user confirms that he/she will keep the CIP confidential and will not divulge it to anybody else. The user also agrees to take all possible care to prevent discovery of the CIP by any person. The responsibility for misuse of the CIP of the User is solely of the user and ABSLAMC shall not be responsible for the use/misuse of the CIP in any manner whatsoever.
- v) The User shall inform ABSLAMC immediately in case the CIP becomes known to any other person. ABSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as ABSLAMC may deem fit.
- vi) ABSLAMC will take reasonable efforts to keep its website updated so as to provide most current information to the user. The user acknowledges that ABSLAMC expressly disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it is possible that the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the sware used by the user to browse the site. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site.
- vii) ABSLAMC may, in the interest of the user request a fax confirmation of the Instructions and any additional information that ABSLAMC may require. ABSLAMC shall not be bound to act on instructions/ requests received until the said fax confirmation and additional information is received from the user.
- viii) The user shall be fully liable to ABSLAMC for eve transaction entered into using the CIP facility, whether with or without the knowledge of the user and consequences thereof.
- ix) The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person's or, as the case may be, his/her employer's previous written permission. ABSLAMC will not be responsible for any harm or loss caused to any person as a result of the user not complying with this condition. The user indemnifies and agrees to keep ABSLAMC

at all times saved, defended, harmless and indemnified from and against any and all loss, costs, 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 inabilities. The user understands that ABSLAMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by ABSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that ABSLAMC shall not be responsible for any of the aforesaid risks. The user also accepts that ABSLAMC shall disclaim all liability in respect of the said risks.
- xvi) The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding ABSLAMC's liability.
- xvii) The user understands that ABSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.
- xviii) The user agrees that at present online services are offered as a privilege services to the users without any charge. However, ABSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility.
- xix) ABSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users witho any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.
- xx) In consideration of ABSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified ABSLAMC, its constituent companies, their officers, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which ABSLAMC or its constituent companies may at any time incur, sustain, suffer or be put to as a consequence of or arising out of the user' use of the said online services.
- xxi) The user hereby indemnifies and agrees to keep ABSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages and expenses which ABSLAMC may sustain or incur either directly or indirectly as a result of: a) Illegal, unauthorized, fraudulent usage or misuse of the user's CIP to access ABSLAMC's Website; all requests carrying the user's CIP as evidenced by electronic records available at ABSLAMC will be the user's sole responsibility b) Non-compliance of the terms and conditions relating to online services on ABSLAMC's website.
- xxii) The Courts in Mumbai alone shall have jurisdiction over all disputes arising out of or in respect of this arrangement.

12. RTGS/ NEFT

Funds Transfer shall be effected only if the recipient/destination Bank/Branch is participating in RTGS/ 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 Netware or internet problem or other causes beyond the control of the Branch/bank resulting in disruption of communication, such cases will be settled on the next working day when RTGS/NEFT is functioning properly.

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

13. DETAILS UNDER FATCA & CRS

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

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

Pursuant to SEBI Circular no. CIR/IMD/DF/9/2011 dated May 19, 2011, effective October 01, 2011, investors have an option to subscribe to/hold units of Scheme(s)/Plan(s) viz. open ended,

close ended, Interval (except for exchange traded fund/s) in dematerialized (demat) form.

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

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

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

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

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

ADITYA BIRLA SUN LIFE BAL BHAVISHYA YOJNA - WEALTH PLAN WITH INSURANCE

(An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier))

Your Investment for your Child

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

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

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

I/we hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

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

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

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

NAME OF MINOR Miss/Master

2. INVESTMENT DETAILS (Refer Instruction A) (*MANDATORY)

SCHEME NAME	Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan	PLAN	<input type="checkbox"/> Regular Plan	<input type="checkbox"/> Direct Plan	OPTION				
CSIP Frequency	<input type="checkbox"/> Monthly	CSIP Date	D	D	(any date between 1-28)				
Tenure	From:	M	M	Y	Y	Y	To: 18 years - Your Current Age	<input type="checkbox"/> Years = <input type="checkbox"/> Years	(Refer Instruction A - 5)
CSIP Installment Amount									
Step Up (OPTIONAL - and available only for SIP Investments through NACH)	Step Up Amount:	<input type="checkbox"/> 500/-	<input type="checkbox"/> 1000/-	<input type="checkbox"/> Other (In multiple of 500/-) _____					
	Step Up Frequency:	<input type="checkbox"/> Half Yearly	<input type="checkbox"/> Yearly	*Step Up Max Amount: _____					
First Installment									
Drawn on Bank and Branch	Cheque Date		Cheque No.		Amount				
<input type="checkbox"/> Use existing One Time Mandate	(To be filled in case of more than one OTM registration)								
Bank Name					A/c No.				

3. DETAILS OF GUARDIAN/LEGAL GUARDIAN (Please read detailed Terms & Conditions for availing CSIP) (Mandatory to be filled)

Name of Guardian/Legal Guardian Details (as per PAN Card)

Mr. Ms. M/s.

Relationship with Minor Father Mother Legal Guardian PAN / PEKRN (Mandatory)

Date of Birth D D M M Y Y Y Y Gender Male Female Country of birth

Nationality CKYC Number (Prefix if any) 14 digit CKYC Number

MAILING ADDRESS OF GUARDIAN/LEGAL GUARDIAN (P. O. Box Address is not sufficient. Please provide full address.)

CITY		PINCODE	
STATE			

OVERSEAS ADDRESS (Mandatory for NRI/FII Applicant.)

CITY		COUNTRY		ZIP CODE	
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Acknowledgement Slip (To be filled in by the Investor)

ADITYA BIRLA SUN LIFE BAL BHAVISHYA YOJNA - WEALTH PLAN WITH INSURANCE

Application No.

Collection Centre /
ABSLAMC Stamp & Signature

Received from Mr. / Ms. _____ Date : ____/____/____

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

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

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

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

Contact Us:

1800-270-7000

adityabirlacapital.com



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

The below information is required for all applicant(s)/ guardian

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

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

If Yes, please provide the following information [mandatory]

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

Category	Minor	Guardian
Name of Applicant		
Place/ City of Birth		
Country of Birth		
Country of Tax Residency#		
Tax Payer Ref. ID No [^]		
Identification Type [TIN or other, please specify]		
Country of Tax Residency 2		
Tax Payer Ref. ID No. 2		
Identification Type [TIN or other, please specify]		
Country of Tax Residency 3		
Tax Payer Ref. ID No. 3		
Identification Type [TIN or other, please specify]		

#To also include USA, where the individual is a citizen/green card holder of USA. ^In case Tax Identification Number is not available, kindly provide its functional equivalent.

5. DECLARATION(S) & SIGNATURE(S)

I/We hereby authorise Aditya Birla Sun Life Mutual Fund and their authorised service provider to debit the above bank account by NACH/ Auto Debit Clearing for collection of CSIP payments. I/We understand that the information provided by me/us may be shared with third parties for facilitating transaction processing through NACH/ Auto Debit Clearing or for compliance with any legal or regulatory requirements. I/We hereby declare that the particulars given above are correct and complete and express my/our willingness to make payments referred above through participation in NACH/ Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We will not hold ABSLAMC/MF or their appointed service providers or representatives responsible. I/We will also inform, about any changes in my bank account immediately. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have read and agreed to the terms and conditions mentioned overleaf. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

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

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

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

(tick✓) UMRN Date

CREATE MODIFY CANCEL Sponsor Bank Code Office use only Utility Code Office use only
 I/We hereby authorize: **ADITYA BIRLA SUN LIFE MUTUAL FUND** to debit (tick✓) SB CA CC SB-NRE SB-NRO Other

Bank A/c No.:
 With Bank: Bank Name & Branch IFSC OR MICR

an amount of Rupees ₹

FREQUENCY Monthly Quarterly Half Yearly Yearly As & when presented DEBIT TYPE Fixed Amount Maximum Amount

Reference 1 PAN No: Mobile

Reference 2 Folio No/ Appln No: Email:

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of bank.
 PERIOD From to or Until Cancelled
 1. Sign 2. Sign 3. Sign

Name as in bank records (mandatory) _____ Name as in bank records (mandatory) _____ Name as in bank records (mandatory) _____

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

CHECKLIST	
Particulars	Century SIP (with Life Insurance)
Different amount for first cheque and subsequent installment	Not allowed
Minimum Amount Criteria	₹ 1000 per month

A. TERMS & CONDITIONS FOR CENTURY SIP

1. General Instructions

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

Default Details

8. Default Dates:

Monthly CSIP: In case of any ambiguity in selection of investment dates, the CSIP date will be 7 of each month.

9. Default Frequency: Monthly

10. In case the 'End Date' is not mentioned by the investor in the Form, the same would be considered till he/she attains 18 years of age.

11. The first investment cheque amount shall be considered as the first installment

12. Cheques should be drawn payable at locations of Aditya Birla Sun Life AMC Limited branches & authorised centres. Non MICR / outstation post dated cheques will not be accepted for CSIP.

13. Allotment of Units

Monthly CSIP: In case, the CSIP transaction date is a non-business day the CSIP will be processed on the immediate next business day.

14. Discontinue / Cancellation of CSIP

The investor has the right to discontinue CSIP at any time he/she so desires by sending a written request 30 calendar days in advance of the immediate next due date to any of the offices of Aditya Birla Sun Life Mutual Fund or its Authorized Collection Centres. On receipt of such request CSIP will be terminated.

15. MICRO SIP :-

Micro SIP facility is not available under CSIP.

16. STEP-UP SIP

1. Frequency for Step-Up SIP:

- Half Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 6th (sixth) SIP installment.
- Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 12th (twelfth) SIP installment.

2. Minimum Step-Up SIP Amount: ₹ 500 and in multiples of ₹ 500 thereafter.

3. **Default Step-Up SIP Frequency and amount:** In case the investor fails to specify any frequency or amount for Step-Up SIP, the same shall be deemed as Yearly Step-Up SIP and ₹ 500 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Step-Up SIP and amount for Step-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.

4. SIP application form has "Max Cap Amount", Step up will be registered till each SIP amount reaches max cap amount. Further max cap amount would remain constant for continuing future instalments till its SIP End date.

- OTM max amount and Cap amt should be same, if it is different then which ever is less would be considered as Cap amount.
- If investor fails to mention the "Max Cap Amount" then step up would continue as per the frequency/step up amt mentioned on the application form considering the OTM max amount.
- For Century Step up - Insurance coverage amount would be calculated basis the 1st installment amount.

17. If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.

18. Third Party Payments for investments are not accepted except in the below cases :

- Payment by employer on behalf of employees under CSIP or lump sum subscription through Pay Roll deductions or deductions out of expense re-imbursments.

(Contd on Page 3)

INSTRUCTIONS FOR ONE TIME MANDATE FORM

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

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

- Custodian on behalf of an FPI or Client made by Custodian.
- Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through CSIP or lump sum/one time subscription.

19. First Installment Details:

- Single investment cheque should be submitted, crossed "Account Payee only" and drawn favoring "Aditya Birla Sun Life Mutual Fund".
- Please ensure that the investment cheque issued by you complies with CTS 2010 requirement Stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.

Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted.

2. ELIGIBILITY CRITERIONS FOR GUARDIANS TO AVAIL INSURANCE BENEFIT

Registered guardian should be an individual investors whose age is between 18 years to 51 years, at the time of the first investment.

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

3. INVESTMENT AMOUNT IN CENTURY SIP

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

4. MODE OF PAYMENT

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

5. TENURE OF CENTURY SIP

18 Years less the current completed age of the investor e.g. eligible investor may avail of the Century SIP for such period (in years and whole of months) as may be remaining for the attainment of 18 years of age.

6. DISCONTINUATION OF CENTURY SIP

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

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

7. LOAD STRUCTURE

Load Structure under Century SIP would be:

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

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

8. INSURANCE COVERAGE AMOUNT

- On demise of natural/legal guardian, insurance coverage would be calculated for No of balance SIP installment * Each SIP amount till the minor attains major.

For eg, minor is 17 yrs of age, no of installment is 12 with each SIP amount of ₹ 1000/-, after successful processing of 4 instalments guardian demise, insurance coverage would be calculated as 8 (no of balance instalment) * ₹ 1000(each SIP amount) = ₹ 8000/-

- Above mentioned limits are subject to maximum cover of ₹ 25 lacs for each guardian across all schemes/ plans/ folios at a PAN level.
- For one beneficiary (child) maximum two lives get insured (both parents) with each ₹ 25 lacs coverage at a PAN level.
- If there are two beneficiary(child) and the guardian is same, maximum insurance coverage would be ₹ 25 lacs.

9. COMMENCEMENT OF INSURANCE COVER

The Insurance cover will commence from the 1st instalment date of Century SIP. However, only accidental death risk will be covered for the first 45 days from the date of commencement of insurance cover.

10. 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 18 years of age.
- Redemption/ Switch-out (fully or partial) of units purchased under Century SIP before the completion of the Century SIP tenure.

- There is Change in Guardian.
- Minor turns Major
- Guardian attains 55 years of age (in years and whole of months)

11. REVIVAL OF INSURANCE COVER

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

12. EXCLUSIONS FOR INSURANCE COVER

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

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

- In case of, death of natural/legal guardian where SIP instalments executed from donors account, in such a scenario the Insurance coverage would be applicable and SIP would be stopped.

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

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

15. 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.
 - In case of death of the Guardian, his / her legal representatives may file a claim directly with the designated branch of the Insurance Company supported by all relevant documents as required by the Insurer and the payment of the claim may be made to the legal representatives by the insurance company. All insurance claims will be settled in India and shall be payable in Indian Rupees only. Settlement procedure will be as stipulated by the Insurance Company.
 - Insurance claims will be directly settled by the Insurance Company. There will be only one insurance cover linked to unique investor. This offer from the Insurance Company (with whom the AMC ties up) is being brought to the investors of the Scheme by the AMC on a best effort basis. The AMC will not be responsible or liable for maintaining service levels and/or any delay in processing claims arising out of this facility.
 - The Mutual Fund, Trustees, AMC, or their Directors, officers or employees shall not be liable for any claims (including but not limited to rejection of any claim, non-settlement, delays etc.) arising out of the insurance cover provided to the unit holder. The Fund is bringing this offer to the investors of the Scheme only as an additional facility and is not acting as an agent for marketing / sales of insurance policies.
 - Subject to what has been stated above, the AMC reserves a right to modify / annul the said Group Insurance Cover on a prospective basis. The AMC also reserves the right to change the insurance company from time to time.
 - Charges of the insurance cover will be entirely borne by the AMC.
 - Investors opting for Aditya Birla Sun Life Century SIP agree and confirm to have read, understood and accepted the Terms of Century SIP and Insurance cover.
 - Insurance is subject matter of solicitation.
- All the other terms and conditions of the respective Scheme Information document(s) will remain unchanged.
- Aditya Birla Sun Life Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfilment of regulatory requirements, fulfilment of requirements of the Scheme Information Document and furnishing necessary information to the satisfaction of the Mutual Fund/ AMC.
 - Century SIP will continue till you turn 18 years. Before this, if you decide to stop your CSIP, you have to intimate to the AMC or Authorised Collection Centre 30 Calendar Days prior to next CSIP date.

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

B. COMMON INSTRUCTIONS FOR CSIP

1. DISCLAIMER

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

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

3. Parent (Guardian) / Legal Guardian

- a. Parent / Legal Guardian should be KYC verified, address provided in KYC will override the address mentioned in this form.
- b. Documents evidencing the relationship with the minor shall be produced by the guardian.
- c. In case of Court appointed guardian supporting documentary evidence (notarized court order) should be provided.
- d. The folio(s) as held by a minor Unit holder shall be frozen for operation by the natural parent/legal guardian on the day the minor attains majority and no transactions thereafter shall be permitted till requisite documents evidencing change of status from 'minor' Unit holder are received.

Donor

Such person who make initial investment amount to gift the Units of the Scheme to the Unitholder (beneficiary child).

- a. Donor should be KYC verified, address provided in KYC will override the address mentioned in this form
- b. In case the donor is an NRI / PIO / OCI, an overseas address must be provided. A local address, if available, may also be mentioned in the application form.
- c. There cannot be two Donors in the same folio.

Power of Attorney Holder (PoA)

- a. Guardian willing to appoint PoA to operate minors folio can do so by submitting KYC and FATCA application form available in website www.adityabirlasunlifemf.com.
- b. Applications under a Power of Attorney or by a limited company or a body corporate or a registered society or limited liability partnership (LLP) or partnership must be accompanied by the original Power of Attorney/ board resolution or a certified true copy /duly notarized copy of the same.
- c. Authorised officials should sign the application form under their official designation. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the application form.

3. DIRECT APPLICATIONS AND EUIN

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

4. KNOW YOUR CUSTOMER (KYC)

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

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

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

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

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

Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the ABSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements,

the ABSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load. Investors should note that on completion of KYC Compliance all details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor. Any change in these details like change of Name / Address / Status /Signature, etc. should be given by Investor directly in the prescribed manner.

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

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

5. Third Party Payment Rules

- 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).
- b) **"Third Party"** means any person making payment towards subscription of Units in the name of the Beneficial Investor. Applicants / Donors are considered as 'Third Party'.

"Third Party payment" is referred to as a payment made through instruments issued from a bank account other than that of the Beneficiary Investor. In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, all applications for subscriptions for units are required to comply with the following, without which applications will be rejected / not processed / refunded: (i) Mandatory Compliance with KYC norms for all Guardians in case of Minor and the Third Party i.e. the Donor. (ii) Verification of the source of funds to ensure that funds have come from the Donor's account only.

- c) 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

B. COMMON INSTRUCTIONS FOR CSIP

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

v. 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.

Option to register multiple bank accounts (Only Minor account)

By registering multiple bank accounts, unit holder can use any of their registered bank accounts to receive redemption / dividend proceeds. Any request for a change in bank mandate requires 10 days for validation and verification. Further, these account details will be used by the AMC / Mutual Fund / R&T for verification of instruments (like cheques/DDs/POs) received at the time of subscription / purchase applications to ensure that subscription payments are received only from one of the registered bank accounts.

Investors are requested to avail of this facility by filling in the application form for registration of multiple bank accounts available at any of our ISCs / OPAs or on our website www.adityabirlasunlifemf.com.

6. EMAIL COMMUNICATION

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

7. TRANSACTION CHARGES

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

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

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

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

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4. DECLARATION AND SIGNATURES

Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the scheme(s), I/We hereby apply to the Trustee of Aditya Birla Sun Life Mutual Fund for units of scheme(s) of Aditya Birla Sun Life Mutual Fund as indicated above and agree to abide by the terms, conditions, rules and regulations of the scheme(s). I/We hereby declare that the particulars given herein are correct and complete. I/We confirm that I/we have not received and will not receive any commission or brokerage or any other incentive in any form, directly or indirectly, for subscribing to units issued under any of the scheme(s). I/We hereby declare that the amount invested in the scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications and Directions of the provisions of Income Tax Act, 1961, Prevention of Money Laundering Act, 2002, Prevention of Corruption Act, 1988 or any other applicable laws enacted by the Government of India from time to time. For NRIs/FCIs only, I/We confirm that I am/we are Non Residents of Indian Nationality/origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our Non-resident External Account/FCNR account/NRO/NRRS Account. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Signature(s)

Sole / Unit Holder / First Applicant

Second Unit Holder / Second Applicant

Third Unit Holder / Third Applicant

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

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

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

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

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

B. INSTRUCTIONS - COMMON TO SWP / STP

- New investors who wish to enrol for the special products should fill this form in addition to the Common Application Form. Please complete all details in the Common Application Form. Details of the Special Products should be provided on this form. Existing investors need to fill up only this form.
- For multiple transactions under more than 1 scheme, separate forms need to be utilised.
- This form should be submitted at least 5 business days before the commencement date.
- The investor has the right to discontinue SWP / STP at any time he/she so desires by sending a written request at least 5 business days in advance of the immediate next due date to any of the offices of Aditya Birla Sun Life Mutual Fund or its Authorised Collection Centres. On receipt of such request the SWP / STP will be terminated.
- Units will be Allotted / Redeemed / Transferred at the NAV related prices of the 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month / quarter and Monday and/or Tuesday and/or Wednesday and/or Thursday and/or Friday of every week (or next business day, if 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th or the day of the week is a non business day). An updated account statement will be sent after each transaction under the special products wherever, e-mail address has been provided, the account statement will be sent through e-mail only. Else, the transaction would reflect as a part of the monthly CAS.
- It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Aditya Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim.
- DIRECT APPLICATIONS AND EUIN :**

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

8. 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.adityabirlasunlifemf.com, www.anfinindia.com and www.cdsindia.com to know detailed procedure for KYC compliance.

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

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

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

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

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

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

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

C. INSTRUCTIONS - SYSTEMATIC WITHDRAWAL PLAN (SWP)

Options available and Minimum Amount:

A] Fixed withdrawal: Investors can withdraw fixed amount of Rs. 500/- each and above at regular intervals.
B] Appreciation withdrawal: Investors can withdraw appreciation of Rs. 500/- and above at regular intervals. If the appreciation amount is less than Rs. 500/- or the specified amount there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs. 500/-.

- SWP is not available for investments under lock-in period and for investments which are pledged.
- Unitholders can avail Daily/Weekly SWP only where the registered bank details enable an electronic mode of payment for the SWP amount. A cancelled cheque/cheque copy to be attached to opt for electronic payout.
- ABSLAMC will endeavour to credit the redemptions payable directly to the designated Bank A/c of the unitholders of Aditya Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit / NECS). ABSLAMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. The Mutual Fund, however, reserves the right to issue a cheque / demand draft in spite of an investor opting for Electronic Payout. In case of Fixed Withdrawal, if the amount of instalment is more than the amount available in that account for redemption, the entire available amount will be redeemed and the SWP will terminate automatically.
- In case of Appreciation Withdrawal, appreciation will be calculated on the units available for redemption at the time of the SWP instalment. The capital appreciation, if any, will be calculated from the registration date of the Appreciation Withdrawal under the folio, till the first redemption date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous Appreciation withdrawal date (where Appreciation withdrawal has been processed and paid) and the next Appreciation withdrawal.
- Withdrawal Dates:**
A) Fixed Withdrawal
 - Daily** - Investors can withdraw fixed amount on every Business Day.
 - Weekly** - Investor can select any day between Monday, Tuesday, Wednesday, Thursday and Friday as the withdrawal day.

c. Monthly/Quarterly Withdrawal: Investors can withdraw fixed amount on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month / quarter for minimum 6 months/4 quarter.

B) Appreciation Withdrawal

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

8. Default Dates:

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

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

SPECIAL PRODUCTS APPLICATION FORM

An application for SYSTEMATIC WITHDRAWAL PLAN / SYSTEMATIC TRANSFER PLAN

Scheme Name _____ Plan _____ Option _____

To Scheme Name _____ Plan _____ Option _____

Amount (₹) _____

Request for

Fresh Registration

Renewal

D. INSTRUCTIONS - SYSTEMATIC TRANSFER PLAN (STP)

- Minimum Amount:
 - A) Daily Plan : Minimum 20 Transfers of ₹500/- each and in multiples of ₹100/- thereafter.
 - B) Weekly / Monthly / Quarterly Plan : For STP installments greater than ₹500 but less than ₹999, Investors are required to instruct for minimum 12 transfers of ₹500 and in multiples of ₹1 thereafter. For STP installments greater than ₹1000 and above, Investors are required to instruct for minimum 6 transfers of ₹1000 and in multiples of ₹1 thereafter.
- Minimum balance in the Scheme at the time of enrolment for any STP Facility: DailySTP ₹ 10,000/-, WeeklySTP ₹ 6,000/-, MonthlySTP ₹ 6,000/- QuarterlySTP ₹ 8,000/-
- STP is not available for investments under lock-in period.
- Transfer Frequency available for STP are Daily, Weekly, Monthly and Quarterly
- Transfer Dates:

Daily STP: The commencement date for transfers shall be the 5th business day (or the next business day, if that day is a non business day) from the date of receipt of a valid request. STP transfers shall be effected on all business days at NAV based prices, subject to applicable load. Thus, in the event of an intervening non-business day STP triggers will take place to the next business day and accordingly the end date to trigger all installment mentioned by the investor shall be extended i.e., For e.g. if the investor has opted for 100 installments and if 3 non-business days happen to occur in the intervening period, then STPs will be triggered for all the 100 installments.

Weekly Systematic Transfer Plan: Transfers shall be on Monday, Tuesday, Wednesday, Thursday or Friday of each week.

Monthly Systematic Transfer Plan: Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month for minimum 6 transfers.

Quarterly Systematic Transfer Plan: Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each quarter for minimum 4 quarters.
- Fast Forward Facility:** Investors availing monthly STP facility can opt for multiple dates, maximum upto any four dates within a month and in this case the dates can be dated 1st and / or 7th and / or 10th and/or 14th and/or 20th and/ or 21st and/ or 28th of each month.
- Default Dates:**

Monthly/Quarterly: In case of any ambiguity in selection of transfer frequency, the STP date will be 7 of each month / quarter. In case where more than 4 dates are specified, default dates will be 7, 14, 21 & 28 of each month.

Weekly: In case of any ambiguity in selection of transfer frequency, the STP day will be as 'Wednesday'.
- Minimum Application Amount' specified in the SID(s) of the respective designated Transferee Scheme(s) will not be applicable for STP registration.
- Daily STP
 - a) There will be no maximum limit on number of transfers/duration for Daily STP enrolment. In case, the investor fails to specify the number of transfers/duration under Daily STP, transfers shall continue to be triggered perpetually or until further valid instructions from the investor until the outstanding balance in "Out" scheme does not cover the Daily STP transfer amount. The minimum amount for fresh/additional purchases as per subscription rules of "In" scheme shall not be applicable to Daily STP triggers.
 - b) Daily STP shall not be available under Monthly Systematic Transfer Facility (STP) For Aditya Birla Sun Life Century SIP.
 - c) Only one Daily STP would be allowed per Plan/Option of the Source Scheme into a distinct Target Scheme. For e.g.: In case Daily STP exists from 'Scheme A-Growth option' into 'Scheme B-Growth
- Value STP**
 - a. Value STP is a facility wherein Unit holder(s) can opt to transfer variable amounts into the Transferee Scheme from the Transferor Scheme on the date of transfer at predetermined intervals. The amount to be transferred will be arrived at on the basis of the difference between the Investment Value [(first installment amount) X (number of installments; including the current installment)] and the actual Market Value of the holdings in the Transferee Scheme on the date of transfer.
 - b. The first Value STP installment will be processed for the first installment amount specified by the Unitholder at the time of enrolment. From the second Value STP installment onwards, the transfer amount may be higher or lower than the first installment amount, as derived by the formula stated below:

$$\frac{[(\text{First installment amount}) \times (\text{Number of installments including the current installment})] - (\text{Market Value of the investments through Value STP in the Transferee Scheme on the date of transfer})}{\text{Number of installments including the current installment}}$$
 - c. On the date of transfer, if the market value of the investments in the Transferee Scheme through Value STP is higher than the Investment Value for that month [(first installment amount) X (number of installments; including the current installment)], then there would be no transfer effected from the Transferor Scheme.
 - d. If the amount of transfer as calculated by the above formula is less than Rs.500, then the default amount of Rs. 500 will be transferred to the Transferee Scheme. However, in case of redemption or switch-out of Units allotted under Value STP in the Transferee Scheme, the balance installments under Value STP will be processed for the fixed installment amount only as specified by the Unitholder at the time of enrolment.
- Minimum balance in the Scheme at the time of enrolment for any STP Facility: DailySTP ₹ 10,000/-, WeeklySTP ₹ 6,000/-, MonthlySTP ₹ 6,000/- QuarterlySTP ₹ 8,000/-
- STP is not available for investments under lock-in period.
- Transfer Frequency available for STP are Daily, Weekly, Monthly and Quarterly
- Transfer Dates:

Daily STP: The commencement date for transfers shall be the 5th business day (or the next business day, if that day is a non business day) from the date of receipt of a valid request. Thereafter, transfers shall be effected on all business days at NAV based prices, subject to applicable exit load. Thus, in the event of an intervening non-business day STP triggers will not take place and consequently the total number of Daily STP installments opted by the investor will be adjusted to that extent i.e., For e.g. if the investor has opted for 100 installment and if 3 non-business days happen to occur in the intervening period, then only 97 Daily STP installments shall be triggered.

Weekly Systematic Transfer Plan: Transfers shall be on Monday, Tuesday, Wednesday, Thursday or Friday of each week.

Monthly Systematic Transfer Plan: Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month for minimum 6 transfers.

- Quarterly Systematic Transfer Plan:** Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each quarter for minimum 4 quarters.
- Fast Forward Facility:** Investors availing monthly STP facility can opt for multiple dates, maximum upto any four dates within a month and in this case the dates can be dated 1st and / or 7th and / or 10th and/or 14th and/or 20th and/ or 21st and/ or 28th of each month.
 - Default Dates:**

Monthly/Quarterly: In case of any ambiguity in selection of transfer frequency, the STP date will be 7 of each month / quarter. In case where more than 4 dates are specified, default dates will be 7, 14, 21 & 28 of each month.

Weekly: In case of any ambiguity in selection of transfer frequency, the STP day will be as 'Wednesday'.
 - Minimum Application Amount' specified in the SID(s) of the respective designated Transferee Scheme(s) will not be applicable for STP registration.
 - Daily STP
 - a) There will be no maximum limit on number of transfers/duration for Daily STP enrolment. In case, the investor fails to specify the number of transfers/duration under Daily STP, transfers shall continue to be triggered perpetually or until further valid instructions from the investor until the outstanding balance in "Out" scheme does not cover the Daily STP transfer amount. The minimum amount for fresh/additional purchases as per subscription rules of "In" scheme shall not be applicable to Daily STP triggers.
 - b) Daily STP shall not be available under Monthly Systematic Transfer Facility (STP) For Aditya Birla Sun Life Century SIP.
 - c) Only one Daily STP would be allowed per Plan/Option of the Source Scheme into a distinct Target Scheme. For e.g.: In case Daily STP exists from 'Scheme A-Growth option' into 'Scheme B-Growth
 - Value STP**
 - a. Value STP is a facility wherein Unit holder(s) can opt to transfer variable amounts into the Transferee Scheme from the Transferor Scheme on the date of transfer at predetermined intervals. The amount to be transferred will be arrived at on the basis of the difference between the Investment Value [(first installment amount) X (number of installments; including the current installment)] and the actual Market Value of the holdings in the Transferee Scheme on the date of transfer.
 - b. The first Value STP installment will be processed for the first installment amount specified by the Unitholder at the time of enrolment. From the second Value STP installment onwards, the transfer amount may be higher or lower than the first installment amount, as derived by the formula stated below:

$$\frac{[(\text{First installment amount}) \times (\text{Number of installments including the current installment})] - (\text{Market Value of the investments through Value STP in the Transferee Scheme on the date of transfer})}{\text{Number of installments including the current installment}}$$
 - c. On the date of transfer, if the market value of the investments in the Transferee Scheme through Value STP is higher than the Investment Value for that month [(first installment amount) X (number of installments; including the current installment)], then there would be no transfer effected from the Transferor Scheme.
 - d. If the amount of transfer as calculated by the above formula is less than Rs.500, then the default amount of Rs. 500 will be transferred to the Transferee Scheme. However, in case of redemption or switch-out of Units allotted under Value STP in the Transferee Scheme, the balance installments under Value STP will be processed for the fixed installment amount only as specified by the Unitholder at the time of enrolment.
 - e. The total amount invested through Value STP over its tenure in the Transferee Scheme, may be higher or lower than the Total Investment Value of the investment i.e. the [(first installment amount) X (total number of installments specified by the Unitholder)]. This may be on account of fluctuations in the market value of the Units of the Transferee Scheme.
 - f. The maximum amount of transfer under this option would be limited to twice the amount per transfer specified in the application form.
 - g. The frequencies available under this facility are as follows: Monthly & Quarterly
 - h. The minimum number of installments and amount for enrolment to avail Value STP are as below:

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

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

Illustration:

Transferor Scheme:	ABSL Low Duration Fund - Growth
Transferee Scheme:	ABSL Front Line Equity Fund - Growth
Date & Frequency of Value STP :	14th of every month, Monthly

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

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

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

- First Installment Amount- Rs. 10000/-
 - Number of installments including the current installment is 2
 - Total of 63.3995 units allotted up to the date of last installment i.e. January 2015 in ABSL Front Line Equity - Growth. The NAV of ABSL Front Line Equity - Growth on February 16, 2015 is 167.92/- per unit. Hence the market value of the investment in ABSL Front Line Equity - Growth on the date of transfer is Rs. 1,06,46.04 [167.92 X 63.3995].
 - Amount Derived from second installment Amount from the formula - [(First installment amount) X (Number of installments including the current installment)] - (Market Value of the investments through Value STP in the Transferee Scheme on the date of transfer) i.e. - [(Rs 10000) X 2] - Rs. 10,646.04 = Rs. 9,353.96
- 12. Capital Appreciation Transfer Plan**
- Capital Appreciation Transfer Plan is a facility wherein the Unitholders can opt for the Systematic Transfer Plan by providing instruction to transfer capital appreciation at regular intervals - Monthly or Quarterly under the open-ended Scheme(s) of the fund (except Aditya Birla Sun Life Gold ETF and Aditya Birla Sun Life Nifty ETF), Aditya Birla Sun Life SENSEX ETF, Aditya Birla Sun Life Nifty Next 50 ETF.
- Capital Appreciation Transfer Plan is a facility wherein the Unitholders can opt for the Systematic Transfer Plan by providing instruction to transfer capital appreciation at regular intervals - Monthly or Quarterly under the open-ended Scheme(s) of the fund (except Aditya Birla Sun Life Gold ETF and Aditya Birla Sun Life Nifty ETF), Aditya Birla Sun Life SENSEX ETF, Aditya Birla Sun Life Nifty Next 50 ETF.
 - The transfer shall take place at a defined time on a periodic basis.
 - The minimum amount required to trigger installment under Capital Appreciation Transfer Plan is Re. 1 and in multiples of Re. 1 thereafter
 - The capital appreciation, if any, will be calculated from the registration date of the Capital Appreciation Transfer under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous successful Capital Appreciation Transfer date (where Capital Appreciation Transfer has been processed and paid) and the next Capital Appreciation Transfer date. Appreciation will be calculated on the units available for transfer at the time of STP installment.
 - Capital Appreciation Transfer Plan is offered at Monthly and Quarterly intervals. In case none of the frequencies have been selected or in case of any ambiguity, Monthly frequency shall be treated as the default frequency. If STP date is not specified or in case of any ambiguity then 7th Business Day of the month will be treated as default date. In case the date of transfer falls on a Non-Business Day, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.
 - A Single Capital Appreciation Transfer Enrolment Form can be filled for transfer into only one Scheme/Plan/Option.
 - Unitholder has the right to discontinue Cap STP at any time he/ she so desires by sending a written request at least 7 (seven) days in advance to any of the offices of the Fund or its Authorised Collection Centres.
 - Capital Appreciation Transfer Plan will be terminated / not processed under the following circumstances: (i) On marking of lien or pledge of Units in the Transferor Scheme (ii) On receipt of intimation of death of the Unitholder.

E. LOAD STRUCTURE

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

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Mutual Funds

Aditya Birla Sun Life Mutual Fund



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

TRANSMISSION FORM FOR BAL BHAVISHYA YOJNA

Folio No.										Tax Status				
GUARDIAN'S NAME IN FOLIO										NRI <input type="checkbox"/>				
DATE OF DEMISE	D	D	M	M	Y	Y	Y	Y	RESIDENT INDIVIDUAL <input type="checkbox"/>					
NAME OF THE CLAIMANT										HUF <input type="checkbox"/>				
PAN NUMBER										OTHERS <input type="checkbox"/>				

GUARDIAN/LEGAL GUARDIAN DETAILS

Name of Guardian/Legal Guardian Details: Mr. Ms. M/s.

Relationship with Minor: Father Mother Legal Guardian PAN / PEKRN (Mandatory)

Date of Birth: DD MM YYYY Gender: Male Female Country of birth

Nationality CKYC Number (Prefix if any) 14 digit CKYC Number

MAILING ADDRESS OF GUARDIAN/LEGAL GUARDIAN (P. O. Box Address is not sufficient. Please provide full address.)

CITY STATE PINCODE

OVERSEAS ADDRESS (Mandatory for NRI/FII Applicant.)

CITY COUNTRY ZIP CODE

Tax Status [Please tick (✓)] (Applicable for Guardian/Legal Guardian)

Resident Individual NRI - NRO NRI - NRE PIO/OCI Others (Please Specify)

KYC DETAILS OF GUARDIAN/LEGAL GUARDIAN (Mandatory)

OCCUPATION [Please tick (✓)]

Private Sector Service Public Sector Service Government Service Business Professional Agriculturist Retired

Housewife Student Forex Dealer Others (please specify)

GROSS ANNUAL INCOME [Please tick (✓)]

Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs > 25 Lacs - 1 Crore > 1 Crore

Net worth (Mandatory for Non - Individuals) Rs. _____ as on DD MM YYYY [Not older than 1 year]

CONTACT DETAILS:

ISD CODE TEL: OFF. STD TEL: RESI STD

MOBILE NUMBER EMAIL ID

NUMBER OF UNITS HELD IN FOLIO KYC YES NO

This is to inform you that the Guardian Mr / Ms / Mrs _____ expired on DD / MM / YYYY
I / We Mr / Ms / Mrs _____ is the claimant.

I have also enclosed all necessary documents and supportings as per Annexure enclosed herewith.

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

PAN No

Folio No

TRANSMISSION REQUISITION FORM

Collection Centre /
ABSLAMC Stamp & Signature

Mutual Funds

Aditya Birla Sun Life Mutual Fund



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

NEW BANK DETAILS

Account No.		Account Type [Please tick (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS <small>(please specify)</small>
IFSC CODE**		MICR CODE^^	
Name of the Bank			
Branch Address			
City	State	Pin Code	

**This is an 11 Digit no. available in Cheque copy. ^^This is a 9 digit number next to your Cheque Number. Please attach an extra blank cancelled cheque or a clear photocopy of a cheque If MICR and IFSC code for Redemption/Dividend Payout is available all payouts will be automatically processed as Electronic Payout-RTGS/NEFT/Direct Credit/NECS.

DECLARATION(S) & SIGNATURE(S)

I/We hereby authorise Aditya Birla Sun Life Mutual Fund and their authorised service provider to debit the above bank account by NACH/ Auto Debit Clearing for collection of SIP payments. I/We understand that the information provided by me/us may be shared with third parties for facilitating transaction processing through NACH/ Auto Debit Clearing or for compliance with any legal or regulatory requirements. I/We hereby declare that the particulars given above are correct and complete and express my/our willingness to make payments referred above through participation in NACH/ Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We will not hold ABSLAMC/MF or their appointed service providers or representatives responsible. I/We will also inform, about any changes in my bank account immediately. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have read and agreed to the terms and conditions mentioned overleaf. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

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

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

Signature(s)	Name of Guardian/Legal Guardian	Name of the Donor

SIGNATURE OF THE CLAIMANT / SURVIVING UNIT HOLDER

ENCL: Cancelled original personalized Cheque leaf (bearing account number and first holders name on the face of the cheque).
Bank account statement or Pass Book with entries not older than 3 months and evidencing the name, address and account number of the first holder.
Letter from bank on its letterhead certifying the name, account number, bank branch and account type of the unit holder. And optionally details on MICR code of the branch & IFSC Code (where available).

BANKER'S ATTESTATION (with seal of Bank / designation and name)



TRANSMISSION REQUISITION FORM

ANNEXURE : I

New Bank Mandate Details with Attestation from Bank Branch Manager
<To be given on Bank's Letter Head> or with <Bank Branch seal, employee name and number seal>

TO WHOMSOEVER IT MAY CONCERN

This is to Certify that Mr. / Ms (#) S/O or D/o: _____

residing at _____

is holding the following account in our Bank and Branch.

Account No.		Account Type [Please tick (✓)]	<input type="checkbox"/> SAVINGS	<input type="checkbox"/> CURRENT	<input type="checkbox"/> NRE	<input type="checkbox"/> NRO	<input type="checkbox"/> FCNR	<input type="checkbox"/> OTHERS <small>(Please specify)</small>
IFSC CODE**		MICR CODE^^						
Name of the Bank								
Branch Address								
City		State						Pin Code

**This is an 11 Digit no. available in Cheque copy. ^^This is a 9 digit number next to your Cheque Number. Please attach an extra blank cancelled cheque or a clear photocopy of a cheque if MICR and IFSC code for Redemption/Dividend Payout is available all payouts will be automatically processed as Electronic Payout-RTGS/NEFT/Direct Credit/NECS.

SIGNATURE OF THE ABOVE A/C HOLDER AS PER BANK RECORDS

SIGNATURE OF THE BANK MANAGER

PLACE : _____

DATE :

(#): NAME OF THE CLAIMANT

BANK & BRANCH SEAL WITH EMPLOYEE NAME AND NUMBER

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

TRANSMISSION REQUISITION FORM

PAN No Folio No Collection Centre /
ABSLAMC Stamp & Signature



TRANSMISSION REQUISITION FORM

Mutual Fund

S No	Documents	Please tick where relevant
1	Original Death Certificate of deceased Unit Holder(s) / Karta or Notarized Copy of the Death Certificate.	
2	Copy of the PAN card of Nominee / Claimant duly attested by ARN Distributor / Notary / Bank Manager [Not applicable if KYC acknowledgment copy is attached]	
3	KYC acknowledgement copy for Claimant / Nominee for the respective applicable amount	
4	New Bank Mandate details - duly attested by Bank Manager	
5	Proof for Bank Mandate with supportings as per Enclosure mentioned in the form	
6	Letter from the Claimant/Nominee addressed to ABSLAMC	
7	Relationship proof with Minor/Court order incase of legal guardian.	

SIGNATURE OF THE CLAIMANT

DATE :

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

TRANSMISSION REQUISITION FORM

PAN No

Folio No

Collection Centre /
ABSLAMC Stamp & Signature

LIFE INSURANCE

Aditya Birla Sun Life Insurance Company Limited



PROTECTING INVESTING FINANCING ADVISING

GROUP DEATH CLAIM FORM FOR ABSLAMC

(To be completed by the Group Policyholder)

Group Policy No.: _____ Member Id - _____

Name of Group Policyholder: _____

Full Name of deceased Member: _____

ABSLAMC Folio No.: _____ SIP Coverage Term Opted for - _____ Month(s)

Date of Birth: Policy Cover Date:

Date of Death: Time of Death: A.M. / P.M.

Cause of Death: _____ Age as on Date of Death: Years _____ Month(s)

1. ABSLAMC Application No.: _____

2. Date of acceptance of SIP Application by ABSLAMC:

3. Certify the following:

- | | Yes | No |
|--|--------------------------|--------------------------|
| a) Has there been Premature Closure of SIP Investment Account | <input type="checkbox"/> | <input type="checkbox"/> |
| b) Has there been Withdrawal (either Full or Partial) of any amount in the SIP Investment Account | <input type="checkbox"/> | <input type="checkbox"/> |
| c) Has there been Reduction of SIP Investment Payment | <input type="checkbox"/> | <input type="checkbox"/> |
| d) Has the SIP Matured as on Date of Death | <input type="checkbox"/> | <input type="checkbox"/> |
| e) Has there been 2 consecutive defaults in SIP Investment Payment on or before the death of Investor | <input type="checkbox"/> | <input type="checkbox"/> |
| f) Has there been 4 default in SIP Investment payment at totally different time on or before the death of Investor | <input type="checkbox"/> | <input type="checkbox"/> |

Kindly provide the below details to transfer the claim proceeds electronically in the Beneficiarys Account.

Beneficiarys Name: _____

Account Holders Name: _____

Relationship with the deceased member: _____

Bank Name: _____ Branch Name: _____

Account Type: _____ Account No.: _____

IFSC Code: _____ Contact No.: _____

Email Id: _____

Declaration by Group Policyholder:

We agree to save and hold Aditya Birla Sun Life Insurance Company Limited (ABSLI) harmless and indemnified against any and/or all losses, claims, liabilities, legal proceedings (including attorney fees), expenses, or damages suffered by or taken against ABSLI arising on account of any error or misrepresentation in the information furnished for Electronic Fund Transfer which may be instituted, preferred, claimed or made against ABSLI, its successors or assigns by any person or persons making a claim to the said Policy benefits. We hereby declare that the particulars given above are true and correct. We undertake to indemnify Aditya Birla Sun Life Insurance Company Limited (ABSLI) from the loss suffered, if any, due to wrong statement or information given in connection with this claim. We agree that from this statement and all other papers and declarations in connection with this claim called by Aditya Birla Sun Life Insurance Company Limited (ABSLI) shall constitute Proof of death and may be used in any court of law. We agree that payment of claim amount shall constitute discharge of liability of ABSLI. We agree that submission of this form will not be construed as acceptance of the claim by ABSLI.

ABSLI reserves the right to call upon additional documents.

Name and Designation of the Authorized Person: _____

Signature of Authorized Person _____

Date:

Place: _____

Seal /Stamp of Group Policyholder

Declaration by Claimant

I hereby notify the Aditya Birla Sun Life Insurance Company Limited (ABSLI) that Mr./Ms./Master _____ whose life was insured by the said company, under group policy no. _____ is no more and I hereby declare that the said person is the Life Insured described above and that the aforesaid answers and statements made by me are true and correct. I agree that furnishing of this form, or any forms supplemental thereto, shall not constitute nor be considered an admission of claim by Aditya Birla Sun Life Insurance Company Limited (ABSLI) that there was any assurance in force on the life in question or of its liability thereunder, nor a waiver of any of its rights or defence. I hereby authorize any physician, hospital, clinic, insurance company or other organization, institution or person, that has any record of the deceased or his health, to give to Aditya Birla Sun Life Insurance Company Limited (ABSLI), any and all information about the deceased with reference to his health and medical history and any hospitalization, advice, diagnosis, treatment, disease or ailment. I further authorize the Employers (past and present) of the Life Insured to furnish to Aditya Birla Sun Life Insurance Company Limited (ABSLI), details of the leave availed of by the Life Insured during the last three years of his service together with copies of the leave applications and medical certificates, if any, submitted by the Life Insured in support of such applications and details of reimbursement of medical expenses. I also consent to a personal investigation.

I agree that payment of claim amount shall constitute discharge of liability of ABSLI.

Date:

Signed at _____ Signature of Claimant _____

Mandatory Documents required to be submitted along with Claim intimation -

- a) Declaration of Good Health filled & submitted by the Investor at inception of SIP
- b) Copy of Death Certificate issued by Municipal Organization / Gram Panchyat
- c) Certified Copy of Age proof taken at inception of Coverage
- d) Death Claim form
- e) Medical Attendants Certificate including all Medical Reports duly attested by the Group Policyholder
- f) Employers Certificate, if employed
- g) Beneficiary Bank Statement / Pre Printed Cancelled Cheque

Additional requirements duly signed by the Group Policyholder in case of Accidental Rider -

- a) Copies of FIR
- b) Post Mortem Report
- c) Police Inquest Report
- d) News Paper Cutting

Copies of all documents need to be duly attested by the Group Policyholder.

ABSLI reserves the right to call for any additional requirements/Information to process the Claim.

Aditya Birla Sun Life Insurance Company Limited

(Formerly known as Birla Sun Life Insurance Company Limited)

IRDAI Regn. No.: 109. Regd Office: One Indiabulls Centre, Tower 1, 16th Floor, Jupiter Mill Compound,

841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013. | +91 22 6723 9100

claimsnotification.lifeinsurance@adityabirlacapital.com | www.adityabirlasunlifeinsurance.com | CIN: U99999MH2000PLC128110

Trade Logo Aditya Birla Capital displayed overleaf is owned by ADITYA BIRLA MANAGEMENT CORPORATION PRIVATE LIMITED (Trademark Owner)

and used by ADITYA BIRLA SUN LIFE INSURANCE COMPANY LIMITED (ABSLI) under the license

Contact Us:

1-800-270-7000

adityabirlacapital.com



ADITYA BIRLA
CAPITAL



KEY INFORMATION MEMORANDUM

Aditya Birla Sun Life Bal Bhavishya Yojna

An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)

Investment Plan	This Product is suitable for investors who are seeking*:	Riskometer
Aditya Birla Sun Life Bal Bhavishya Yojna – Wealth Plan	<ul style="list-style-type: none"> long term capital growth investment in predominantly equity and equity related securities as well as debt and money market instruments 	<p>Investors understand that their principal will be at Moderately High risk</p>

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

Continuous offer of units at NAV based prices upon re-opening

<p>NAME OF THE ASSET MANAGEMENT COMPANY ADITYA BIRLA SUN LIFE AMC LIMITED (formerly known as Birla Sun Life Asset Management Co Ltd) One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, P, Mumbai - 400 013. Tel: 43568000 • Fax No: 43568110 / 8111 • CIN: U65991MH1994PLC080811</p>	<p>NAME OF THE TRUSTEE COMPANY ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED (formerly known as Birla Sun Life Trustee Company Pvt Ltd) 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: U74899MH1994PTC166755</p>
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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.

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.

Name of the Scheme	Aditya Birla Sun Life Bal Bhavishya Yojna													
Type of the Scheme	An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)													
Investment Objective	<p>Wealth Plan: The primary investment objective of the Investment Plan is to seek generation of capital appreciation by creating a portfolio that is invested in equity & equity related securities and debt and money market instruments. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.</p>													
Liquidity	The Scheme will offer for purchase/switch-in and redemption/switch-out of units at NAV based prices on every Business Day on an ongoing basis, commencing not later than 5 (five) business days from the date of allotment. The Mutual Fund shall dispatch the Redemption proceeds within 10 working days from the date of acceptance of the Redemption request.													
Asset Allocation Pattern of the Scheme	<p>Under normal circumstances, the asset allocation of the Scheme will be as follows:</p> <p>Wealth Plan:</p> <table border="1"> <thead> <tr> <th>Instruments</th> <th>Risk profile</th> <th>Range</th> </tr> </thead> <tbody> <tr> <td>Equities and Equity related instruments</td> <td>Medium to High</td> <td>65%-100%</td> </tr> <tr> <td>Fixed Income Securities (including Money Market Securities and securitized debt upto maximum of 35%)</td> <td>Low to Medium</td> <td>0%-35%</td> </tr> <tr> <td>Units issued by REITs and InvTs</td> <td>Medium to High</td> <td>0%-10%</td> </tr> </tbody> </table> <p>The scheme may also invest up to 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.</p> <p>The cumulative gross exposure to equity, equity related instruments, debt, money market instruments and derivatives shall not exceed 100% of the net assets of the scheme.</p> <p>Under normal circumstances the scheme shall not have an exposure of more than 25% of its net assets in foreign securities. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time.</p> <p>The Scheme intends to invest in repo in corporate debt securities.</p> <p>The Scheme will not invest in Credit Default Swaps, Securities lending/short selling.</p>		Instruments	Risk profile	Range	Equities and Equity related instruments	Medium to High	65%-100%	Fixed Income Securities (including Money Market Securities and securitized debt upto maximum of 35%)	Low to Medium	0%-35%	Units issued by REITs and InvTs	Medium to High	0%-10%
Instruments	Risk profile	Range												
Equities and Equity related instruments	Medium to High	65%-100%												
Fixed Income Securities (including Money Market Securities and securitized debt upto maximum of 35%)	Low to Medium	0%-35%												
Units issued by REITs and InvTs	Medium to High	0%-10%												
Lock-in-period	Lock-in period shall be earlier of: - 5 years from the date of allotment; or - Until the unit holder (being the beneficiary child) attains the age of majority (i.e. completion of 18 years)													
Eligibility of Unit holder	Children less than 18 years of age as on the date of the investment by the Investor / Applicant. As soon as the child attains age of 18 years, Mutual Fund will send a notice to investors at their registered correspondence address advising the minor to submit, on attaining majority, an application form along with prescribed documents to change the status of the account from 'minor' to 'major'.													

Investment Strategy	<p>Wealth Plan: Predominantly equity oriented fund, the strategy aims to invest in a well-diversified portfolio of equity and equity related securities along with debt and money market instruments. The fund manager proposes to concentrate on business and economic fundamentals driven by in-depth research techniques and employing the full potential of the research team at the AMC. The stock selection process proposed to be adopted is generally a bottom-up approach seeking to identify companies with long term sustainable competitive advantage. The fund would also use a top down discipline by ensuring representation of companies from all key sectors in respective benchmarks. The Scheme's investment universe shall comprise all listed and/or unlisted stocks. The scheme has no explicit constraints either to maintain or limit the portfolio turnover. Portfolio turnover will depend upon the circumstances prevalent at any time and would also depend on the extent of volatility in the market and inflows/outflows in the scheme.</p> <p>The fund also invests in various debt securities and money market instruments issued by corporate and/or state and central government with the aim to controlling volatility and providing cash flows on a continuous basis. Rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC for its fixed income investments. In addition, the Investment Team of the AMC studies the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates.</p>																																				
Risk Profile of the Scheme	<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> <p>Investments in the Scheme are subject to various risk factors including but not limited to risks associated with: investment in Equity and Equity related instruments, investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc., investments in Derivatives (The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments), investments in Securitised Debt assets which would be in the nature of Mortgage backed securities (MBS) and Asset backed securities (ABS) with underlying pool of assets and receivables like Housing Loans, Auto loans and corporate loans. The various risks associated with securitised assets include Prepayment Risk, Credit Risk, Liquidity Risk, Conversion risk, Price risks, Risks associated with Reits and InVits and Risks associated with repos in corporate bonds etc. The scheme shall not engage in Stock lending and Short selling activities. Different types of securities in which the Scheme would invest as given in the Scheme Information Document/Key Information Memorandum carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. The above are some of the common risks associated with investments in various securities. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis. Further, the Fund/AMC is not guaranteeing or assuring any returns. Further, it should be noted that the actual distribution of dividends and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Dividend payouts will be entirely at the discretion of the Trustee.</p> <p>Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units.</p> <p>Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for detailed scheme specific risk factors.</p>																																				
Risk Control	<p>Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in. The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.</p>																																				
Plans/Options	<p>The Scheme will have following Investment Plan:</p> <ul style="list-style-type: none"> The Wealth Plan <p>The Plan will be managed as a separate portfolio. The above Investment Plan will have Regular Plan and Direct Plan**. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form</p> <p>Each of the above (Regular and Direct) Plan under the scheme will have the following Options:</p> <ol style="list-style-type: none"> Dividend Option (Payout & Reinvestment Facility) Growth Option <p>**DIRECT PLAN:</p> <ol style="list-style-type: none"> 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. Eligible investors: All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan. Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund [except through Stock Exchange Platforms for Mutual Funds and all other Platform(s) where investors' applications for subscription of units are routed through Distributors]. How to apply: <ol style="list-style-type: none"> 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. Investors should also indicate "Direct" in the ARN column of the application form. 																																				
Default Plan / Option / Sub-option (In case the investor fails to specify his preference, the given default plan / option / sub-option would apply)	<p>Default Option/ Sub-Option: Growth</p> <p>In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly.</p> <p>Default Plan: Investors are requested to note the following scenarios for the applicability of "Direct Plan or Regular Plan" for valid applications received under the Scheme:</p> <table border="1" data-bbox="343 1624 1516 1859"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p><i>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.</i></p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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Applicable NAV (after the scheme opens for repurchase and sale)	<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>I. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS:</p> <p>For an amount less than ₹ 2 lacs:</p> <ul style="list-style-type: none"> 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. 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. <p>For an amount of ₹ 2 lacs and above#:</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>																																				

- i. Application is received before the applicable cut-off time (i.e. 3.00 p.m.)
 - ii. 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.).
 - iii. 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.
- II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:**
- In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.
 - In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.
- While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in the SID.
- #Investors are requested to note that the following practice of aggregating multiple / split applications / transactions shall be followed and accordingly the closing Net Asset Value (NAV) of the day on which the funds are available for utilization is being implemented where the aggregated amount of investments is ₹ 2 lacs and above.
- (a) 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).
 - (b) Transactions shall include purchases, additional purchases, and exclude Switches, Systematic Investment Plans (SIP) / Systematic Transfer Plans (STP) and trigger transactions.
 - (c) 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.
 - (d) 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
 - (e) 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.
 - (f) Only transactions in the same scheme shall be clubbed. This will include transactions at plan / options level (i.e. Regular Plan, Direct Plan, Dividend Option, Growth Option, etc).
 - (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.

Minimum Application Amount / Number of Units	During Ongoing Offer period: Fresh Purchase (Incl. Switch-in): Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in): Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase for all Plans/Options: In Multiples of ₹ 1/- or 0.001 units																									
Despatch of Proceeds of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.																									
Benchmark Index	Wealth Plan – S&P BSE 200 The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.																									
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend and dividend distribution tax, if any.																									
Name of the Fund Manager	Mr. Ajay Garg and Mr. Pranay Sinha																									
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited (formerly known as Birla Sun Life Trustee Company Private Limited)																									
Performance of the Scheme	This scheme does not have any performance track record																									
Expenses of the Scheme (i) Load Structure	Compulsory Lock-in Option (5 years or till the child attains age of majority (whichever is earlier)). Exit Load: Nil The Load Structure is subject to change from time to time and shall be implemented prospectively. For further details on Load Structure, please refer Section IV of this Scheme Information Document. Entry Load*: 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. <ul style="list-style-type: none"> • 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)	<p>Maximum estimated permissible expenses, including investment management and advisory fees, as a % per annum of daily net assets:</p> <table border="1"> <thead> <tr> <th colspan="2">Maximum estimated permissible expense as a % per annum of daily net assets</th> </tr> <tr> <th>A. Expense Head / Nature of expense</th> <th>% of daily net assets (For Wealth Plan)</th> </tr> </thead> <tbody> <tr> <td colspan="2">Investment Management and Advisory Fees (AMC fees)</td> </tr> <tr> <td>Trustee fee</td> <td rowspan="15">Upto 2.50%</td> </tr> <tr> <td>Audit fees</td> </tr> <tr> <td>Custodian fees</td> </tr> <tr> <td>Registrar & Transfer Agent (RTA) Fees</td> </tr> <tr> <td>Marketing & Selling expense including agent commission</td> </tr> <tr> <td>Cost related to investor communications</td> </tr> <tr> <td>Cost of fund transfer from location to location</td> </tr> <tr> <td>Cost of providing account statements/allotment advice and dividend/ redemption cheques and warrants</td> </tr> <tr> <td>Costs of Statutory advertisements</td> </tr> <tr> <td>Cost towards investor education & awareness (at least 2 bps) ^</td> </tr> <tr> <td>Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively.</td> </tr> <tr> <td>Goods & Service tax (GST) on expenses other than investment management and advisory fees</td> </tr> <tr> <td>GST on brokerage and transaction cost</td> </tr> <tr> <td>Other expenses</td> </tr> <tr> <td>Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)(i) ##</td> <td>Upto 2.50%</td> </tr> <tr> <td>B. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.</td> <td>Upto 0.30%</td> </tr> </tbody> </table> <p>Note:</p> <ul style="list-style-type: none"> (a) Atleast 10%# of 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 10%#) which is charged in the Regular Plan. For eg: In case the TER charged under Regular Plan is 2.00% p.a., then in such case, the TER charged under Direct plan will be lower by atleast 0.20% p.a. (i.e. 1.0% of 2.00% p.a.). #The expected difference in Total Expense Ratio to be charged to Direct Plan and Regular Plan under the Scheme ##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 (b) ^ 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. (c) In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, AMC may charge the following Fees and expenses as mentioned below: <ul style="list-style-type: none"> a. Investment Management and Advisory Fees: AMC may charge Goods & Service tax 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 Goods & Service tax 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, Goods & Service tax on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations (d) Fungibility of Maximum Permissible expense: The maximum total expense ratio (TER) that can be charged to the scheme will be subject to such limits as prescribed under the SEBI (MF) Regulations. The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations <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>	Maximum estimated permissible expense as a % per annum of daily net assets		A. Expense Head / Nature of expense	% of daily net assets (For Wealth Plan)	Investment Management and Advisory Fees (AMC fees)		Trustee fee	Upto 2.50%	Audit fees	Custodian fees	Registrar & Transfer Agent (RTA) 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.	Goods & Service tax (GST) on expenses other than investment management and advisory fees	GST on brokerage and transaction cost	Other expenses	Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)(i) ##	Upto 2.50%	B. 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Waiver of Load for Direct Applications	Not Applicable							
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.							
Daily Net Asset Value (NAV) Publication	The NAV will be calculated and disclosed for every Business Day. The NAVs of the Scheme will be calculated upto two decimals for Wealth Plan AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 9.00 pm on the day of declaration of the NAV.							
For Investor Grievances please contact	Aditya Birla Sun Life AMC Ltd (formerly known as Birla Sun Life Asset Management Company Limited) One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013. Tel.: 1800-270-7000 / 1800-22-7000 • E-mail: care.mutualfunds@adityabirlacapital.com	Registrar & Transfer Agents: Computer Age Management Services Pvt. Ltd. (CAMS) Rayala Towers, 158, Anna Salai, Chennai – 600002. Contact Details: 1800-425-2267 E-mail:www.mutualfund.adityabirlacapital.com Website Address:www.camsonline.com						
Unitholders' Information	<p>Allotment: The process of allotment of units will be completed within 5 (five) business days from the date of closure of the New Fund Offer Period.</p> <p>FOR INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT:</p> <p>Account Statements:</p> <ul style="list-style-type: none"> AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period. Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the unitholder in whose folio transactions viz. subscriptions, redemptions, switches, dividend payout etc. have taken place during that month, on or before 10th of the succeeding month by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month. **The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions. In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. Half Yearly Consolidated Account Statement: <ul style="list-style-type: none"> 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. 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. Investors should note that, no separate account statements will be issued to investors opted to hold units in electronic (demat) mode since the statement of account furnished by depository participant will contain the details of transactions. <p>For more details, Investors are requested to refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).</p> <p>FOR INVESTORS WHO OPT TO HOLD UNITS IN DEMAT MODE:</p> <ul style="list-style-type: none"> On acceptance of the application for subscription during the NFO period, an allotment confirmation specifying the number of units allotted to the investor shall be sent by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 15 (fifteen) days from the date of closure of the New Fund Offer Period. Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month within 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. <p>Annual Report:</p> <p>The scheme wise annual report or an abridged summary thereof shall be provided to all Unitholders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of Scheme wise Annual report will also be made available to the unitholders, at the registered offices at all times. The scheme wise annual report will also be hosted on the website on its website (www.mutualfund.adityabirlacapital.com) and on the website of AMFI (www.amfiindia.com).</p> <p>The physical copy of the abridged summary shall be provided to the investors without charging any cost, if a specific request through any mode is received from the unitholder. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of scheme wise annual report on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com).</p> <p>Portfolio Disclosures:</p> <p>In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the last day of the month / half-year for all Schemes on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. The Mutual Fund/AMCs will send to Unitholders a complete statement of the scheme portfolio, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such half yearly scheme portfolio on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p>Half Yearly Results:</p> <p>Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.mutualfund.adityabirlacapital.com). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website.</p>							
Transaction Charges (For Lumpsum Purchases and SIP Investments routed through distributor / agent)	<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, ABSLAMC / Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors as shown below (who have opted-in to receive the transaction charges on basis of type of product). Thereafter, the balance of the subscription amount shall be invested.</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[^]</th> </tr> </thead> <tbody> <tr> <td>First Time Mutual Fund Investor (across Mutual Funds)</td> <td>₹ 150 for subscription application of ₹ 10,000 and above.</td> </tr> <tr> <td>Investor other than First Time Mutual Fund Investor</td> <td>₹ 100 for subscription application of ₹ 10,000 and above.</td> </tr> </tbody> </table> <p>2. [^]The transaction charge, if any, shall be deducted by the ABSLAMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.</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> <p>3. Transaction charges shall not be deducted/applicable for:</p> <ol style="list-style-type: none"> purchases / subscriptions for an amount less than ₹10,000/-; Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc. Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent). Transactions carried out through the Stock Exchange Platforms for Mutual Funds. <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>		Investor Type	Transaction charges [^]	First Time Mutual Fund Investor (across Mutual Funds)	₹ 150 for subscription application of ₹ 10,000 and above.	Investor other than First Time Mutual Fund Investor	₹ 100 for subscription application of ₹ 10,000 and above.
Investor Type	Transaction charges [^]							
First Time Mutual Fund Investor (across Mutual Funds)	₹ 150 for subscription application of ₹ 10,000 and above.							
Investor other than First Time Mutual Fund Investor	₹ 100 for subscription application of ₹ 10,000 and above.							

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.